

How Housing Authority Models Can Work in Your Community



Louisville Metro Housing Authority
Kentucky Affordable Housing Conference
April 2015



Session Summary

Solutions You Can Use: How Housing Authority Models Can Work in Your Community

Learn how some Kentucky Public Housing Authorities are already creating model solutions that can be replicated in other communities. HUD has issued guidance stressing the importance of housing authorities in efforts to end homelessness and create housing solutions for the very low-income.



Louisville Metro Housing Authority

- Louisville Metro Housing Authority (LMHA) is a nonprofit agency responsible for the development and management of federally assisted housing in the Louisville Metro area
 - 10,213 Housing Choice Vouchers
 - 369 VASH for Homeless Veterans
 - 65 Single Room Occupancy Units for Homeless
 - 4,255 Public Housing Units



Housing Authorities in Kentucky

- See handout of Kentucky PHA contact info
- Kentucky Revised Statutes Chapter 80
 - Since 1942
- Cities of all classes may create and operate housing for low income families
- Cities may create city housing authorities, and they and the authorities created by them shall have all powers necessary and appropriate to engage in such housing and slum clearance projects



Income Limits

- FY2015 Median Family Income for Louisville – Jefferson County is \$64,100 (family of four)
- In order to initially qualify for HCV assistance the max income cannot exceed 50% of the MFI (very low income)
 - For one person this is \$22,450/year
- Perspective: full time employment (40 hours) x minimum wage of \$7.25/hour is \$14,500/year
- Perspective: The Supplemental Security Income (SSI) program pays benefits to disabled adults and children who have limited income and resources. In 2015 = \$8,796/year



Out of Reach

- In Kentucky, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 70 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable. Source: www.nlihc.org



Out of Reach

- In Kentucky, the Fair Market Rent (FMR) for a two-bedroom apartment is \$660. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,199 monthly or \$26,393 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a **Housing Wage of \$12.69.** Source: www.nlihc.org



Housing Choice Voucher (HCV) 101

- Enables very low income families to lease safe, decent, and affordable privately owned rental housing
 - [24 CFR Part 982](#) Regulations that govern the program
- LMHA receives federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program
- A housing subsidy is paid to the landlord directly by LMHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program (within limits on initial lease up)



HCV Waiting Lists

- Since the demand for housing assistance often exceeds the limited resources available to HUD and the local housing agencies, long waiting periods are common
 - LMHA has over 18,000 families on the HCV Open Waiting List



HCV Preferences

- Each PHA has the discretion to establish local preferences to reflect the housing needs and priorities of its particular community
 - Preferences allow people to be issued a voucher ahead of people who have been on the waiting list longer
 - Requires public process of amending Administrative Plan and passage by Board of Commissioners
 - LMHA now has preference for Homeless Veterans



Veterans Administration Supportive Housing (VASH)

- VASH combines rental assistance for homeless veterans administered by LMHA and case management and clinical services provided by the Veterans Affairs Medical Center
- Currently administer 369 VASH vouchers
- Does not require MTW status



Moving to Work (MTW)

- Since 1999 LMHA has been in the MTW Program which offers public housing authorities the opportunity to design and test innovative strategies for low-income families to:
 - Reduce costs and achieve greater cost effectiveness in federal expenditures;
 - Give incentives to residents to obtain employment and become economically self-sufficient; and
 - Increase housing choices for low-income families
- In Kentucky only Louisville & Lexington have MTW



Special Referrals for Homeless

- Special Referrals allow people to be issued a voucher ahead of people who have been on the waiting list longer
- 100,000 Homes (70 HCV)
- Homeless Families (20 HCV)
- Shelter Plus Care (PSH) (10 HCV)
- Zero 2016 (50 HCV)
- Choices (4 HCV)
- Move Up (PSH) (10+ HCV)



100,000 Homes (100K)

- Chronically homeless
 - are the most costly to our systems including homeless services, hospitals and jails as well as being the most likely persons to die on the streets
- Housing First model
- Referred by Family Health Centers
- Leverage grant from SAMHSA (Substance Abuse and Mental Health Services Administration)
- Currently administer 70 vouchers



Coalition for the Homeless

- Homeless families with children
- In partnership with Coalition for the Homeless
- Currently administer 20 vouchers



Shelter Plus Care TO HCV

- Formerly Homeless families ready to move on from Shelter Plus Care, permanent supportive housing program
- Frees up PSH beds for others
- In partnership with Family Health Centers
- Currently administer 10 vouchers



Zero 2016

- Leverage grant from SAMHSA (Substance Abuse and Mental Health Services Administration)
- In partnership with Family Health Centers – Phoenix
- Currently administer 50 vouchers



Move Up to HCV

- In partnership with Coalition for the Homeless Continuum of Care
 - Commitment to support client through transition
- Frees up PSH beds for others
- Incentive to be good tenant as well as case management compliant
- In progress for 10 vouchers (and maybe more with MTW approval)



US Department of Housing and Urban Development (HUD)

- HUD has many Divisions
 - HUD has asked all agencies to do more with less
 - e.g. 67,000 vouchers were lost to sequestration
- PHAs work with Public and Indian Housing Division
- Continuums of Care work with Community Planning and Development



Partnerships

- LMHA is “high performing” at administering the voucher program
 - e.g. PHAs scored on high utilization rates so do not want vouchers not being utilized nor high turnover rates
- Highly regulated program
 - Respect the process and the expertise of the PHA in navigating that process
 - Limit requests for shortcuts or “rush” requests



Partnerships

- PHAs are not experts in best practices to eliminate homelessness
 - Emphasize Case Management and Supportive Services that Partner Agencies provide
- PHAs are public entities
 - that respond to public priorities
 - Board of Commissioners



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