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Welfare to Work Housing Vouchers

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Welfare to Work Housing Vouchers--Dissemination and Outreach Strategy

Intergovernmental groups

- Mayors--Cuomo included in his remarks to USCM, staff attended HUD mtg 2/10
- Governors--Information sent out via daily internet broadcast to each Governor's office, sent to Democratic Govs, staff attended 2/10 HUD meeting
- APWA--Have provided one-pager and budget language, attended 2/10 HUD mtg, *follow up re: invitation to discuss at March meeting*
- NCSL--*need to do*
- NLC--staff attended 2/10 HUD meeting
- NACO--staff attended 2/10 HUD meeting, *on agenda at upcoming meeting?*

Federal Agencies

- Information shared with key staff at HHS, DOL, DOT--*follow up on dissemination*

Congress

- One pager sent to key Welfare Reform members (Daschle, Sen Finance, Rockefeller, Mikulski, Chafee, Snowe, Sen Labor, Stenholm, Tanner, W&M)

- *HUD sent to key Housing members??*

- Housing Appropriations members:
  - Lewis (San Bernadino)
  - Stokes (Cleveland)
  - Bond (Missouri)
  - Mikulski (Maryland)

Housing organizations:

- *HUD sent info to key groups??*

- Attended 2/10 meeting at HUD
  - NHC
  - NLIHC
  - STPP
  - NAHPO

- Next meeting 3/6--agenda?

Welfare Reform/Human Services/Workforce Organizations:

- CBPP -- provided one pager--*need to follow up*
- CLASP--provided one pager, featured in CLASP Update (mailing of over 600)
- Urban--*need to follow up? Marge Turner?*
- MDRC--sent one pager to Jobs Plus project manager
- NAPIC--HUD is speaking week of 3/2

3/3/98

Other Organizations:

- NARCs--featured in DPC presentation on welfare reform 2/9

Other state/local dissemination done:

- TN DHS
- KY DSS
- NY State Office of Temporary Assistance
- LA Housing Authority

Business/Welfare to Work Partnership:

- Shared one pager
- Partnership staff attended 2/10 HUD meeting
- *Other--NAB?*

Need to reach out to:

- Moving to Work demo sites: AL, CA, DE, FL, KA, KY, MA, MN, NE, NH, NC, OH, OK, OR, TX, UT, WA, WI
- MO--Gary Stangler, LINC, Mayor Cleaver
- OH--
- S. Bernadino/Souther CA:
- MD--
- San Mateo, CA--housing subsidies part of TANF plan
- CT and NJ have welfare reform/rental assistance initiatives (see CLASP Update)
- Researchers (Ong, others)
- Housing mobility group, Marge Turner (Paul did?)
- *Talk to Public Liaison about other groups*

Possible Events:

- HUD Message Plan, Event
- Recess events in key areas
- Large housing event w/ President and VP, with amplification by Secretaries
- Fact Sheet

Themes to emphasize:

- Rural areas: helps with relocation (KY?)
- Tie in with home ownership

Press Coverage:

- Newsday 2/20, part of Clinton effort to finish fix of welfare reform
- Providence RI Journal 2/7/98, "Housing Key to Welfare Reform"
- WSJ, 2/3, budget summary
- Attached list
- *What more can we do?*

Areas where papers ran AP story on welfare to work housing vouchers

1/22/98:
CA: Orange County Register
FL: Florida Times-Union, "Clinton earmarks money for welfare housing aid"
FL: The Stuart News, "New Budget Provides Housing Aid for Poor"
FL: The Tampa Tribune
FL: Sun-Sentinel (Ft. Lauderdale), "$1.3 billion sought to help welfare recipients move"
LA: New Orleans Times-Picayune, "Housing Aid to Move Needy Nearer to Jobs"
NC: Charlotte Observer, "Off Welfare, People Need Housing Aid, Clinton Says"
NY: Buffalo News, "Clinton seeks $1.3 billion to help welfare recipients live near jobs"
NJ: (Bergen County, NJ), The Record
PA: Philadelphia Inquirer, "Clinton to Seek Funds to Help the Poor Live Where Jobs Are"
TN: Chattanooga Times
TN: Chattanooga Free Press
TX: Dallas Morning News, "Filling the Gaps: Clinton asks for new 'workfare' funds"
WA: The Seattle Times, "Welfare Recipients May Move Near Jobs--Clinton's Housing -Aid Proposal Seeks $1.3 billion to put families where the jobs are"
WI: The Capital Times (Madison), "Off Welfare? Rent Help in Clinton Plan"

