

Conference Title: Housing 101

Moderator: Teresa McDonnell

Presenters: Jennifer Malone, Samantha Vollrath, SDHP

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Teresa McDonnell: Good morning everyone. My name is Teresa McDonnell. I am the Outreach Operations Manager with the Pennsylvania Enrollment Assistance Program. Welcome to the Pennsylvania Enrollment Services Webinar Series.

Today's webinar is on Housing 101. Our presenters today are from South Determination Housing of PA, we'll be referring to them as SDHP. Before we begin, please know that the phones have been muted. If you have any questions, type them directly in the chat box at the bottom right of your screen and we'll answer them at the end of the presentation.

This call is being recorded. The slides and other related materials will be posted on www.enrollnow.net and the slides will also be available after the webinar for download. Now let's get started with the webinar. Our presenters today are Jennifer Malone and Samantha Vollrath.

Jennifer Malone has been working in the housing field for over twenty years. She comes to SDHP with a Master of Arts degree in Counseling from Edinboro University of Pennsylvania. Jennifer has experience working in housing in several different areas. She has worked at the university setting in housing and residential life at Edinboro University of Pennsylvania and Townsend University in Maryland.

As Jennifer's career evolved, she became very active in emergency services coordination within a community action setting. Jennifer has ten (10) plus years of experience working with low income and extremely low-income families and individuals through many federal, state and local programs. Some of these include Head Start, Continuum of Care Homeless Housing Project Management and many locally funded supportive housing programs.

Jennifer's work at SDHP allows her to continue working in the housing arena to educate and inform stakeholders throughout the Commonwealth about housing related topics that directly impact individuals with disabilities and promotes choice in their housing options.

Jennifer is committed to a passionate about increasing and developing partnerships between community social service agencies and housing entities. Through her ability to build relationships and provide strategic communication Jennifer is always promoting that disability should never be a barrier to accessing housing that meets a person's individual needs.

Also joining us is Samantha Vollrath. Samantha has been working in the housing field for over six (6) years. Samantha first found her passion as a housing caseworker, assisting individuals with mental health disorders overcome challenges and barriers to accessing housing within the community. It became clear to her that client struggles were often a result of a lack of systemic opportunity, rather than personal failure. Her experience in this role highlighted the need for change at the local and state levels to ensure housing is attainable and affordable for all.

Samantha joined SDHP as Regional Housing Coordinator in 2017. Her success in empowering those in need, connecting with socially conscientious landlords and navigating social services lends to the mission of SDHP. Samantha's ability to leverage the agencies collective knowledge and connect stakeholders to the information and resources to increase choice and affordability in housing is rooted in her fervent desire to bridge gaps in communication and services to better serve people in our communities.

I will go ahead and turn it over to you Jennifer and Samantha.

Samantha Vollrath: Thank you.

Jennifer Malone: Thank you. Good morning everyone and thank you Teri for having Sami and I here today to provide this Housing 101 training.

My name is Jennifer Malone and I am a Regional Housing Coordinator with Self Determination Housing of PA and I'm going to get things started for today. I'd like to just take a moment and welcome you all for being here today and thank you for taking time out of your day to learn a little more about housing.

As many of you may recognize, housing is a very important factor in all of our lives. I often say that you can look across a room, a community, or even a country and see so many differences. Whether it be our knowledge base, our culture, our race, our life experiences. But one thing that we do have in common is the need for housing.

Today we're going to take a look about some of the housing basics. What we creatively like to call the Housing 101 training. We're going to highlight the navigating of housing options, programs and barriers throughout Pennsylvania. We plan to discuss with you the mission and programs of SDHP. We'll talk a little bit about an overview of the Pennsylvania housing landscape. We'll spend some time discussing affordable housing options and we will also review some readily available housing resources and tools.

It's important for me to mention that today's version of the Housing 101 training is a condensed version in order for us to stay within the timeframe of an hour for you today.

So as we tackle the information in Housing 101 keep in mind that SDHP offers many trainings -- this being one of them and if you are interested in learning more or scheduling a training for your agency or your local community we will be sharing our contact information at the end of the presentation.

