



Pennsylvania Statewide Independent Living Council
A Governor Appointed Disability Rights Leadership Organization
Pennsylvania Statewide Independent Living Council (PA SILC)

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Pennsylvania House Urban Affairs Committee

Re: Attainable and Affordable Housing for 9/21/22 meeting

Our Focus: Affordable, Accessible, Integrated & Healthy Housing for People with disabilities of all ages (children, adults, seniors)

Good morning. We are the Pennsylvania Statewide Independent Living Council, also known as PA SILC. Our organization works with the 17 Centers for Independent Living (CILs) in PA, with Pennsylvania Council on Independent Living (PCIL) and the National Council on Independent Living (NCIL). On housing issues, PA SILC and CILs also have partnered with the Housing Alliance of Pennsylvania in prior years.

We support addressing the need for more affordable, accessible, integrated, and healthy housing options in people with disabilities in rural, urban, and suburban areas. **The Independent Living (IL) movement also strongly supports informed consumer choice for individuals with disabilities make their own decisions on housing.**

Regarding housing options for persons with disabilities, we offer the following suggestions:

- According to recent US Census data, PA has a population of about 13.1M with over 1.7M estimated to have some sort of disability.
- The majority of the disability community is on lower and fixed incomes, so finding affordable housing is difficult.
- Locating accessible or even visitable housing is difficult, as most homes have steps, no ramps and have doorways for home entry and bathrooms and bedrooms need to be widened to 36 inches for wheelchair access.
- Most housing, even newer units, are not built to be either accessible or visitable. We suggest approaching this universal design up front which would avoid the need for retrofitting properties.
- **There is cost savings for government when addressing housing up front.** Even with providing home modifications or assistive technology, the cost of someone living in their home instead of a nursing home or other institutional care setting is usually much less expensive. While we appreciate the efforts of Governor Wolf and the state legislature here, more needs to be done so individuals with disabilities of all ages (children, adults, seniors) can choose to live at home.
- In 2015, Governor Wolf put forth a housing plan to address the needs of populations served by the Pennsylvania Department of Human Services (PA DHS) in collaboration with other state agencies. There were some good concepts. What is the status of that plan and are there sufficient funds and staffing to support implementing the concepts there?
- People with disabilities continue to be un or under employed. Having accessible and affordable housing options in our various communities which are either close to educational facilities, employers and transportation centers /stops is important in promoting increased disability employment. Many rural

communities lack mass transit (23 Counties in PA don't have it) and other options more readily available elsewhere (Amtrak, accessible taxis, Uber, Lyft, etc.) and Share Ride programs are often limited to traditional business hours. This also brings increased tax benefits /revenues to local areas.

- Physical terrain: In Northeast PA (NEPA) and many other parts of Pennsylvania, much of our land and existing housing is built upon hills, slopes, and other areas with difficult terrain. There is also an aversion to avoid building homes in regions which are considered in flood plains. This adds to challenges of accessibility and safe housing options.
- Some Public Housing Authorities (PHAs, 90 in Pennsylvania) have waiting lists in general, and a few have additional lists for accessible units for those that track this need. But PHAs vary in their organizational priorities and not all include people with disabilities as a priority population for housing.
- There needs to be an increased state investment in accessible housing units. There are waiting lists for home modifications in many counties where kept by state and local agencies.
- While Medicaid Waivers have home modifications have and assistive technology (AT) as part of the covered services, including Community Health Choices (CHC) Waiver, approval for such covered benefits has been a challenge, particularly with managed long-term care. Unfortunately, it has been problematic to access those benefits. We hear complaints that it has gotten worse for CHC consumers compared to pre-CHC. Individuals who are served in the Act 150 program also have similar needs for accessible housing but neither home modifications nor AT is covered there. AT benefits include but aren't limited to stair glides or lifts.
- Pennsylvania Housing & Financing Agency (PHFA) does a great job of working with the disability community and providers on sharing

information on accessible and affordable housing units. Most of their funding is federal, with some coming from state housing trust fund or selling of bonds for low-income housing tax credits. PHFA previously received state funding for the Homeowner Emergency Mortgage Assistance Program (HEMAP) which was eliminated several years ago which helped some individuals when acquiring their disabilities to remain their homes after losing their jobs or being off on medical leave. PHFA could use more funding to provide address housing needs.