1/23/98:
National: Christian Science Monitor

Stories also ran 1/22 in the following papers (not off AP wire):
USA Today
LA Times
San Francisco Examiner
WSJ

CLASP Update 1/98 (10)

HOUSING

Among poor renter households with children that do not receive housing assistance in which at least one household member works, about three-fifths - 59 percent - spent at least half of their income for housing in 1995.

Center on Budget and Policy Priorities
"Housing Bills Would Reduce Assistance Available to Poor Families"

At the same time as Congress is debating new housing legislation with "income targeting" rules that could make it more difficult for working poor families to access federally subsidized housing, President Clinton's soon-to-be announced budget includes 50,000 new housing vouchers to assist welfare recipients who need housing assistance in order to get or keep a job.

In addition to the President's initiative, a number of states are directing resources at the housing needs of welfare families working at low wages.

This issue of **CU** reports on what is currently known about the Clinton initiative and two state programs - Connecticut's Time-Limited Rental Assistance and New Jersey's Work First Housing Assistance. If there is a welfare/work rental assistance program in your state, please contact **CU** for future reports on this issue.

➢ For further information about the Congressional "income targeting" proposals see the CBPP publication above or see the National Low Income Housing Coalition website: http//www.nlihc.org.

50,000 New Welfare/Work Housing Vouchers in President's Budget. The following description of the President's initiative which will be formally announced the first week of February is excerpted directly from a summary prepared by the Administration:

The President's FY99 budget will take further steps to promote work and welfare reform through a new plan to provide 50,000 new housing vouchers to welfare recipients who need housing assistance in order to get or keep a job. Families could use these housing vouchers to move closer to a new job, to reduce a long commute, or to secure more stable housing to eliminate emergencies that keep them from getting to work every day on time. These targeted vouchers will give people on welfare a new tool to make the transition to a job and succeed in the work place. The $283 million proposal will help address the problem that in many regions, jobs are being created far from where many welfare recipients live. Currently, about two-thirds of new jobs are being created in the suburbs, but three of four welfare recipients live in rural areas or central cities. To make this daily commute possible, the President is fighting for a $600 million welfare-to-work transportation initiative as part of the reauthorization of ISTEA. But in some cases it makes more sense for someone to move closer to work, and this new proposal will make that move from welfare to work possible.

These vouchers will provide States and communities with a new flexible tool to help families who need housing assistance in order to achieve self-sufficiency. The additional vouchers will be available on a competitive basis to local housing agencies. Local housing agencies, including Indian housing authorities, may submit an application, developed in consultation with the state, local, or tribal welfare agency and the local Welfare-to-Work formula funds grantee (typically the Private Industry Council). The vouchers will be used where they are essential to a successful transition from welfare to work, that is, where housing assistance is critical for a family to get or keep a job. Families who receive the vouchers must be eligible for or currently receiving Temporary Assistance for Needy Families (TANF) or have received TANF within the past year. The initiative recognizes the direct link between affordable housing and self-sufficiency. Along with the Administration_,s proposal to increase the Low-Income Housing Tax Credit, this initiative will make decent, affordable housing available to more Americans.

A recent HUD study estimates that 5.3 million renter households nationwide do not receive housing assistance but have "worst case housing needs," meaning they live in seriously substandard housing or pay an extremely high share (more than 50 percent) of their monthly income for rent. Only a few families are in this group because the quality of their housing is deficient – for 89 percent of them, excessive rent burden is their only housing problem. Families that have to pay so much for rent are particularly vulnerable when their income is reduced for any reason. Many whose welfare and other benefits are cut back in the reform process will not only need to find a job, but one that keeps their income minimally at its previous level to let them continue making their rent payments and avoid eviction.