Since some of you on the call today may be familiar with SDHP and some of you maybe may not be. So you may be wondering what can SDHP; as a state-wide, non-profit organization do for you and the consumers you aim to serve.

In order to answer that question, I will share with you our main focus which is to promote self-determination and control in housing for persons with disabilities and older Pennsylvanians.

We aim to bridge the information gap between housing, disability and older adult communities. What this means is that we are spending a lot of time building relationships in these areas. As these relationships grow, we're able to leverage our collective knowledge to connect stakeholders with information and resources to increase choice and affordability in housing.

We aim to foster the growth of state and local partnerships as we support and advocate for people with disabilities and older adults to choose and have control in their own housing. All of this in an effort to make sure that a person's disability will not prevent them from accessing safe, affordable housing.

SDHP facilitates the Regional Housing Coordinator program. Your Regional Housing Coordinator can provide you and your agency with technical assistance, housing search resources, housing authority procedures and help you answer housing related questions.

We also can provide detailed information in regard to the 811 Project Rental Assistance Program. In addition, we provide information and referrals to services resources and organizations that can assist you in your mission. You can think of you RHC as guide your RHC can direct you to the best path for locating housing for your consumers.

We can identify the tools that your consumers will need to become a successful renter and we'll going to talk a little bit more about this particular bullet as we move through the slides. Specifically, in regards to our Prepared Renter Education Program (PREP).

We can also help you avoid pitfalls and time-consuming mistakes. Your Regional Housing Coordinator can also provide training and advice on how to locate local community resources.

Regional Housing Coordinators (RHCs) do not provide direct service. We work with audience such as local government officials, non-profits and their staff, housing coalitions and professionals new to the housing field and professionals seeking to stay current on resources and emerging topics and trends in the housing arena.

RHC's also provide many trainings free of charge. These are just some of the trainings that we provide and again if there's in interest here you want to make sure to use our contact information. Our Prep training is probably the most requested training and we're going to talk about that throughout the presentation.

In order for SDHP to achieve its mission, we must work with many different entities. As you look at this slide (slide 6), you'll see that there are housing providers and social service providers listed here. I'd like to be clear that this is not an all-inclusive list as the housing field can keep your on your toes -- so to speak. Just to highlight a couple of entities listed here I want to share with you a past and current experience in working with landlord engagement.

Landlords are such a big part of the housing landscape. As I currently work in the Northwest part of Pennsylvania, these counties are really focusing on landlord engagement issues. Last September a group of invested stakeholders including SDHP, social service providers, housing authorities, faith-based entities, legal services, their housing experts, local magistrate judges, parole officers, hoarding specialist and commissioners all came together to provide a full day of

training to landlords in the area. This is all a result of establishing and building local collaborations to address housing needs.

I'm very excited to say that many of these counties have implemented the Prepared Renter education program into their efforts. All of these agencies working together to address local housing options has allow them to grow together and address the needs of their community.

As you look at the map of the state, you'll see that the RHC program covers the entire state but is broken down into three regions. Each region contains a team of Regional Housing Coordinators that work to cover that area. Also I'd like to point out on this slide on the bottom left hand side that each region has its own separate email address.

So this could be a great resource for you. Especially if you're not familiar with certain parts of the state. That email will go to the team and we can hopefully work to address the questions that you may have.

So now that I've shared with you the information about Self Determination Housing of Pennsylvania. I want to share with you the Department of Human Services Five Year Housing strategy video, located on their website, which is included in your presentation today.

The housing strategy concentrates on individuals who live in institutions but could live in a community setting with housing services and support.

Individuals and families who have experienced homelessness or are at risk of homelessness. And Individuals who have extremely low income and are rent burdened.

This video, I believe summarizes the housing strategy for the state. It highlights some of the challenges that we are facing and discusses the plan to overcome these challenges.

The video also talks about connecting people to housing by building better local and state housing partnerships. This particular goal is where SDHP and the Regional Housing Coordinator Program ties into their strategy.

((VIDEO RECORDING))

Female 1: When we think of the word "home" most of us envision a place where we feel comfortable, safe and happy. Unfortunately for many Pennsylvanians this isn't the case.

