

**Low Income Housing and Services Programs:**

**Towards a New Perspective**

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Towards a New Perspective**

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Established in 1974, the National Low Income Housing Coalition/LIHIS is dedicated solely to ending America's affordable housing crisis. NLIHC educates, organizes, and advocates to ensure decent, affordable housing within healthy neighborhoods for everyone. NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and the strategies for solutions.

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## **INTRODUCTION**

Low income housing programs have been linked to services from Colonial times to the present day. When properly implemented, these time-tested programs have been demonstrated to be effective in improving residents' economic and social well-being. This paper provides a review of the history of low income housing programs linked with services and proposes a new perspective on designing and implementing future programs.

Despite the long history of this linkage, too often programs have not focused on achieving permanent housing stability, and have focused more on transitional housing linked to temporary services. Lacking are permanent housing and services programs. Following the historical review, this analysis examines current research and program evaluations, discusses potential barriers to program development, and concludes by recommending a new framework and terminology for housing and services programs grounded in theory and core principles.

## **OVERVIEW**

### **Historical Linkage of Housing and Services**

Housing with services is not new as a social welfare program. The linkage of housing with services programs began in 1657 with the establishment of almshouses to assist the elderly, disabled, and the seriously ill poor, and continued with workhouses to correct the perceived wayward tendencies of the "unworthy poor." Residency and services were involuntary and often geared toward reducing the need for public financial support (Axinn & Levin, 1997). Although almshouses and workhouses fell into much-deserved disrepute, the belief in linking housing and services survived. During the late 19th century, settlement houses became the most famous vehicle for establishing needed services in local communities. Settlement houses were positive environments where services were voluntary and directed at improving individual and

community functioning (Lundblad, 1995). Integrated housing and services continued to be recommended for the building of strong communities during the early 1900s (Cohen et al, 2000).

In the United States, federal recognition of housing as a public policy concern has its origins in the New Deal. The National Housing Act of 1934 insured new mortgages, spurring new home construction and home ownership, policy intents that remain a solid American value today. The U.S Housing Act of 1937 established the federal role in the production and subsidization of rental housing for low income people. The post-World War II housing shortage led to the passage of the Housing Act of 1949 with its stated goal of "...a decent home and suitable living environment for every American family" (U.S. Congress, Committee on Banking and Financial Services, 1999, p. 1).

The 1960s saw the first federally coordinated effort to link housing and services with the creation of the Concerted Services Demonstration program by the Housing and Home Finance Agency and the Department of Health Education and Welfare (predecessor organizations to the Departments of Housing and Urban Development and Health and Human Services, respectively) (Bratt & Keyes, 1997). The War on Poverty produced Community Action Agencies (CAA) and the Model Cities program (Axinn & Levin, 1997; Riccio, 1999). CAAs favored resident participation in the selection and delivery of services. Model Cities was a federal demonstration project for coordinating services to targeted low income neighborhoods.

A 1971 federal report on progress toward meeting the national housing goal as stated in the 1949 Act noted that issues relating to housing policy and the environment had both physical and social dimensions. The report noted that the interaction of federal housing policies and local decision-making had

...sometimes wrought unfortunate environmental consequences...(such as) drab monolithic housing projects, largely segregated, which still stand in our major

cities as prisons of the poor - enduring symbols of good intentions run aground on poorly conceived policy or sometimes simply a lack of policy (Orlebeke, 1999, p. 9).

The report called for “more explicit attention to the environmental impact of housing programs” and a more active role on the part of state and local governments “in relating community growth, development and services to the housing needs of citizens of all income levels” (Orlebeke, 1999, p. 9).

Since the early 1980s, federal legislation has addressed the need for combined housing and services initiatives for low income people through programs such as Project Self-Sufficiency, Operation Bootstrap, the Family Self-Sufficiency Program, Family Investment Centers, the Family Unification Program, the Mixed Income-New Community Strategy Demonstration Program, Family Support Centers, and the Moving-to-Work and Moving to Opportunity programs (Bratt & Keyes, 1997; Bruchell & Listokin, 1995). Shlay (1995) writes that the renewed call for a multi-dimensional housing policy came amidst the “...growing recognition that housing problems are not independent of other problems” (p. 697), suggesting the need for a holistic programmatic approach. HUD’s 1995 Reinvention Blueprint supported housing programs that would provide greater self-sufficiency for residents (U.S. Department of Housing and Urban Development, 1995), and the 1998 major reforms to the public housing programs codified these and other program designs (U. S. Congress, Committee on Banking and Finance, 1999). These programs share a goal of making residents less dependent on public assistance for housing. In many cases, residents must participate in certain activities to continue receiving housing assistance.