- National Low Income Housing Tax Credit (NLIHTC) Properties: Many of these properties, but all are under PHFA. Although 5% are required Federally to be accessible, PHFA does 10%. While that is appreciated, more needs to be done for accessible housing from the state agencies involved (PHFA, DCED, PA DHS) as well as the private sector.
- The Pennsylvania Department of Community and Economic Development (DCED) has the Keystone Communities line item in the state budget. This came into existence back in 2011, when several programs, including the Pennsylvania Accessible Housing Program (PAHP) were consolidated (lost their line item), and funds were cut. Most state legislators are probably unaware of this. Those funds go to non-profits that the state or local organizations contract with. Individuals can receive home modifications if funds are available.
- For seniors, there is the Options program through the Pennsylvania Department of Aging, but Options has a waiting list and only limited funds are available which do not cover the full cost of home modifications. Options also funds other services, so it's not a dedicated funding source and other needs of seniors tend to receive more funding consideration (other in-home supports).
- Pennsylvania Department of Labor & Industry in the Office of Vocational Rehabilitation (OVR) has home modifications as a covered benefit for individuals who are deemed eligible for OVR

services and work but access to those varies among district offices and advocacy may be required to access this benefit.

- We invite the DHS, DCED, PHFA and others involved in providing accessible, affordable, integrated, and healthy housing to work with PASILC and the CILs on these issues to empower individuals with disabilities by providing more informed housing choices which also save government money.
- There are also other housing issues where some assistance is necessary for individuals to remain in the community including pest control, mold remediation, lead removal and hoarding /decluttering.
- Fair housing / housing discrimination: Even with the passage of Americans with Disabilities Act (ADA) and Fair Housing Act, 55-60% of fair housing (discrimination) complaints are disability related according to HUD. Some in the disability community experience additional discrimination barriers due to race or other protected statuses in addition to having to navigate physical obstacles.
- We would encourage more collaboration between both governmental and non-governmental agencies for housing.
- Not all disability programs where individuals with physical disabilities (temporary or permanent) are physically accessible. This creates unnecessary barriers and is a violation of their state contracts and Federal requirements (Federal CMS guidance (including PA DHS HCBS Plan in which they are taking comments on currently) and the Americans with Disabilities Act (ADA)).

In closing, the barriers noted above are obstacles to individuals with disabilities having residential choices. Addressing these issues will go a long way in improving housing options for Pennsylvanians with disabilities and their families.

Thank you for consideration of our comments.



To: Pennsylvania House of Representatives Urban Affairs Committee
From: Volunteers of America of Pennsylvania (VOAPA)
Date: September 21, 2022
RE: Attainability and Accessibility of Affordable Housing in Northeast, PA

Volunteers of America of Pennsylvania (VOAPA) thanks Chairwoman Rosemary Brown, Chairman Michael Sturla, and members of the House Urban Affairs Committee for calling this important public hearing related to the affordable housing crisis we are experiencing across Pennsylvania and particularly in Northeastern PA. As a provider of affordable housing across the Commonwealth, VOAPA appreciates the opportunity to provide feedback toward housing solutions that support low-income residents with the greatest risk of housing instability.

VOAPA's commitment to serving low-income individuals and families facing housing for more than 125 years has informed the agency's perspective on the size and demographic composition of populations in need of housing services within multiple counties and regions across the state, including Northeastern PA (primarily Luzerne and Lackawanna Counties), Central PA (primarily Adams, Cumberland, Dauphin, Lancaster, Lebanon, Perry, York), Lehigh Valley (Lehigh County) and Southwestern PA (Allegheny County). Our evidence-based, data-driven models and outcome tracking can link the impact of COVID-19 to increased obstacles for individuals and an increased number of individuals seeking stable housing and social services.