Too many Pennsylvanians in institutions could live in a community with assistance. More than 50,000 people live in a government assisted nursing home, state hospital or long-term care facility.

Too many Pennsylvanians experience homelessness or are at risk of homelessness. Fifteen thousand four hundred and twenty-one Pennsylvanians were homeless in January 2015, including veterans, families and an increasing number of school aged children.

Too many Pennsylvanians who have extremely low incomes are rent burdened. The average fair market rent in Pennsylvania is \$739 per month for a one-bedroom apartment. Meaning a tenant had a need to make \$14.21 per hour to comfortably afford rent. The minimum wage in Pennsylvania is \$7.25 an hour.

What do we mean by government that works? We need to remove barriers unique to each individual. Connect people with housing opportunities. Expand affordable housing. Partner with local agencies, pool resources and share ideas and utilize data to measure progress.

The Pennsylvania Department of Human Service's Five Year Housing strategy details include projects that connect people to housing. Ways to increase housing related services and support and how to promote teamwork and communications at all levels of government.

Along the way we will measure our progress to make sure the plan continues to be effective. With resources and collaboration, we will connect Pennsylvanians to affordable, integrated and supportive housing.

To view the Pennsylvania Department of Human Services Five Year Housing Strategy, go to www.dhs.pa.gov.

((END VIDEO RECORDING))

Jennifer Malone: So I hope that this video was able to give you a little bit of an overview of some of the housing concerns and how we plan to deal with those across the state. This information on this slide (slide 9) is another great resource.

The National Low-Income Housing Coalition website has some really, really wonderful information. According to their out of reach data from 2018 they found that in Pennsylvania the fair market rent for a two-bedroom unit is on average \$1,015. Which means that an individual would have to work a minimum of a 108 hours a week if they were working a minimum wage job at \$7.25 in order to afford that two-bedroom unit.

In the video prior it talked about a one-bedroom unit on average costing \$739 a month and that an individual would need to make up to \$14.21 an hour to afford the one-bedroom unit.

So it's really important that we understand some of this data that will help us move forward in addressing these issues. Keep in mind that when we say "affordability" we are using the basic

premise that only 30% on an individual's income should be used toward their housing. And this includes rent, mortgages as well as utilities.

It's also good information to have that across the United States, Pennsylvania is named twentieth in the most expensive two bedroom housing wage.

Now this website again is very interesting and will allow you to breakdown information even more so by county. So across the 67 counties of Pennsylvania you can get some really great information about your specific area. In no state can a minimum wage worker afford a two-bedroom apartment at fair market rent. These are issues that we are working tirelessly to help resolve. And now I'm going to pass the presentation over to (Sammy) to help you understand a little bit more about affordability across the state.

Samantha Vollrath: Thanks Jen. So the next slide -- and I apologize if the graphic is a little small to see on your screen but we have provided the links and they'll be in the materials afterwards.

So area median income is a calculation done connected by HUD that takes the average of a particular area in terms of salary. So this current slide is looking at the Harrisburg-Carlisle metropolitan statistical area. Which include Cumberland, Dauphin and Perry counties.

It tells us that for a family of four -- which is what the median family income is based off of is \$81,100. HUD then breaks down the area median income into low, very low and extremely low income. So respectively that's 80%, 50% and 30% of the area median income.

Just for some more numbers because I know we love numbers. The Harrisburg-Carlisle area median income for a single individual -- so the average income for a one-person household is \$56,800. And I just simply doubled the 50% area median income number for one person by two, to get that.

So when we talk about income based housing, which we'll get into in a couple slides and you hear the terms low, very low and extremely income these are the numbers that matter.

You know -- when you think about the -- you know your salary your annual income you and you find it on this slide based on your household composition, this is what's used for a lot of housing programming. So keep that in mind.

And as an example, typically low income housing tax credit properties they have thresholds for 50% to 60% of the area median income to be qualified to live there.

So as an example, the (High Fire School Apartments) in Dauphin county which would be covered under this area median income graphic they have guidelines that say you would have to make at least \$14,376 but you would not be able to make more than \$28,400 to be income qualified to live there. And as another example this slide (slide 12) is for the Erie area, which just includes Erie County. Again, for a family of four the area median income (AMI) is \$66,800. And for one person the area average is \$46,800. AMI's vary across the state so please utilize HUD's portal to check what the income limits are in your area. And again, these links will be provided in the materials afterwards.

