

# Housing Services Office (HSO) Newsletter

Alameda County Behavioral Health Care Services (BHCS)



*Artist rendition of Oxford Plaza – a new affordable housing development in Berkeley scheduled to open in early 2009. BHCS provided support for this Resources for Community Development (RCD) project.*

## Nonprofits Focused on Housing for Persons with Chronic Mental Illness

Between 1986 and 1991 the Robert Wood Johnson Foundation (RWJF) sponsored a national demonstration program designed to test the benefits of centralizing the organization and financing of mental health and related services in local mental health authorities. Part of this “Program on Chronic Mental Illness” included a significant housing intervention. Each of the nine participating cities in the

program established a nonprofit housing development corporation devoted to the development, ownership, and management of independent housing for persons with chronic mental illness. The RWJF provided a \$1 million loan at 4 percent interest and a 10-year term to each housing corporation.

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## Information

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## Nonprofits Focused on Housing (cont.)

The U.S. Department of Housing and Urban Development (HUD) provided each participating city with Section 8 rent subsidies (valued at \$75-\$80 million) to help individual clients of the mental health system to live in their own homes. With this initial support, these corporations were able to create a broad range of supported, independent housing opportunities for people with chronic mental illness.

To be eligible for the housing created with this initiative, participants had to have a diagnosis of schizophrenia, bipolar disorder, major

depression, or an organic brain syndrome. In addition, they had to be suffering from the illness for one year or more and had to have some difficulty with activities of daily living. **A study of this effort at four of the demonstration sites found that the mental health care cost savings associated with high quality housing far outweighed the costs of developing and operating the housing.**

Many of the housing corporations created through this initiative have continued to expand and improve upon their efforts to develop, own, and manage housing for people with mental illness. We may be able to learn something from this effort and these corporations within Alameda County!

### Nonprofit Mental Health Housing Corporations Sponsored by the RWJF

Nonprofit Housing Corporation Created	Website
Community Housing Associates, Inc. (Baltimore, MD)	<a href="http://www.chaincmd.org">www.chaincmd.org</a>
Community Housing Development Corporation (Charlotte, NC)	None found.
Community Housing Network, Inc. (Columbus, OH)	<a href="http://www.chninc.org">www.chninc.org</a>
Excel Development Company, Inc. (Cincinnati, OH)	None found.
1260 Housing Development Corporation (Philadelphia, PA)	<a href="http://www.1260hdc.org">www.1260hdc.org</a>
Mental Health Housing Corporation of Denver (Denver, CO)	None found.
Neighborhood Properties, Inc. (Toledo, OH)	<a href="http://www.neighborhoodproperties.org">www.neighborhoodproperties.org</a>
New Milestones Foundation, Inc. (Austin, TX)	<a href="http://www.newmilestones.org">www.newmilestones.org</a>
Steadfast Housing Development Corporation (Honolulu, HI)	<a href="http://www.steadfast-hawaii.org">www.steadfast-hawaii.org</a>

## Full Service Partnership (FSP) Highlight: Bay Area Community Services (BACS)

The Consortium of Social Services of Oakland was formed in 1953 to promote affordable housing for the most vulnerable in Alameda County. The organization evolved into Bay Area Community Services (BACS), a community-based provider that serves adults and older adults with low-incomes with a wide range of services. BACS mental health services programs assist adults and older adults with mental illness by providing case management, supported housing, Creative Living Centers, and employment programs. One of these programs is the new Mental Health Services Act (MHSA) FSP program known as the North County Senior Homeless Program (NCSHP). This unique FSP integrates mental health and senior services in a supported housing model.

BACS NCSHP serves older adults (age 60 and over), who are homeless or at risk of homelessness, with serious mental health issues. Many partners enrolled in the program also have multiple medical issues that require ongoing treatment and support.

In its outreach to homeless adults, NCSHP staff walks through the streets and homeless encampments to engage and offer services. Project staff has found that engagement requires multiple efforts to build trust, mutual respect, and an ongoing partnership. Years of life on the streets coupled with multiple service system barriers contribute to feelings of distrust that take time to work through during the engagement process. As part of its outreach efforts, BACS staff collaborates with a range of other service providers including St. Mary's Senior Center, Meals on Wheels, the North Oakland Senior Center, BOSS Multiservice Center, John George Psychiatric Hospital, and others. To date, NCSHP has screened more than 110 individuals through their outreach efforts. Twenty-six (26) partners are currently enrolled in the program with at least 4 more partners to be enrolled. NCSHP has completed their formal outreach phase and is not currently seeking additional partners.

