

# Home at Last, Article from Units Magazine

## Home At Last

*by Lauren Boston*

### **Apartment management companies' generosity is helping homeless families build their confidence and economic standing.**

Last year, a father of two took his wife and young kids to “The Happiest Place on Earth.” This year he took them to a homeless shelter. It’s a story that sadly is unfolding nationwide as thousands of families who once spent summer vacations at Disney World are now out on the streets as a result of the Great Recession. With record numbers of middle- and working-class parents losing their jobs—then their homes—families of five have been forced to crowd into queen-sized beds in tiny motel rooms or spend nights in the back of their mini-vans. Worse yet, families who seek refuge at local shelters often face the prospects of having to split up. This is the modern picture of homelessness—and for many apartment management companies, it’s no longer acceptable. “People don’t understand the magnitude of this situation,” says Ed Wood, President of Concord Management Limited. “This crisis is in our backyard.” Wood says the Maitland, Fla.-based company felt compelled to act after one of its partners watched a “60 Minutes” segment in March highlighting the astonishing number of homeless children in Florida—a staggering 30 percent in some elementary schools. The following month, Concord launched the New Moves Partnership program in partnership with the non-profit organization Southern Affordable Services Inc., to place homeless families throughout Central Florida in vacant apartment units. Other apartment management companies are introducing similar programs to help those seeking stable housing. Most are focusing on families who are temporarily homeless through no fault of their own—due to factors such as losing a job, losing a parent or losing their home to a fire—and are offering discounted or free rent while the parents work with case managers to get back on their feet financially. It’s a hand up, not a hand out—and for families experiencing homelessness for the first time, it means everything.

### **The Road Home**

Homeless children line up in front of cheap motels along the U.S. Highway 192 corridor—a 75-mile stretch of road in Central Florida that runs past Disney World—waiting for the school bus to pick them up. Billboards featuring Mickey Mouse and Cinderella clutter the tourist drag across the street, providing a constant and cruel reminder that despite being just miles from the Magic Kingdom, these children might as well be a world away. But now, Concord is determined to change that. Since April, more than 40 homeless families have been placed in apartments through Southern Affordable Services Inc., under the company’s New Moves Partnership program. By year-end, Concord hopes to serve 100 families—one for each of its Florida affordable housing communities. “Many working-class Americans are one or two paychecks away from being in this very situation,” says Lori Trainer, CAPS, CAM, Vice President of Public Relations. “Our owner decided he was tired of just writing checks to charities—he wanted to be of

real service. “Although there are many subsets of the homeless population, Trainer says most companies in the multifamily housing industry do not have the resources to assist the chronically homeless and those with additional barriers such as drug and alcohol addiction and mental illness. Concord’s program targets families who are temporarily homeless through no fault of their own. The specific benefits offered to each family vary based on their current financial situation, Trainer says. Their package could range from free rent for up to a year to gradually increasing rent each month. Concord’s New Moves Partnership program should not be confused with Section 8 or Low-Income Housing Tax Credit (LIHTC) housing. In Section 8 housing, residents pay rent with a voucher provided by the federal government. Families applying for Section 8 housing today are facing waiting lists of more than a year, and some Section 8 providers are no longer accepting applicants. Trainer says the wait to get into some Section 8 communities in Central Florida is more than three years. The value of Section 8 vouchers also is dropping, in some cases by as much as half. Section 8 families that had been receiving \$600 for housing in some areas are now getting about \$300. In LIHTC housing, typically residents cannot earn more than 60 percent of their area median income. The rent is a set amount that is calculated on the area median income. Because the New Moves Partnership is a private program, Concord is able to set the rent to what the resident can afford; rather than a calculated, set amount such as with LIHTC programs. For the George family, such assistance has made all the difference in the world. In July 2010, a house fire left Molene George, her mother and her three young children with nothing but the clothes on their backs. The 36-year-old single mother received generous donations from co-workers, local churches and schools and did everything she could to save money—even buying flip-flops to avoid the additional expense of socks. Still, it wasn’t enough. For 12 months, the Georges had no choice but to crowd into various one-bedroom hotel rooms, staying there for anywhere from a few weeks to six months at a time. Molene was employed, which made her ineligible for many shelters. Others didn’t have the space to accommodate her children, ages 11, 9 and 2. Hotel bills were high and resources were running out. “Nobody knows what it feels like to be homeless unless you’re in that situation,” says Molene, whose family fed the homeless before finding themselves in that very situation. “It humbles you. You just need someone to give you a chance. ”Fortunately, Concord did just that. In July 2011, Molene’s family said good-bye to their cramped hotel room and moved into Charleston Club Apartments in Sanford, Fla., seven miles from the home they had lost a year prior. Concord waived Molene’s application fee, deposit and the first month of rent—a savings of more than \$2,000 on a unit with market rent listed at approximately \$1,300. During the remaining 11 months in Molene’s lease, rent will slowly increase from \$200 a month to \$800 a month. “The program’s purpose is to provide families, such as the Georges, with a boost towards self-sufficiency,” Trainer says. “Rent and deposits are structured to allow the family to save money at the beginning of their lease term and hopefully be able to resume a traditional lease agreement after the first year. “While some problems—such as a criminal record—cannot be overlooked, Trainer says owners have to close one eye when it comes to minor credit issues and eviction records for the temporarily homeless. “Unless they’re chronic problems, you have to