So you know keeping in line with income I wanted to use an example of somebody's income who received Social Security and the state supplemental payment of \$22.10. So annually somebody that receives SSI is making under \$10,000 a year.

So you know from the example that I had that mentioned on the previous slide (slide 11), they would not fall into range in order to be income qualified for the High Fire School Apartments.

So when you're looking at somebody who is extremely low income on a fixed and limited income you want to start considering other financial resources that can help alleviate you know that burden on their income so that most of it can go to housing costs.

Some examples include finding out budget billing programs with utility companies. The LIHEAP program, rent rebates which if you're unfamiliar I believe there was a rent rebate webinar a couple months ago that would be available in the same place that this training will be afterwards. Library cards you know, that's a great resource to be able to still have access to entertainment and TV shows and movies and books. Where you may not necessarily need cable or internet. And the accessing food pantries you know all of those resources are going to help you stretch your income a little bit further and be able to put more towards housing.

You'll also find that when you're looking the private rental markets a lot of housing -- a lot of landlords will say you know we want to see three times what the monthly rent is in income for you to be able to qualify to live here. So if an apartment is \$500 a month they want to see that you're making \$1,500 a month in income.

So again this seems to be a barrier for individuals who are extremely low income but you may want to explore reasonable accommodations for waiving that income policy due to the individual's source on income directly being related to their disability. I want to be clear this is not the same as asking to reduce the rental amount but rather requesting to waive the policy that would exclude the individual from otherwise qualifying for that apartment.

So if that is really the only thing that's holding them back from being approved for that and the income is based on their disability it might be something that you want to explore. And we're going to touch on reasonable accommodations again later on in this presentation.

So Jen mentioned earlier the fair market rent you know which gives you a really idea of you know what housing is going for in a particular area across the country but according to HUD, fair market rents are used to determine payment standards and the amounts for the housing choice voucher programs and other HUD funding housing programs.

And I also want to mention that in the private rental market, which is, just you know apartments that you could go rent off of Craigslist or -- you know through the Facebook marketplace, things like that. These can be used as rough guidelines but there is not necessarily anything that would dictate that that is what apartments should be going for.

Supply and demand is really what drives the private rental market so because demand is so high right now and the supply for housing is relatively low or non-existent when you're searching for it. Landlords are able to set it high and are likely able to find somebody willing to pay that amount.

So that is why we see such high rent values in certain areas is because the demand is so high, and they are able to get it. So after you -- you know evaluate your finances and understand what you can put towards housing. You know -- what's really going to be something that you can afford or knowing that you're going to have to allocate more above that 30% threshold that's recommended.

You need to start strategizing how you're going to search for housing. How flexible you can be with your wants and your needs? What factors will potentially limit your options? Do you need to stay in a particular school district for your children? Do you need to live on a bus route to be able to get to your place of employment? Do you need to live close to your family or other natural support?

Wait lists for income-based housing options are long so get on them as soon as you can. It is a good habit to regularly update your information at places that you are on the wait list. Usually they

will send out a request for updated information but if you've moved or changed your phone number and they can't reach you it's likely that they'll remove or purge your name from the wait list.

So often times people will feel -- you know tell that they've been on the wait list for three years at a particular property, but they missed the documentation that came through the mail requesting that they update their contact info and had you know were removed after the first year.

So it's important to just kind of have that habit built in. I recommend checking in every six months to a year to make sure that they have your information correct.

But please note that it's not recommended to ask where you are on the wait list as this isn't -- doesn't accurately gauge how long you -- until that you're notified of an available housing opportunity or voucher.

Sometimes you know there are lottery systems you know there is a number of reasons why a list would move more quickly or slowly. So knowing where you are on the wait list isn't always indicative of how soon you will be called up for an opportunity.

So when you're -- again when you're looking for affordable housing options it's important to be honest but not overshare. And what I mean by that is when you go on apartment showings you do not need to unpack your life history and give overly personal details to the landlord. You want to be -- complete the application honestly and if any questions arise answer them truthfully but again in a very competitive market you know you want to be balanced at you know honesty and being you know forthcoming with any information but not oversharing and putting it all out there.