VOAPA's assessment of the unmet housing and social needs within the Northeast region and across the Commonwealth are supported by both the quantitative and qualitative data collection and feedback received from clients, staff, and community partners. VOAPA has identified the following unmet housing needs for residents and barriers for housing providers to support those needs in Northeastern, PA:

Scarcity of permanent and permanent supportive housing options for all populations: As evidenced by data and feedback collected at Ruth's Place—the only emergency shelter for women in Luzerne County—our clients' ability to secure housing under normal time constraints has been nearly impossible. The average length of stay at VOAPA's Ruth's Place shelter increased by six days in 2021, compared to the average length that occurred pre-COVID (18 days to 24 days). Others have indicated a preference to remain unsheltered, for fear of congregate living. Early on, eviction memorandums and landlord unwillingness to conduct in-person meetings contributed to the shortage of available affordable rental housing options. In 2021, Ruth's Place experienced a 90% success rate in placing women in safe housing destinations upon leaving the shelter. Rising rental costs and lack of available units have created the most significant barriers for individuals seeking stable housing options. Support for more affordable housing development is needed to increase housing stock and housing options.

Costs of housing construction has increased tremendously leaving large financing gaps for current development projects: Affordable housing development costs have increased tremendously since



COVID-19, while lack of supplies, materials, inflation, rising interest rates make it harder to finance projects. Funding sources have not adjusted to recognize these increased costs, leaving housing developers with greater funding gaps. Increased award amounts for project funds and increased overall available funding will close funding gaps and increase the number of new development projects.

Insufficient direct housing dollars and/or housing commodities: VOAPA commends the *Commonwealth of Pennsylvania* for its increased focus on initiatives to address health inequities and their linkage to social determinants of health, including housing. As a result, new partnerships with value-based purchase arrangements between state-contracted managed care organizations (MCOs) and community-based organizations/non-profit has significantly contributed to our ability to hire outreach workers, case managers, community health workers, and other support staff. Current housing programs can enhance integrated whole-person care approaches toward housing stabilization and improve a person's overall physical and mental well-being. These value-based purchase arrangements are restricted from investing in direct commodities (i.e. housing). VOAPA has been successful in shifting staff salaries to value-based purchasing arrangements and modifying other partner contracts to increase investment in direct commodities for housing (including rental payments, property renovations, and acquisition), but those opportunities are limited. Of 145 unsheltered individuals VOAPA's street outreach team encountered between January and June 2022, 81% stabilized their housing through the person-centered case management services funded, in part, by these partnerships. Additional state investment in direct housing commodities would increase housing providers' ability to expand affordable housing options.

Limited incentives for landlords to partner with affordable housing providers: According to the U.S. Census Bureau, rental vacancy rates during the fourth quarter of 2021 fell to 5.6% and according to Realtor.com, rent growth reached 19.3% in December 2021 compared to 2020 for 0-2 bedrooms properties. While fair market rent for a one-bedroom apartment has increased from \$685 in 2021 to \$714 in 2022, the U.S. Census Bureau found the average rent in Luzerne County was \$766 in 2021. Landlords continue to raise rent prices well beyond fair market values. Through master leasing programming, VOAPA has successfully maintained landlord relationships by guaranteeing direct payment from VOAPA. In turn, VOAPA works with our clients on collecting rent. Additionally, VOAPA takes care of any property damages directly so no cost is incurred by the landlord. VOAPA also handles the relocation of clients in instances where housing placement does not work out. Successful measures to maintain strong landlord relations are a significant cost burden to housing providers. Flexible funds toward both property repair and rental subsidies that match competitive rental costs would give housing providers greater ability to partner with landlords.

Rapid Rehousing and Homeless Prevention match requirements are unattainable for many experienced housing agencies: High match requirements (100% in most cases) for federal rapid rehousing and homeless prevention dollars make it difficult for non-profit housing agencies to pursue current housing opportunities without already having significant capital to leverage the match. Private philanthropy does not typically support funds for direct rental, mortgage, or utility payment, further reducing options for match fundraising. Moreover, rapid rehousing and homeless prevention programs are often cited for long-term cost savings, as individuals have the opportunity to stabilize housing and graduate from the program far more quickly than costlier options, including affordable housing development and subsidized vouchers. Increased state funding sources to meet those matches would significantly reduce barriers for non-profit housing providers