Excerpted from " Federal Housing Assistance and Welfare Reform: Uncharted Territory," G. Thomas Kingsly The Urban Institute New Federalism: Issue and Options for

Work First New Jersey Housing Assistance Program . The New Jersey Department of Community Affairs, in partnership with the New Jersey Department of Human Services, will administer the **Work First New Jersey (WFNJ) Housing Assistance Program** to provide time-limited rental subsidies to working families who are exiting welfare to begin unsubsidized employment. The program is expected to begin operations sometime later in 1998. The following is excerpted from Department of Community Affairs' materials on the program:

SCOPE. Up to $2 million in Temporary Assistance for Needy Families (TANF) state maintenance of effort funds will be transferred from the Department of Human Services to the Department of Community Affairs each year for a period of three years to provide subsidies under the **WFNJ Housing Assistance Program.** Ten percent of the funds will be used for the administration of the program.

A rental subsidy will be provided to approximately 350 eligible families for up to three years.

SELECTION CRITERIA. Families who are leaving Temporary Assistance for Needy Families (TANF) will be selected by the county agencies for referrals to the Department of Community Affairs and must meet the following criteria:

- Families who are no longer eligible for TANF because of placement in unsubsidized employment; and
- Families whose income is 150% or less of the Federal Poverty level, but who are no longer eligible for TANF; and
- Families whose cash assets do not exceed $4,000 (excluding an automobile) and are no longer eligible for TANF.

In addition to the above three requirements, the referrals will be for families who score the highest points according to the following priorities:

PRIORITIES	POINTS
• Family is recommended by the County Board of Social Services making the referral.	7
• Family may have been homeless but not have caused their homelessness by being a disorderly tenant, wanton destruction of property or criminal activity which has directly led to eviction from housing.	6
• Family who may have received rental assistance under TANF in order to prevent homelessness.	5
• Teen parent who will turn 18 years of age and has been living in a "Second Chance" home.	4
• Family is paying more than 50% of its gross earned income for housing expenses.	3
• Teen parent who is under the age of 20 who has been employed and no longer eligible for TANF.	2
• Family who has received less than two sanctions while on TANF.	1

RENTAL SUBSIDY. Participating families pay a percentage of their monthly income toward their rent, based on the following schedule:

- Year One–45 percent;
- Year Two–55 percent;
- Year Three–65 percent.

The program pays the remainder of the rent directly to the property owner up to the established Payment Standard for the rental costs in each county.

ESCROW/SAVINGS ACCOUNT. The program establishes escrow/savings accounts for participating families. These accounts will be funded by rental payments that would normally be made to landlords by the program on behalf of assisted tenants. Because tenants will likely experience increases in wages which require them to pay more towards their rent as a result, the rental subsidy would be reduced.

LOSS OF EMPLOYMENT. If Participant Loses Employment Through No Fault of His/Her Own:

- The rental subsidy will continue for four months. A possible extension of rental subsidy may be available for four additional months if the recipient demonstrates that he/she is actively seeking employment.
- The rental subsidy will continue after the four months of unemployment, and if applicable the extension of an additional four months or after the escrow account balance has been

expended, **only** if the participant has obtained unsubsidized employment. The remaining rental subsidy payment when added to the total of all previous payments **including** any use of escrow savings funds may not exceed the three years.

For more information, please contact Roy Ziegler, Assistant Director of the NJ Department of Community Affairs: Division of Housing and Community Resources, (609) 633-6150; or write NJ Department of Community Affairs, PO Box 051, Trenton, NJ 08625-0051.

Connecticut Time-Limited Rental Assistance. To assist families transitioning off the state's Temporary Family Assistance (TFA) Program, Connecticut, in its 1996-98 budget, added a new component to its state funded rental assistance program for low-income families, the elderly and handicapped. The new Time-Limited Rental Assistance program is available for 12 months to certain qualifying TFA families.

Time-Limited Rental Assistance Program: Utilization in month one: November 1997

TFA recipients offered exit interviews in anticipation of reaching 21 month limit	1776
of those:TFA recipients who attended exit interviews	1224
of those: TFA recipients with income below TFA maximum plus $90	639
of those: TFA recipients who qualify for rental assistance at interview	430
of those: TFA recipients who apply	68
Number of available rental assistance certificates	114
Number of recipients who receives certificates	68

Up to $5 million is available for this initiative each; however, the funding source is not yet finalized. The state is currently assessing which account to tap. It is weighing the possibility of using federal TANF funds which carry certain restrictions or whether to use state funds that count towards maintenance of effort. If state funds are used, the state expects to assess the use of separate state funds versus segregated state funds. [See CLASP's *The New Framework: Alternative State Funding Choices Under TANF* and *Analysis and Critique of Proposed TANF Regulations* for discussions of separate and segregated state funds] The program is administered by the Department of Social Services/Housing Services Unit.