Searching for housing can be very time consuming as you have to be actively going on apartment showings and constantly be looking for new listings. I always say that a unit could be listed at

breakfast and by lunch it's rented. That is how fast housing options can be taken so it's important to be ready at all times. And that is -- and we are going to, Jen will touch on the Prepared Renter's Education training that we offer and that is a really great first step in kind of getting all of that together and you know figuring out what your personal pitch will be. And knowing you know going into housing searching how you're going to present yourself.

So I'm going to dive into a little bit more about the income based housing options.

Public housing and housing choice vouchers -- or they were formally referred to as "Section 8" vouchers are usually managed through the local housing authorities Housing choice vouchers are like the golden ticket. If you receive the voucher you're going to take that into the private rental market to secure housing.

A landlord must be willing to participate in the program for you to be able to cash in your voucher. An individual with a voucher will pay 30% of their income toward the rent and the voucher through the housing authority would pay the remaining amount of rent to the landlord.

If you know any landlords who are considering or willing to accept housing choice vouchers, please get them connected with your housing authority who can assist in getting their units approved. There is a process but it's not as complicated or burdensome as some may think. So if you have relationships with landlords you know encourage them to consider housing choice vouchers.

And public housing is often the high-rise buildings and scattered site properties and again they are managed by the housing authorities.

And please note that housing authorities are not involved with all things housing in your area. They really serve you know specific roles and purposes in our communities but often are not the end all be all for housing resources and programs in your communities.

So next low-income housing tax credits or LIHTC as you may hear -- they're probably the most common that you'll see today as far as new construction goes.

The Pennsylvania Housing Finance Agency awards tax credits to housing developers through an extremely competitive application process. And generally, these properties are geared towards the 50%-60% median income so low income but again in the Harrisburg area as an example that would be about \$28,000 a year for a single person. To be you know around that income eligibility for a low-income housing tax credit property. So keep that in mind.

So since all of these income based housing options are multifaceted with different eligibility criteria it is a good rule of thumb to just ask questions when you're inquiring at a property that you believe is considered low income housing.

And I just want to mention that it's important -- language is extremely important you know not using blanket statements when talking about housing.

So you know these can all be considered income based housing but because of their funding streams and different rules and regulations that come with them they're not all the same so you know being mindful of that when considering calling them all low-income housing or you know something like that.

The questions that you may want to ask when you are at a property is "what type of property it is?"; "Are there income thresholds for eligibility?" meaning minimum and maximums that you would have to fall within to qualify; "Is it a fixed rental amount of is it based on your income?"

which means that you would generally pay 30% of your income towards the housing costs; “Is there an age restriction at this property?”; “Is it 55 and older, 62 or general occupancy?”; and “Are there any preferences at this property -- or set aside units as they might be called?” and this can be for veteran populations, disability population, people experiencing homelessness.

So certain properties may have a preference for particular populations so again it's always important to ask those type of questions rather than assuming that you know one size fits all and that they're all the same.

If you need an accessible unit. Or have a need for accessible features. Specify that because they may have a separate wait list for those specific units. To make sure that the people that have those needs for accessible features -- are -- you know have access to those units.

And then lastly the Section 811 Project Rental Assistance Program is a demonstration grant aimed to assist individuals with disabilities who are extremely low income by providing rental subsidies across the Commonwealth. And in order to refer individuals to this program service providers need to be trained and have a signed memorandum of understanding.

If you are interested in learning more about the 811 program, we do have an upcoming overview webinar on June 18th at 10:00am. And if you are interested in the registration details please reach out to us; either Jen or myself, and we'll get it passed along to you.

One of the most important things that I hope you walk away with today is understanding the playbook for income-based housing.

So most places whether they be through the housing authority or you know through private property management companies that manage you know low income housing tax credits.

Any income-based housing property they're going to have tenant selection plans or resident selection criteria. This is really the playbook.

This is going to outline everything from determining household composition, exclusionary time limits for criminal offenses. What the process is for removing someone from the wait list. You name it, it's going to be in this book or it should be in this book or plan.