Lack of 24 hour, 7 days a week stationary shelters: In Northeast PA, where there is no 24/7 stationary men's shelter, VOAPA serves more men through the street outreach team than any other demographic. Physical safety is a primary concern for unsheltered men. Teams also note serious concern for life safety, particularly for those who are medically vulnerable, and where the harsh elements and sustained hours outdoors contribute to poorer physical and mental health and social conditions for long periods of time. Stabilization of housing is increasingly difficult without permanent accommodations to travel, store belongings, meet basic hygienic needs, or maintain non-traditional work schedules in Northeastern, PA. As a way to mitigate this issue, VOAPA is opening space via modular unit(s) and new development in order to provide day space for homeless men and couples.

Shortage of resources for couples, families with children, and persons with pets: Separating women from their children creates more barriers to family reunification. Couples and/or families sometimes reject emergency housing services for fear of separation, as do pet owners. Stay-at-home orders, difficulty using public transportation, and reduced in-person service hours all contributed to the lack of resources and safe spaces for unsheltered individuals. The increased use of homeless prevention/rapid rehousing resources for couples and families would reduce the shortage of resources. Animal sanctuaries would allow unsheltered persons experiencing homeless to utilize housing and treatment services without fear of losing their pet or their pet being euthanized. VOAPA raised private grant funding to pilot these approaches.

Need for enhanced physical and mental health services: Through self-reporting by clients experiencing homelessness or housing instability, the top concern identified by VOAPA's outreach team is untreated mental health. In 2021, 64% of clients reported mental health conditions, 43% reported chronic health conditions, and 39% reported physical disabilities. During a community task force meeting on October 27, 2021, the City of Wilkes-Barre emergency responders noted that many of the response calls they make to the unsheltered community involve mental health conditions. At that same meeting, local health clinic partners stressed the desire for better resources to coordinate physical and mental health services for this population. VOAPA receives 15 referrals, on average, monthly for clients with persistent mental health diagnoses in need of housing. Yet, the available housing stock, willingness of landlords to rent to clientele, and funding remain limited. VOAPA's Master Leasing program, which partners its housing services with Luzerne County's Mental Health Court services, and last year's graduating class (received services for two years) attained 100% stability at the end of year one post-program. Funding and resources for people with mental health are greatly limited compared to the level of need.

Recommendations: VOAPA subscribes to the 'Housing First' model, which addresses the universal primary need of having housing before focusing on other social and behavioral needs. VOAPA currently utilizes Housing First as the guiding principle in all of our work across Pennsylvania. This includes emergency housing, transitional housing, supported housing, and affordable housing. In addition to the barriers and unmet needs outlined, VOAPA supports the following recommendations for consideration to increase available housing across the state. Our recommendations draw on recent successes with our Veteran housing program and notably the US Department of Veteran Affairs housing programs that follow the Housing First model.

- **Increase funds for housing providers to purchase, acquire, and/or renovate spaces for permanent and permanent supportive housing.** As we continue to experience a shortage of available affordable housing and reduced rental stock, securing safe and accessible spaces for persons unstably housed or experiencing homelessness is more important than ever. Funding



reputable housing providers to increase the available affordable rental stock and/or transitional and supportive living in the community allows for greater flexibility to serve all demographics (men, families, couples, individuals with pets, individuals with mental/physical/developmental disabilities), and control over the affordability of units.

- **Allow for flexible spending of housing funds** to include purchase and acquisition, renovation, repairs and damages to rental properties, rental and security payments, indirect costs, and other daily living expenses.
- **Relax guidelines and residency requirements for housing programs** so the hardest to house individuals who do not qualify for housing programs due to not meeting the federal definition of chronically homeless and/or moving across county lines. The Commonwealth's Veterans Trust fund is a strong example of how the state has successfully expanded housing support. Those not eligible for SSVF rapid rehousing and homeless prevention services due to their income or because they do not meet the federal definition of a veteran can receive support through the trust fund.
- **Increase the length of program participation in supportive services** connected to permanent or permanent supportive housing placement. For example, a new shallow subsidy pilot program with the VA extended the time some veteran families can continue receiving rental support from six months to two years.
- **Reduce barriers to receiving funding by increasing opportunities for funding match requirements for rapid rehousing.** HUD-CV (COVID) Homelessness Prevention and Rapid Rehousing dollars reduced/eliminated the match requirements. By taking the normal requirement down, groups like VOAPA were able to provide this service to households without committing equity or raising match dollars.