Federal programs linking housing and services also exist for special needs populations, such as the elderly, the homeless, persons with mental illness, and people with disabilities (e.g.

Shelter Plus Care, Congregate Housing Services Program, HOPWA, Section 202 of the Housing Act of 1959 for supportive housing for the elderly). Contrasted to “self-sufficiency” programs, most of the special needs programs offer permanent housing not restricted by time, work, educational, or public service participation requirements.

Paralleling government intervention in housing and services programs is the recent emergence of private foundations in community building efforts (Brown, 1996; Riccio, 1999). Foundation-funded initiatives favor a holistic, strengths-based approach to improving well-being and rely heavily on resident and community involvement in program planning and implementation.

#### Research and Program Evaluations

A dearth of scholarly research exists on housing with services programs in which permanent housing is a *primary* program focus. However, the literature is robust on the housing needs and services of populations with special needs (California Budget Project, 2000; Citro, 1998; Golant, 1999; Mid-America Institute, 2000; National Alliance to End Homelessness, 1998; Ogilvie, 1997). Much also has been written on housing programs with time-limited services designed to decrease residents’ reliance on public housing and welfare programs (Bratt & Keyes, 1997; Rohe & Kleit, 1997; Shepard, 1997; Shlay, 1995). Generally, housing programs linked with services have been found to be beneficial in improving the economic condition of some program participants. Many studies note that the positive, incremental gains may be constricted by the short duration of program length (Bratt & Keyes, 1997; Newman & Schnare, 1997; Rohe & Kleit, 1997; Shlay, 1995). An assumption of many researchers is that long-term gains may not occur within the first year or two of program completion and may extend to positive impacts on future generations of current public housing residents. For example, services designed to

improve educational or employment opportunities for a poor, single mother may have an immediate measurable improvement on the mother's income, but cannot measure long term effects that a higher family income has on family functioning, housing stability, or educational outcomes for the children.

Program evaluations completed by HUD on their housing and services programs support the research findings. HUD programs, in general, reach the intended target group and show a positive impact on residents, most often in a measure of improved well-being (U.S. Department of Housing and Urban Development, 1996; U.S. Department of Housing and Urban Development, 1996a; Fosburg, Locke, Peck & Finkel, 1997; Matulef, Crosse & Dietz, 1995). An evaluation of the Family Unification Program (FUP) is noteworthy because of its holistic approach (Rog, Gilbert-Mongelli & Lundy, 1998). FUP personnel serve a proactive role in assisting families with housing issues, while also providing traditional child welfare services. FUP is instrumental in reuniting children who had been removed from their parents' homes and preventing the removal of other children because of concerns regarding their welfare. Housing instability often was a significant factor leading to a child's removal or preventing reunification with his or her parents.

Three recurrent themes appear in the housing and services literature: community-building, use of housing programs linked with services as an anti-poverty tool, and increased participation in programs and communities by residents. Community building, increasing the capacity of a community, or fostering community pride are noted as positive outcomes of housing and services programs (Chesler, 1996; Cohen & Phillips, 1997; Lipman & Seuser, 1995; Naparstek, Smith & Dooley, 1997). Housing programs linked with services also can serve as an anti-poverty tool (Lipman & Seuser, 1995; Tull, 1997). Lipman and Seuser (1995) found

benefits from the linkage of housing and job training including on-site employment in the housing agency and increased capacity to participate in job training because of stable housing. Tull writes that the housing environment can provide a base for moving people out of poverty, if the housing is enriched with services that provide crisis intervention, resources to identify resident needs, and referrals to connect residents with services in the community. Resident participation in forums such as tenant associations or steering committees, or involvement in determining services, provides avenues for residents to help themselves through organization and community building. These activities are found to have a positive impact on self-esteem (Naparstek et al, 1997; Stewart & Stewart, 1993; Tull, 1997).