Use them as a guide book. If you review them nothing should come as a surprise. This would be extremely beneficial for service providers to become familiar with resident selection plans. Especially if you're assisting multiple individuals apply for housing at the same property.

You are able to ask the property manager for a copy of their selection criteria at any time. So you don't necessarily need to be applying at that property to request a copy of it. And like I said, for providers it's a great tool to have on hand when you're working with multiple individuals.

So private landlords may not have a formal policy manual but it's important for providers to be mindful of consistency. If it looks and sounds like a landlord has inconsistent policies and procedures you may want to reach out to a local housing advocacy group, a fair housing agency or contact one of your Regional Housing Coordinators to discuss the issue.

You know during my time as a housing caseworker I was more inclined to pick up on fair housing issues although at the time I did not have a strong understanding of fair housing.

But because I was having multiple individuals at the same time apply for the same opportunities I was able to see those inconsistencies on a more regular basis. So even if it's just a hunch, call talk to somebody you know that could be extremely helpful as they may have received other calls regarding the issue.

So this graphic is a generalized guideline of the standard application process. Actual responsibilities and information requested are subject to the process outlined by each housing property. And again this would be something also outlined in the tenant selection plan. You know what this process is really like at a specific property or with the entire management company.

You know so a standard process may include submitting the application. Providing documentation such as copies of your photo ID, bank statements things like that. You may be required to have an in-person meeting with the property manager. To again probably fill out more documentation and sign papers. They then find a way to verify all of your documents and your background check.

So they have to wait for that to all come back before they can make a determination on eligibility or ineligibility. And even with a strong application you know even if you've had perfect you know renting history and a great credit score and no criminal record this process could still take a couple weeks. Especially when they have to send away for the verification and wait on others to get that back to them.

So please be mindful of that, that you know if you are notified of a vacant unit at a property and you go through the process it may not be you know that tomorrow you're able to move into the unit. Now that is a little different in the private rental market you know you could go see an apartment, like it you know -- put your security deposit down and move in tomorrow. But with properties that have a process similar to this it's going to take couple weeks at best.

When you're being screened through the private housing market a landlord is going to be assessing whether or not the applicant will be good tenant. So they are usually looking at three things.

- Will you pay the rent on time?
- Will you take care of the property?

- And will you be a good neighbor? You know and not be destructive.

So when you're applying if you can kind of position yourself to be able to show those three things you're going to be you know doing pretty well. You know and if there is something in your history is there a way you can you know kind of come at it from a different way and show that you've taken accountability, or you know responsibility for what it was.

So some common reason for denial that you may see are criminal record, poor credit, incomplete application, owing money to landlords which would be called a "judgment" and that's often public record. Especially if you've gone through eviction court at the magisterial district judge you know that will show up when they run a background check for you.

So if you're able to show that you've set up a payment with a previous landlord or you know you've paid your fines from your criminal history. That you haven't rescinded you know find ways to be able to highlight that and show that you know --yes, something went wrong in my past but these are the steps that I've taken to remedy them and move forward.

So in addition to the tenant selection plan as being one of the most important things that I think you know walking away from this webinar will be is also understanding the appeal process.

Oftentimes a "No" isn't a hard "No". It's often a formality. Housing providers must follow their tenant selection plan so whatever is outlined in there - you know -- an example if you had an eviction two years ago and the tenant selection plan says that you know you cannot have an eviction on your records within that last three years. But you had a very strong rental history prior to that eviction and you have since set up a payment plan with that landlord.

You should be able to you know show that -- can you get a reference from you know a previous landlord speaking to your positive tenancy and that you were a good tenant. And that you can show a payment plan with the landlord that you have a judgment with.

To be able to show the prospective new landlord why this should be taken into consideration to overturn the denial. So appeals are such an important and powerful tool when going through you know the housing process and it's really underutilized.

A lot of people just take the no and walk away when really there is a little bit of work that you can do to get that potentially overturned and then get approved for housing at that property.