Recent Housing Development Example: Since 2018, VOAPA has pursued funding to renovate a currently blighted property it owns in Northeast, PA (Wilkes-Barre). Thanks to the funding support from Luzerne County's Office of Community Development (CBDG-CARES, ESG- CARES) and the Office of Mental Health and Developmental Services, the City of Wilkes-Barre, State funding (including PHFA's PHARE funds and the Local Share Account (LSA)- Luzerne County), and private foundations, VOAPA is underway with developing new housing in the region. VOAPA has begun with planning and preconstruction of new affordable housing development to include respite day space and accommodations for individuals experiencing homelessness to access laundry, a P.O. Box, showers, and 5-6 units of new affordable housing with on-site supportive services. The respite, day-space will serve persons experiencing homelessness who are medically fragile, particularly the subpopulations (men, couples, and persons with mental/physical health needs) outlined above, while the permanent supportive housing will increase stable, affordable housing options in the community. Despite recent successes, at least eight funding sources and four years of fundraising were required to attain the necessary resources to begin this project. During this time, the total cost of the project rose significant and VOAPA continues to seek funds to close the funding gap.



Agency Resume

- Volunteers of America of Pennsylvania's (VOAPA) mission as a community-based organization is to empower vulnerable individuals across the Commonwealth to lead self-directed, self-fulfilled, independent lives.
- Volunteers of America of Pennsylvania (VOAPA) is a subsidiary of a national nonprofit with 127 years of serving vulnerable populations. Volunteers of America ranks nationally as the largest nonprofit owner of affordable housing in terms of total properties.
- Across the state, VOAPA employs 180+ people, including 120 locally in the Northeast region and currently serves over 300 individuals annually who are experiencing homelessness in Northeast PA communities.
- VOAPA is a partner committed to serving the community's needs and investing in the economic well-being of the surrounding neighborhoods.

VOAPA Services and Programming: VOAPA currently provides programming to assist low-income families and individuals experiencing a housing crisis through a continuum of low-barrier housing options, including congregate and non-congregate shelter units, supportive services, and affordable and permanent supportive rental housing through the programs listed below. We have also provided the number of individuals served through each program during the 2021 calendar year, unless otherwise noted.

Northeastern, PA

- **Give Hope**, a street outreach team that provides case management and connects unsheltered individuals to the community's social service network (103 clients annually)
- **Outreach and Visitation Services** to Wilkes-Barre City high rise residents with disabilities (16 clients July–December 2021)
- **Ruth's Place**, Luzerne County's only emergency shelter for women (170-250 Clients annually)
- **Manna House**, transitional housing (8 units) supporting at-risk and homeless youth ages 18-25
- **Master Leasing**, a rental assistance support program for criminal justice-involved adults referred via Mental Health Court (44 clients annually)
- **Palmer House**, permanent, affordable senior living (30 units) for low-income individuals
- **Plains View**, permanent housing for people with mental disabilities (21 units)
- **Brian's Place**, *new affordable housing development and respite day-space (50 served annually) with an anticipated completion date of Summer/Fall 2023 (5-6 new units)*

Central, PA

- **Supportive Services for Veteran Families (SSVF)**, rapid rehousing and homeless prevention with wrap-around case management services for Veterans and Veteran families (140 clients plus family members)
- **Creeside Village**, permanent housing for people with mental disabilities (14 units)
- **New Song Village**, permanent housing for people with mental disabilities (20 units)
- **Laurel Towers**, permanent affordable senior living (**86 units**) for low-income individuals

Southwestern, PA

- **Rapid Rehousing and Homeless Prevention Services (Pittsburgh, PA)**, ESG-CARES funded housing services for persons experiencing homeless or in jeopardy of becoming homeless in the City of Pittsburgh (20 households annually)

Lehigh Valley, PA

- **Affordable Housing**, VOAPA owned affordable housing for families (12 units)