be willing to take a risk with someone who you normally wouldn't," she says. One Piece of the Puzzle Apartment owners can do their part to reduce homelessness, and those who are launching outreach programs say they should only be responsible for solving one part of the equation: housing. Before a homeless family is placed in a Concord community, they must have a case manager or support system from an outside organization who will work with them to identify job opportunities, provide financial counseling, sort out schooling and transportation issues and deal with any other challenges that may arise. Establishing relationships with agencies that provide those services takes time, but Trainer says doing so takes the burden of "solving everything" off the company's shoulders and minimizes the potential for failure. Concord is working with one such organization, The Jobs Partnership of Florida, to tackle the issue of unemployment before placing program graduates in vacant units. The faith-based coalition of churches, businesses and community organizations offers a 12-week employability enhancement training course for the chronically unemployed or underemployed that provides them with practical guidance and networking opportunities. Additionally, volunteers work to improve participants' attitudes and build their self-esteem—services apartment companies cannot provide but that are vital to the success of families trying to break out of homelessness for the long-term. "When an organization such as ours works with an apartment management company, we can do together what we couldn't do on our own," says Marc Stanakis, President of The Jobs Partnership. Concord's program was the perfect fit—and a saving grace—for one of The Jobs Partnership's recent graduates. The single mother of three found work while living at a homeless shelter, but didn't have the means to get there. Concord stepped in and moved her family into a community next to a bus line, enabling the mother to get to and from work in minutes. "The biggest challenge is reliable and safe housing and it has to be tied to employment," Stanakis says. "If you're worried about where you're going to sleep at night, you're probably not focused on your job. And if you don't have a job, you can't pay for a place to live. It's a frustrating cycle." Although Molene George was fortunate to remain employed after losing her home, she is still working with another Christian-based organization to help her family regain a sense of stability. As part of the organization's guidelines, Molene must be an active member of the church, take a budgeting class and meet with a life coach twice a month. Molene and her children also volunteer at least once a month, often with programs that feed the homeless. "I want my kids to know that no matter how bad we have it, there are always other people who have it worse," Molene says.

### **New Mexico Takes to the Street**

Many apartment management companies and local affiliates are focusing their outreach efforts on homeless families deemed "low-risk." The Apartment Association of New Mexico (AANM) is taking a different approach. Its involvement began in February after volunteers from the 100,000 Homes Campaign canvassed the streets of Albuquerque, N.M., between 3:30 a.m. and 6 a.m., searching for homeless men, women and children. Of the 700 individuals surveyors encountered, nearly 500 were interviewed—300 of which were identified as "vulnerable." In other words, they were dangerously close to

dying. It was the kick AANM needed to get involved. The association partnered with the project—a national movement of communities working to find permanent homes for 100,000 homeless people by July 2013—and is encouraging its members to donate units. The initiative takes a housing-first approach, tracing the difficulty that homeless individuals have trying to reach other milestones—such as employment—back to a lack of shelter. Unlike other homeless outreach partnerships in the apartment industry, the 100,000 Homes Campaign (<http://100khomes.org/>) is looking to house the most vulnerable homeless individuals first—specifically those with at least three major health issues, such as liver disease, a history of cold-weather injury and end-stage renal disease. Naturally, many apartment owners are apprehensive, says Kelle Senyé, Executive Director for AANM. Some of the homeless individuals who were interviewed not only have life-threatening illnesses, but have been homeless for nearly 20 years. “It’s not an easy transition—going from sleeping under the stars to under a roof,” Senyé says. “We know we’re going to run into some hurdles, but these people need immediate help. Unlike you or me, if they catch a cold, it turns into pneumonia, which turns into a costly trip to the hospital under taxpayer dollars—or, sadly, death. We have to do something.” Senyé says Independent Rental Owners (IROs) with greater flexibility on certain issues such as bad credit history and prior evictions seem to be the best fit for the initiative. One such IRO, Chuck Sheldon, is contributing eight of his units without hesitation. As President of T & C Management LLC, Sheldon owns 250 of the approximately 900 units he manages, many of which can serve individuals with a fixed income. “We have spoken to the owners about helping our fellow citizens to get back on their feet, and everyone has been very responsive,” Sheldon says. “Plus, we are getting additional income for units that would otherwise be vacant.” Sheldon says he will rely on the support and guidance of non-profit agencies, such as Catholic Charities and the Red Cross, when a client stumbles and needs assistance—a vital service for long-term homeless individuals who have lost their ability to negotiate or navigate in society, he adds. Bookkeeping, billing and paperwork have been a challenge, as these agencies have different billing cycles and payment cutoffs that do not coincide with Sheldon’s accounting cycles. Consequently, he must make special provisions within his accounting department to facilitate each agency’s requirements. Sheldon also says he has established relationships with various agencies that will help ensure the process is as smooth as possible, from application intake to move-in day. In addition to reducing rents to \$375 to \$675 for a one-bedroom unit, T & C Management LLC has also made adjustments to its rental-screening criteria. Sheldon says his company is willing to accept homeless men and women who may have some credit issues, prior evictions or felonies such as theft, embezzlement, fraud, domestic violence and some drug-related charges, but no sex-related crimes. “The key for acceptance of these felonies is that the person is or has received assistance to overcome these types of behaviors in the future,” Sheldon says. “And if not, that we have a service agency currently assigned to work with these individuals. The long-term homeless need a great deal more assistance than families who have lost jobs. These folks have lost their way in life. We are providing a lifeline to these people, many of whom would perish if they do not receive help at this point in their lives.”