There are often -- they should be sending a denial letter in writing and stating the reason for denial. And then explaining what they're process is. Sometimes it varies through each property management company. Or if it's a housing authority but the documentation that you get should outline what their process is so it's important to note that. And these are oftentimes sensitive so please be mindful if you are helping somebody through the appeal process that you're mindful of you know when this needs to be completed by.

But again, I just want to emphasize that it is such a powerful tool and it often goes unutilized and again it can just be a formality and if you reference the tenant selection plan and you read through it and a denial shouldn't come as a surprise because you should know what would probably a denial but then also how you can position yourself to have a successful appeal.

So with that I'm going to turn it back over to Jenn.

Jennifer Malone: Thanks Sami. Some really great information there and we're -- I'm just going to kind of continue with talking a little bit about fair housing. We're just going to touch on this really briefly today.

We want to make sure that you understand that there are seven protective classes under the Fair Housing Act and those classes are disability, race, sex, color, national origin, religion and familial status.

The US Department of Housing and Urban Development estimates that there are about two million instances of housing discrimination occurring each year but only fewer than 1% of these cases are reported. The top two basis for discrimination complaints in 2016 were based on disability with 55% of the complaints being around that protected class. And 20% of the complaints based around race. Ninety-one percent of those complaints were involved in rental transactions. So please consider taking some time to understand Fair Housing. Perhaps reach out to your Regional Housing Coordinator or the region that you live in for ingoing Fair Housing trainings. We would be happy to do that.

One of the other things that we want to make sure that we touch on in regards to Fair Housing is reasonable accommodations and reasonable modifications. So a reasonable accommodation is a change in policies, practices or services when such a change may be necessary to afford a person with a disability equal opportunity and access to use and enjoy a dwelling.

There must be a connection between the disability and the need for the accommodation. So an example might be that a tenant with a mobility impairment who has difficulty walking more than just a short distance. And the apartment complex where the tenant lives has a first come first served parking policy. And the tenant may request a reasonable accommodation and ask for a reserved parking space near his or her apartment due to the disability.

Courts are really looking at this and treating these requests for parking spaces as a reasonable accommodation. Even if there is some cost for the provider, which might be like signage of repainting markings or redistributing spaces or creating curb cuts.

So I want to take just a minute and talk about what is "reasonable"? If you can kind of ask yourself these questions you can -- hopefully it will guide you towards thinking about whether requesting a reasonable accommodation would be in the best interests of the client but does the request cause any undue financial or administrative burden to the housing provider? Does this request cause any harm or damage to others? Is the request technologically possible?

Does the request cause a basic change to the nature of the housing? For example if the housing is 52 or older you know a reasonable accommodation to have a grandchild perhaps live there might be something that would be considered unreasonable. But these are just some questions to help you determine what and when would be a good idea to pursue a reasonable accommodation.

There are some other examples such as having your lease printed out in a larger font so that it is more able to read if somebody has a vision impairment. Or perhaps requesting a reminder of when rent is due for an individual that has intellectual disability. So these are things that are absolutely would fall under a reasonable accommodation and your Regional Housing Coordinator can absolutely be resource for you in determining if that a path that you would want to take.

In regards to reasonable modifications, modifications -- reasonable modifications are a structural or physical change to a unit or housing structure to provide physical access to a person with a disability. It is unlawful to refuse or permit modifications at the resident's expense as long as he or she assures that the work will be done in a professional manner and can be restored to the pre-existing condition after he or she moves out if the modification affects the future usability of the building.

An example of a reasonable modification would be permitting installation of a stair glide for a person unable to navigate the steps in their home. In many, many cases individual modifications

to a dwelling enable a person with a disability to live in a space that they would not otherwise be physically able to live there.

So in regards to who would be responsible for a reasonable modification it's important to note that the financial responsibility for the modification can differ depending on the housing environment.

So a private rental unit modification would more than likely fall on the responsibility of the tenant. As well as housing choice voucher program participants, it would be at their expense. But if the consumer lived in a publicly funded rental housing unit the responsibility -- financially would fall on the housing entity not the tenant.

So those are just a couple of things that we wanted to touch on in regards to Fair Housing. And looking at the time I'm going to move right into housing resources. The first housing resource that I want to share with you today is the (PHFA) Quick Start Housing and Services Information guide that is just such a wonderful resource. And the link is in your handouts but there is so much information on these quick start guides. Everything from modification programs in your area -- and they are broken down by county.