### Contemporary Challenges

Despite the favorable evaluations of housing programs linked with services, some barriers may impede their continued use or expansion. As noted, recognition of housing as a public policy concern began with the National Housing Act of 1934. Since then, federal housing policy has concentrated on increasing home ownership and expanding the private rental market. Federal support for permanent, affordable rental housing has lagged behind these initiatives. The United States still lacks a national housing policy addressing the "...long-term need for permanent, habitable, affordable and non-transient housing for all Americans" (Mulroy, 1995, p. 1383). Further, the beneficial linkage of housing and services programs is not well understood by local, state, or federal government officials (National Association of Social Workers, 2000).

The recent election of President George W. Bush could result in a decreased emphasis on holistic approaches to housing programs linked with services. Mel Martinez, the Secretary of the Department of Housing and Urban Development for the Bush Administration is quoted as saying that HUD deals with bricks and mortar in providing low income housing, "but shouldn't be in

the business of delivering social services” (Morrison, 2001, p. 3B). Martinez, however wants HUD to have a leading role with promoting faith-based delivery of services.

American societal values also present a potential obstacle for certain populations needing housing and services programs. Gans (1995) writes that American society has not been able to shake itself from dividing poor people into categories of deserving and undeserving poor. Deserving poor are usually defined as people whose physical, emotional, or medical challenges impede their ability to support themselves through work efforts. American public policy response to this group tends to be more empathic and supportive.

Comparatively, the general low income population—those who are poor because their wages are non-existent or poverty-level—are more likely to be viewed as undeserving and are subjected to coercive programs that threaten the loss of publicly assisted housing unless the resident participates in certain activities or programs. This value may be seen in the names of general low income housing and services programs—Family Self-Sufficiency, Operation Bootstrap, Moving-to-Work—names that imply a decreased need for housing assistance.

Challenges to housing and services programs offer some of the best opportunities for innovative programming. Implementation of the Public Responsibility and Work Opportunity Reconciliation Act of 1996 (welfare reform) could result in tenants who are unable to afford rent after reaching benefit time limits (Bratt & Keyes, 1998; Sard, 1998). This negative effect of welfare reform could provide greater political will for more collaboration between service providers. Sard describes three possible roles that housing providers can play in the era of welfare reform—advocacy at the local level for better housing programs, partnerships with other service providers for improved services, and direct provision of services through housing

programs providing job opportunities to residents. Brown (1996), noting the lack of synergy between bureaucracies, writes about foundation-funded housing programs linked with services:

Emergence of initiatives is not driven so much by research and theory as by the appeal of the approach by many foundations. There has been increasing recognition of the limited ability of narrowly defined categorical strategies to change the lives of poor families and the distressed neighborhoods in which they live. Historically, new housing was built without much attention to the social problems affecting its occupants. Social services were carried out in a vacuum, separate from neighborhood violence and physical decay (p. 162).

Brown writes further that foundation-funded initiatives and research may stimulate the political will for larger, holistic housing programs linked to services. Krehmeyer, Salsich, and Schmitz (1999) believe previous territorial, bureaucratic and funding stream barriers to holistic service programs may be reduced by successful outcomes of foundation funded housing and services programs.

## **A NEW PERSPECTIVE ON HOUSING AND SERVICES PROGRAMS**

### Theoretical Foundation

Recent foundation housing initiatives have not been driven by research or theory, but likely have risen based on hunches or assumptions regarding successful interventions on the continuum to improved well-being. New perspectives on housing linked with services programs should begin with a strong theoretical foundation. Turner (1996) writes, “Clearly, the most essential function of theory is to explain and predict phenomena” (p. 10). An espoused theoretical foundation guides effectiveness-based program design, development, implementation and evaluation (Kettner et al, 1999). The following theoretical base for housing programs linked with services is one of many theoretical foundations that may prove effective. Other theoretical bases are possible and probable. Again, the use of theory in practice is the value practitioners gain because it offers a “why” behind the chosen interventions.