## **Tulsa Lends a Hand**

For those who have nothing, anything helps. Owners who don't feel equipped to house homeless families can still make a big difference by contributing their companies' time, money and man-power to the cause. The Tulsa Apartment Association (TAA) works with Youth Services of Tulsa, an organization with a transitional living program for homeless young adults who are employed or enrolled in school. Although TAA doesn't provide the housing, members contribute furnishings and sponsor food drives to further assist program participants, says TAA Executive Director Keri Cooper.

## **Cincinnati Lunch Window A Hit**

Across the country in the Midwest, the Greater Cincinnati Northern Kentucky Apartment Association (GCNKAA) has spearheaded several initiatives under its non-profit charitable organization, Apartment Association Outreach Inc.—a branch of the association sponsored by GCNKAA and run by its volunteers. In addition to organizing canned food drives to feed the homeless, GCNKAA members and volunteers hand out free lunches every afternoon through a sandwich window in downtown Cincinnati. Located in an alley, the window opens at 12:30 p.m. and often delivers more than 500 sandwiches to the hungry in less than three hours. GCNKAA also contributes \$13,000 annually to The Free Store in Cincinnati and the Welcome House in Covington—two organizations that manage rent assistance programs in Ohio and Northern Kentucky. Such outreach efforts are a meaningful way for members to give back and represent the industry well, says Mark Franks, Executive Vice President of GCNKAA. “It’s so frustrating to constantly see or hear bad stories in the news about landlords evicting residents,” Franks says. “We wanted to shine a better light on the industry. “But it’s also about much more than improving the industry’s public image. Half a year into the program, Concord’s Trainer says the homeless outreach initiative has brought out the best in people. Vendors such as CORT furniture rental have donated beds, while those outside of the industry have donated furniture from vacation time shares. Onsite employees are invested, too. “We moved in a family a few months ago that didn’t have a TV, so the kids couldn’t watch their cartoons,” Trainer says. “When one of our leasing consultants heard this, she took a TV out of her house and gave it to them. “It may not be a trip to Disney World, but it’s a start. Lauren Boston is NAA’s Staff Writer. She can be reached at [lauren@naahq.org](mailto:lauren@naahq.org) or 703/797-0678.

## **Apartment Industry ‘Part of the Solution’**

The apartment industry is one of the first sectors that has started to bounce back from the recession, with many owners raising rent for the first time in years. This is welcome news for the industry, but it doesn't settle well with many housing advocates. “I was at a Low Income Housing Coalition meeting in April and some people wanted to know how owners could consider rent increases when there are still so many people who are unable to afford any sort of housing at all,” says Jeff Rogo, Government Affairs Director for the Bay Area Apartment Association (BAAA). “It opened our eyes. “Determined to fight the common misperception of the “greedy landlord,” Rogo assembled a Task Force to match homeless families with vacant units—an average of 6 percent to 10 percent at most Tampa Bay, Fla., communities. “We want to

be seen in our community as housing providers and as part of the solution,” he says. In late August, BAAA and its partners on the Apartments/Homeless Families Task Force hosted a meeting to introduce its initiative. Nine property owners and managers, including Concord’s Trainer, attended and discussed the policies and procedures that must be put in place before the first family is placed in an apartment. Although the Task Force is still finalizing the details, Rogo says property owners and managers have already offered to donate five units to families who are currently living at the YWCA in Tampa Bay. – L.B.