So there are 67 of these quick start guides on this website. So it's really because its localized information. Everything from Habitat for Humanity contacts. Mental health agencies in your area. Community action agencies in your area. Modification programs. OVR information. Nursing home transition information as well as homeless services -- homelessness services in your area.

And again this information is updated at least yearly. So the information should be current for you if you want to take a look at that. I really encourage you to do that.

The next resource that I want to go over with you also in collaboration with PHFA and social serve the PA Housing search dot com website is really a grant resource that is often times underutilized.

It's a one stop shop for people in need of housing and related services. Landlords can post their available units on this website. And they can include details and amenities about the unit. They can include pictures and all the information can be updated and maintained by the call center, which is also a bilingual call center. So I really encourage you guys to take a look at that as well.

And this next slide has additional website resources for you to take a look at in your own time.

And the last resource I wanted to spend a little bit of time on as we approach our time frame is our Prep -- Prepared Renter Education Program.

PREP is a train the trainer program that prepares individuals to enter the rental process. Navigate housing issues and successfully retain housing that meets their needs. And I think I really want to stress that just based on my experience is that retaining housing is oftentimes something that we forget about.

As we work with our programs and getting people housed and helping them find housing and locating housing. Once they get into housing we often forget that now we need to maintain this so participant who would participate in this class can learn about how to assess their housing needs.

Again Sami talked about what are their wants? What are their needs? And the difference between the two. Their budget, their budget for finding housing might change a little bit as they obtain housing. Understanding the common barriers, which we went over some of that with Sami as well. Locating housing that meets their needs. Understanding a lease. This is so important.

We talk about individuals maintaining their housing. What are they signing off on when they sign that lease? Understanding what their responsibilities are as a tenant. And how to communicate with their landlord. And if by chance they were to enter the eviction process, what does that mean? What does that look like and what is expected of me as a tenant and what is expected of the landlord as a tenant

And we also spend some time creating what we call a "prep folder" and this folder really helps individuals get all of their information in one place that will allow them to go out and apply at any housing option in their community and really help them get organized which is oftentimes a struggle.

So the training itself is free. It takes about three hours to get through the entire training for the train the trainer program. And then you RHC is able to be resources for participants who successfully go through this training to help them figure out how to integrate the information learned in Prep into their existing housing programs and strategies within their communities. So I can't say enough about PREP and I'd be happy to answer any questions that you may have.

So as Sami had talked about you know really understanding - just summarizing for today. Really understanding that playbook, the tenant selection plans. Knowing what your resources are, understanding that appeal process and how powerful that can be.

I really would like to stress that the section of the webinar that I did is really understanding that your Regional Housing Coordinator is here to help guide you and to please you know use us a resource as you're dealing with housing needs and may need education in regards to whatever issue that you may be facing. If we don't have the information as team across the state, more than likely we are going to have a resource that can help provide us with that information and then follow through and get that back to you.

So I am; it is 11:00 on the nose and we are out of time. This last slide just has our information and thank you so much for having us here today.

Teresa McDonnell: Well thank you both Jennifer and Sami. There was one question -- well there's a few questions that came in. So I think what we will do is based on everyone's time, I will go ahead and send questions to Jennifer and Sami to answer offline. I will get back to everyone who has asked a question with the answers to your questions and I will also make the Q&A document, I will send that out to all of the attendees. So again if you have any questions please send them to me at teresasmcdonnell@maximus.com and I will get those to Jennifer and Sami.

Please take some time to give us your feedback by completing the webinar survey at the end of this call. The email with the survey link will include a copy of the presentation and resource handout today in pdf format. You can also find the presentation and resource handout on the reminder webinar email that you received yesterday if you were registered.

Before taking the survey, you'll want to download the files, which will be on the right-hand side of the email. For more information about upcoming webinars please visit www.enrollnow.net under meetings and news.

Thank you again everyone for your participation today and have a great day. Thank you, Jennifer, and thank you Samantha.

Jennifer Malone: Thank you.

Samantha Vollrath: Thank you very much.