### Building a Theoretical Base

Policies and programs for housing linked with services can begin with a theoretical underpinning of Maslow's *Hierarchy of Needs*. Maslow writes (as cited in Shafritz & Ott, 1996) that individuals must satisfy basic physiological needs, such as the need for shelter, before they can progress to meeting higher level needs. Implementation of Maslow's theory means that individuals who are homeless, at-risk for homelessness, or whose chronic poverty, illness, or other reason causes them to live in unaffordable or substandard housing, face possibly insurmountable barriers to improving their economic and social well-being. Only when their housing needs are met can individuals pursue higher level needs, such as education, job training, or employment.

Shelter (as defined by Maslow) alone may not be sufficient for improving well-being given the often complex needs of populations at risk for homelessness. Additional interlocking theoretical perspectives, which build upon Maslow's humanist theory, can support the need for housing linked with services, include empowerment theory and Durkheim's theory of anomie as studied by Robert Merton. Empowerment theory makes assumptions that serious social problems, i.e. homelessness, poverty, failing schools, unemployment and crime, are best resolved with combined interventions at the individual system and societal systems levels. Lee (1996) writes that, "building pride in peoplehood and community is both a preventative and a remedial measure" (p. 229). This theoretical perspective supports linking of housing and services because it views individual and community needs as interdependent.

Anomie, defined by Durkheim, is the sense of isolation from larger society (Longres, 1995). Decreasing anomie is a significant component of housing and services programs. Many programs, such as Phipps Houses in the Bronx, strive to build connections at the individual level

and between individuals and their communities, and find positive outcomes for people and neighborhoods when connections are strengthened (Cohen & Phillips, 1997). Reducing anomie

### Proposing a New Nomenclature

Reducing the proliferation of terms describing housing programs linked with services is one goal in implementing a new perspective on housing plus services programs. The phrase *housing plus services* is sufficiently broad to encompass housing programs that serve all low-income populations. Housing is defined as permanent safe, decent and affordable housing. Housing includes rental housing as well as homeownership. Services are not limited to traditional social services but may also encompass community and economic development activity, such as empowerment zones, microenterprise activity, educational resources, and job opportunities.

### Housing Plus Services Matrix

The Housing Plus Services Matrix (Table 1) serves as an encapsulation of the array of programs falling under the rubric of housing plus services programs. The matrix is useful for future program development as a summary of the scope of existing housing programs linked to services. Housing plus services programs share commonalities in identifying target populations, goals and outcomes, primary services and specified requirements or restrictions. Where these programs differ is in program implementation. Some examples help illustrate the similarities and differences in housing plus services programs. A supportive housing program may or may not levy a requirement for residents to abstain from the use of alcohol and illegal drugs, but shares similar goals and outcomes in preventing homelessness as well as offering comparable primary services with a special needs housing program. Likewise, public housing programs aim to provide affordable housing to low income people. However, residents, in addition to signing a lease, may be required in one state to participate in work-related activities under welfare reform initiatives, requirements not mandated of public housing residents in a neighboring state.