Families who are working while receiving TFA are in an unusual predicament when they reach TFA's 21 month time-limit on cash assistance . These working families are not eligible for the 6 month extension(s) available for persons considered to have made a good faith effort to comply with rules yet unable to obtain or retain employment . Connecticut's rules allow families to receive TFA and work up to the federal poverty level until month 21 of TFA; however, welfare families with income over the TFA payment level ($544 for a 3 person family in the largest rent region) are automatically ineligible for an extension. Working families which lose TFA assistance need to continue to pay rent. For those without housing subsidies this means more of their paycheck must go towards rent.

The Time-Limited Rental Assistance program intends to ease this economic disruption for certain families. State policies include the following:

ELIGIBILITY. Families must:

- be transitioning off TFA due to the 21 month TFA time-limit
- have income at a level above the TFA cash assistance grant ($544 for a family of 3 in the largest rent region)
- participate in an exit interview for an automatic assessment of eligibility or contact case worker independently
- be selected for the rental assistance within six months of leaving TFA
- have a head of household who is employed at the time of application
- have a head of household at least 18 years of age
- not be receiving any other form of rental subsidy

SUBSIDY. The family must contribute the greater of:

- 20% of the monthly income or
- 40% of adjusted gross monthly income, less utilities

The time-limited rental assistance payment will be:

- the difference between the family contribution and the contract rent which shall not exceed the maximum allowable rent set by the Commissioner
- available for privately owned rental properties

SELECTION. Families will be selected:

- each month "at random" from a waiting list

The program, which got fully operational in November 1997, currently does not have a waiting list. Department of Social Services statistics for November 1997 indicate that only about 15% of those qualified for rental assistance applied for it; thus, in November, available rental assistance certificates went unclaimed.

➢ For more information contact Joseph Freyre, Administrative Manager, Housing Services Unit/DSS, at (860) 424 5872.

Cc. CR
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from: AK

LEVEL 2 - 1 OF 1 STORY

The Providence Journal-Bulletin

February 7, 1998, Saturday, ALL EDITIONS

SECTION: EDITORIAL, Pg. 9A

LENGTH: 2053 words

HEADLINE: **Housing** key to **welfare reform**

BYLINE: M.J. Andersen

BODY:

WELFARE REFORM cannot work if stable, affordable **housing** is unavailable. That, anyway, is what the smart money says, and it seems to make sense.

Consider one scenario: A former recipient takes a low-paying job, but rent eats up much of what she earns. An emergency comes up, and she falls behind. She gets evicted. Lacking stable **housing,** she skips work. She gets fired. And so on.

There are 101 such hypotheticals, but they all revolve around the problem of establishing stability, once a dependable entitlement check, however small, is lost. If only, some advocates say, we could guarantee the **housing.** Yet such a hope is far from within reach.

Nationally, the picture is sobering. For the past few years, the federal government has been on a quiet glide out of the low-income-**housing** business. Meanwhile, for a much longer period, the gap between incomes and **housing** costs has grown. For 20 years, rents burgeoned while real wages stagnated or fell.

Demolition and gentrification have reduced the supply of cheap **housing,** even as demand has risen. Today, an estimated five million U.S. households pay more than half their pretax income for shelter.

Rhode Island is no exception to this picture; in some ways, it is worse off than the rest of the nation.

The federal Department of **Housing** and Urban Development regularly calculates the average rent in each state. This figure, known as fair market rent, recently stood at $ 539 for a one-bedroom apartment in Rhode Island, according to a report last fall by the National Low Income **Housing** Coalition.

At that rate, 42 percent of Rhode Island renters were unable to afford such an apartment. Fully half were unable to afford a two-bedroom. (The federal government calculates affordability as rent that consumes no more than 30 percent of a family's income.) Only two states, New York and Hawaii, had a bigger affordability gap.