After a partner accepts an offer of housing and support services, BACS staff helps partners find and obtain permanent housing. Initially, some partners may need to live in Single Room Occupancy Hotels (SROs) while BACS staff identifies more permanent housing. BACS offers a range of subsidized housing options including a master-leased 5 unit complex, scattered site apartments, or licensed board and cares. Partners choose among this range of housing based on their preferences. NCSHP has found it challenging to access dedicated affordable senior housing apartments for its partners due to the stigma associated with homelessness and mental illness.

NCSHP connects partners with senior services that provide in-home supports to help with independent living. In addition, NCSHP provides a medical/ psychiatric support team through a partnership with LifeLong Medical Care. NCSHP provides ongoing skills training to partners and helps them rebuild their social support network with family and friends. Partners may choose to participate in a variety of groups offered by the program staff, such as WRAP, peer counseling, recovery groups, and mental health issues/ substance abuse treatment groups. Through these services, partners are supported in their process of integration and finding a meaningful role in their communities.

## Individual Development Accounts (IDAs):

### What are they?



IDAs are special savings accounts geared to the needs of low income individuals who are working and able to save limited amounts of money. IDAs are unique because individuals' savings are matched by financial contributions from local and governmental sources. Under the federal IDA program ([www.ach.hhs.gov/assetbuilding](http://www.ach.hhs.gov/assetbuilding)), an individual's savings are matched first by a non-federal source, and second by the federal government using a specific matching formula. The amount of federal funds that may be allocated to an individual's account is \$2,000 per IDA, while there is no limit on the local match. Individual contributions to IDAs must come from earned income and must be used to help finance the purchase of a first home/condominium, the start-up of a small business, or post-secondary education. Participants also receive financial education and counseling as part of the program. Under the federal program, savings accumulated in an IDA are not counted as assets when assessing SSI or SSDI eligibility. "Thresholds" a psychiatric rehabilitation center, based in Chicago, Illinois, is helping to implement an IDA program for people with psychiatric disabilities. Thresholds is partnering with "The Good City Asset Builders Community Development Corporation" and the Susan Buffett Foundation to implement the project. This project is being evaluated by the University of Chicago, Illinois Center of Mental Health Services Research and Policy. Lessons from this effort may be useful to those in Alameda County interested in implementing a similar project.



## Calendar of Events

October 10, 2008: End of public comment period on Fairmount Apartments MSHA Housing proposal.

October 13, 2008: Community Living Facilities Task Force Meeting, 3:30 – 5 pm at BHCS offices

## On the Web!

[www.acbhcs.org/Housing/housing\\_default.htm](http://www.acbhcs.org/Housing/housing_default.htm)

### Did you know? Leases & Rental Agreements

What is a lease or rental agreement? A lease or rental agreement is a written document that when signed by both parties formally creates a tenancy – the right of the tenant to use and possess the landlord's rental unit. The tenant gets the protection of a written agreement at a cost that is known in advance. In the absence of a lease or rental agreement, a verbal agreement between parties may create a tenancy but the terms of the agreement may be more difficult to enforce because they are not in writing.

You should be very careful when signing a lease/rental agreement to know what the terms are because non-compliance can be grounds for an eviction. If you think a lease/rental agreement is unfair or unsuitable don't sign it. It is sometimes possible to negotiate a more agreeable term – (do so in writing!)

There are many types of forms and templates used as leases and rental agreements. There is no such thing as a standard lease or rental agreement so read them before signing them! At a minimum these documents should contain some **Key Elements**:

- The landlord and tenant **names**
- Rental **unit address**
- Rent **Amount**
- **Due date** of rent, **who** to pay it to and **where** to pay it
- Amount and purpose of **security deposit**

There are also additional items that should be included such as the amount of late fees, whether pets are allowed, the number of people allowed to live in the rental unit, who pays for utilities, etc. The California Department of Consumer Affairs publishes a book – “California Tenants: A Guide to Residential Tenants’ and Landlords’ Rights and Responsibilities” which contains more detailed information about what should be included in leases and rental agreements. This book can be obtained online at: <http://www.dca.ca.gov/publications/landlordbook/index.shtml>



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“The ache for home lives in all of us, the safe place where we can go as we are and not be questioned.”

Maya Angelou