Table 1: Housing Plus Services Matrix

Permanent Housing Type	General Target Population(s)	Common Goals or Outcomes	Primary Services	General Requirements and/or Restrictions
<b>Supportive Housing</b>	Homeless, formerly homeless, at risk of homelessness, chronically mentally ill, disabled, in recovery, etc.	To prevent homelessness or a recurrence of homelessness, to provide a comprehensive support system to help residents to live independently and interdependently in the community	?? Focus on life skills/stabilization ?? Crisis intervention ?? Case management ?? Services coordination ?? Programs & activities	Drug and alcohol-free, <i>Participation in programs or services sometimes required for residency.</i>
<b>Special Needs Housing</b>	Populations of people with special needs, i.e. in recovery, dual diagnosis, HIV/ AIDS, chronically mentally ill, disabled, elderly, etc.	To enable people with disabilities and/or in recovery requiring ongoing treatment and/or attention to live independently and interdependently (or to continue recovery/prevent relapse).	?? Focus on health, mental health, and/or recovery from addictions ?? Focus on life skills and stabilization ?? Crisis intervention ?? Case management ?? Services coordination ?? Programs & activities	Often targeted to a particular special need population, i.e. HIV AIDS or CMI. Drug and alcohol-free. <i>Participation in programs or services often required for residency.</i>
<b>Elderly (Assisted) Housing</b>	Elderly, frail elderly	To enable the elderly to live (semi) independently and interdependently, while providing for their basic health and welfare needs.	?? Focus on health & basic needs ?? Case management ?? Focus on life skills and stabilization ?? Crisis intervention ?? Programs & activities	Age and/or income level <i>Participation in programs or services not required for residency.</i>
<b>Service-Enriched Affordable Housing</b> (Not-for profit, or for profit)	Low and middle income populations at-large, not necessarily at-risk or with special needs. Intact and single parent families with children, individuals, the disabled, extended families, couples, the elderly, etc.	Affordable housing, improved social and economic well-being, to encourage community development, interaction and interdependence.	?? Crisis intervention ?? Assistance in accessing resources and services in the community ?? Programs & activities ?? Resident participation in decision-making process	General lease agreements for rental housing: rent payment on time, no property damage, etc. <i>Participation in programs or services not required for residency.</i>
<b>Public Housing</b> (Publicly funded and owned)	Low and middle income populations at-large, not necessarily at risk or with special needs. Intact & single parent families with children, individuals, the disabled, extended families, couples, the elderly, etc	Affordable housing, improved social and economic well-being, to encourage community development, interaction and interdependence. For some groups, movement to non-subsidized housing.	?? Crisis intervention ?? Assistance in accessing resources and services in the community ?? Programs & activities ?? Resident participation in decision-making process	General lease agreements for rental housing: rent payment on time, no property damage, etc. <i>Participation in programs or services usually not required for residency.</i>

## Core Principles

The following core principles (Cohen & Phillips, 1997; Richmond Better Housing Coalition, 1998; Tull, 1998) provide a framework for designing or enhancing housing plus services programs that focus on resident and community strengths and the improvement of economic and social well-being. These principles have been crafted based on the knowledge gained from the linkage of housing plus service programs over time. They are comprehensive, multifaceted, and interlocking. The principles can be the catalyst towards a new perspective of housing plus services programs—a perspective that will improve upon the public discourse on housing policy. Housing plus services programs designed with these principles will demonstrate their effectiveness and show that housing is more than bricks and mortar.

1. Housing is a basic human need, and all people have a right to safe, decent, affordable and permanent housing.
2. All people are valuable, and capable of being valuable residents and valuable community members. The basic human rights of residents must be respected.
3. Housing plus service programs should be integrated to enhance the social and economic well-being of the residents and to build healthy communities.
4. Residents, owners, property managers and service providers should work together as a team in developing needed housing and community development programs and services.
5. Service design is based on sound research, which means that programs are based on an accurate assessment of the strengths and needs of the residents, evaluation is an integral part of program design, and modes of intervention are supported by research. Service evolves as the community changes.
6. Continuous strengthening and expansion of resident participation improves the community's capacity to create change.
7. Residents' participation in services is voluntary. However, outreach to the most vulnerable and isolated residents is a priority. Engagement of residents must take place in a context of strengths and needs.

8. Residents are members of the larger community in which the housing is located. Community development should be extended to the surrounding community and integration of residents with the larger community is a goal.
9. Assessment and intervention are multilevel—focusing on the individual and the collective—because the health of individuals and the health of neighborhoods are interdependent.
10. Service delivery maximizes the use of existing resources, avoids duplication, and expands the economic, social, and political resources available to residents.

### **CONCLUSION**

Housing is a basic need. In American society today, people cannot reach their full potential if this need is lacking or is constantly imperiled. Housing plus services programs offer tremendous potential to meet basic housing needs and provide opportunities to strengthen individual and family functioning. This paper formalizes what many service providers already know--that housing stability for at risk populations can be improved with the provision of integral, supportive services. Housing stability is a core need on the continuum to improved economic and social well-being of residents and their families.

This review also offers clarity in understanding housing plus services programs. A common nomenclature crystallizes the need, components, and outcomes of housing plus services programs. Focusing on their commonalities and not their differences, this analysis aids in moving housing policy forward as a cohesive unit eliminating the patchwork, myriad programs responding to current crises.

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