Ultimately, looking at affordable **housing** means looking at income. The population of greatest concern to analysts is the "very low income" - those who live on less than half the area's median. Census figures show that 63,600 renter

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households in Rhode Island met the definition of very low income in 1990, meaning that they were living on $ 19,586 or less a year, according to Susan Bodington, assistant director for **housing** policy at the Rhode Island **Housing** and Mortgage Finance Corporation.

Some of those households contain students, or young people just stepping onto the income ladder. But many represent unskilled people stuck in low-wage jobs.

In his recently published book, Illusions of Opportunity, University of Arizona political scientist John E. Schwarz takes on the question of how much money it would take to provide a family of four with a minimally acceptable livelihood. His calculations are complex, and subject to debate. But he came up with $ 27,000 a year, a figure that seems reasonable on its face.

Census figures show that 145,000 Rhode Island households (38.5 percent) had pooled earnings of $ 25,000 or less in 1990.

Of course, not all households contain two children, or even two adults. The state's relatively high proportion of elderly also skews the picture. Nevertheless, the figures support a general portrait of a state in which, for numerous households, financial resources range from thin to thread-bare. And this is the population that puts pressure on the market for cheap **housing.**

The worst off, generally, are the people on public assistance.

After reform was instituted in May 1997, the number of families on welfare stood at about 18,800. Although all are eligible for federally subsidized **housing,** only a quarter get it, a proportion that mirrors national trends. According to recent figures from RIHMFC, about 20 percent have free **housing,** either through family or other arrangements. But about 55 percent must find **housing** in the marketplace.

To find out what that implied, RIHMFC bypassed the concept of fair market rent and, surveying statewide rents in 1994, averaged those in the bottom quarter. Even the cheaper rents turned out to be a strain for welfare families. A mother and child receiving a check under the old federal program (Aid to Families with Dependent Children) faced an average rent of $ 401 (including utilities) for a one-bedroom apartment. Paying the cost from her welfare check left the mother with only $ 48 for the rest of the month.

Under the new system, as Rhode Island has designed it, the same mother and child (the most typical size welfare family) are intended to be much better off once the mother finds a job. According to Department of Human Services spokeswoman Tracey Manni, if the mother earns minimum wage, she will be entitled to continued cash assistance of $ 88 a month. Her annual income would rise, from $ 5,388 to $ 13,566. And a $ 401 apartment would consume only about 35 percent of her budget (even less if she applied for the federal earned income tax credit).

However, everything depends on the woman's remaining employed. And in four to five years, her lifetime entitlement to aid would end. If her earnings remain low, even cheap **housing** will once again be a strain - provided that such **housing** is available.

When **housing** costs become too onerous, Rhode Islanders resort to one of three strategies. First, they may double up with other families. About a sixth of welfare families list another family's home as their address, says Tanja Kubas-Meyer, executive director of the Rhode Island Coalition for the Homeless.

Those who do not double up may play the "landlord-tenant game," according to Brenda Clement, executive director of the Rhode Island **Housing** Network. They take an apartment, fall behind on the rent, and after a few months, move.

In the last resort, Rhode Islanders end up at homeless shelters. Roughly 4,000 people annually take advantage of shelter beds, a number that has remained fairly steady over the past few years. However, advocates say average stays are lengthening, suggesting that shelter users are having trouble finding affordable **housing** to move on to.

One person who expects **welfare reform** to create a gradual increase in the homeless population is University of Pennsylvania sociologist Kathryn Edin, who studies the income of single mothers. She points to early figures from Iowa, showing that while many families removed from the welfare rolls have seen their incomes rise, 49 percent have experienced a drop to what she considers hardship levels.

The Rhode Island program is structured to provide much more of a cushion than many states are offering. What is not known is what will happen once recipients' time limits run out.

No one really has a bird's eye view of the **housing** situation in Rhode Island. But those who see several pieces of it tend to say that the **housing** supply is ample. In some respects, there is even a glut. Providence, for instance, contains 500 abandoned residential buildings.

But affordability and condition are another matter. Much of the **housing** stock is old, and in need of costly repairs. Lead paint is a special complication that disproportionately endangers the health of low-income children.

Federally subsidized units exist, either in the form of project **housing** or rental vouchers tenants may take directly to landlords. But the federal government has stopped increasing the number of vouchers. And it stopped erecting new developments for poor families years ago.

Last week, federal **Housing** Secretary Andrew Cuomo unveiled a Clinton initiative seeking millions in new money for rental subsidies, as well as loan guarantees to spur construction of affordable units. But it is doubtful that Congress will want to change course.

In recent years, it has preferred focusing on tax credits to businesses that invest in low-cost **housing** efforts. The idea is a good one. The problem is that there are not enough of such projects to meet the overall need for affordable **housing**. And they are almost entirely geared to the "working poor," not the very low-income.

Like many states, Rhode Island has a collection of nonprofit organizations, also known as CDCs (community development corporations), that channel such efforts. During the past decade, according to Clement, they have added some 3,000 lower-cost units in the state. But, she says, the CDCs would need a significant infusion of resources to help house the very low-income.

The sheer costliness of subsidized **housing** has been a big factor in the federal government's retrenchment. But consider the **housing** subsidies granted to well-off Americans in the form of tax breaks for home owners. The New York Times Magazine of Oct. 20, 1996, put such subsidies at $ 66 billion a year, about four times what is spent on low-income **housing.** More than two-thirds of the help goes to families with incomes above $ 75,000.

Moreover, renters pay proportionally more for their **housing** than home owners, while subsidizing home owners' accumulation of wealth in the form of equity.

Rhode Island, according to Clement, is the only state that does not have a state-level agency or sub-department specifically designed to deal with ~~**housing** questions~~. That role has been left ~~by default to a quasi-public~~ agency, the Rhode Island **Housing** and Mortgage Finance Corporation.

RIHMFC's original mission was to serve as a bank for low-income home buyers. But now, it also subsidizes some low-income rentals, and operates an emergency rental-assistance program. Despite having once pledged to, the state currently gives no dollars to RIHMFC.

In contrast, Massachusetts operates a state-financed rent-subsidy program. According to RIHMFC, the Bay State's **housing** appropriation for the last fiscal year was $ 131 million. Connecticut's was $ 62 million.

This year, Sen. Thomas Izzo of Cranston is pushing an initiative that would establish a state-level commitment to **housing.** In addition, the Rhode Island Public Expenditure Council (RIPEC) recently addressed the affordable **housing** issue in "Strengthening Cities," its report outlining a strategy for improving the state's urban areas.

Out of cost concerns, RIPEC kept its wish list modest, hoping to get through some pilot programs that might, if successful, be expanded. They included a fund to help first-time home buyers, and funds to eliminate lead-paint problems. But there is no recommendation related to the very low income; as consultant Daniel Varin remembers, "It was never really on the table."

Because **housing** is so expensive to construct and maintain, landlords can only go so far in lowering rents. To maintain affordability, either they need a subsidy, or their low-income tenants do.

One solution on the tenant side would be to expand the federal earned income tax credit, which can return to low-income families an annual cash payment of up to $ 3,500 a year. But that is not something the state can control.

The state could shore up support in other areas - health care; child care; Food Stamps. And on the whole, Rhode Island has done this. Yet Providence was in accord with a 29-city survey that found a 16 percent increase last year in requests for emergency food help. Since low wages and high **housing** costs were believed to drive the demand, it appears that nonhousing supports are not enough to balance a low-income family's budget.

With the federal government unlikely to dramatically reverse course, Rhode Island needs a state-level **housing** strategy. It should start committing some dollars, even if the funding can be only modest to begin with.

In the past two decades, CDCs have proved adept at putting together **housing** solutions on tight budgets. Charlotte, N.C., after analyzing its affordable **housing** needs, recently decided to commit more than $ 4 million annually to CDCs; small and densely-populated Rhode Island, almost a city-state, should consider similar action. An important immediate step would be to commit funds to RIHMFC's emergency rental-assistance program.

Jobs alone will not solve the welfare problem; a **housing** strategy must be part of the picture. As long as the devolution of power from federal to state governments continues, Rhode Island cannot afford to neglect a state-level role.

M.J. Andersen is a Journal-Bulletin editorial writer and columnist.

LOAD-DATE: February 10, 1998