

**Hillsborough County Commission
Committee on the Status of Women**

Report on Housing Issues for Women in Hillsborough County

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October 26, 2004**

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Executive Summary

The attached report is designed to provide information about women and housing. It is primarily a review of programs and services at both the national and county level. Most are not targeted specifically at women, but women experience some unique housing needs and problems. The report focuses on three categories of housing consumers; low income single women with children, elderly women homeowners who live alone, and single women homeowners. The document is divided into three sections, with appendices that provide informational and organizational resources. This is not an exhaustive inventory, and its contents rely heavily on the posted information of the sources listed.

1. *Housing Conditions in the US and Hillsborough County.* To place the policy and program information into context, and establish a basis for selecting specific programs, we have included a discussion of data on housing problems of women. These data are drawn from national studies and from the 1990 and 2000 Census tables for Hillsborough County. The data show that women do experience more severe housing problems, both nationally and locally. The county has a slightly higher overall poverty rate for women with children (37% v. 34%). Elderly women living alone are also disproportionately below poverty levels; more than half earn less than \$15,000 per year. Women heads of household are less than half as likely to be homeowners (25.2% v. 64.1%). The median income for women living alone is \$23,250, compared with \$40,663 overall. Housing affordability and availability in Florida and in Hillsborough County are more adverse than nation-wide. There is a large gap in housing accessible to very low income families.

2. *National Level Policies and Programs.* Programs funded by the US Dept. of Housing and Urban Development (HUD) comprise the bulk of this section. In terms of both policy and funding, HUD exerts great influence. Other federal agencies that affect housing collaborate closely with HUD. Many of the private non-profits dedicated to affordable housing rely heavily on HUD funding. A variety of programs are listed; there are too few aimed at low income renters in relation to the need.

3. *Local Resources.* This section examines the availability of housing services in Hillsborough County relative to the needs of the three categories of women consumers. This inquiry viewed the County's website as both the official inventory, and as a main portal to be used by citizens in need of assistance. The report contains a discussion of accessibility and convenience of using the site, which we found difficult in several respects. An appendix to the report lists the agencies that offer some variety of housing services, along with indications of eligibility and availability.

4. *Appendices.* The report includes seven appendices, which comprise the bulk of the information provided. The topics are: web listings about model programs and best practices in relation to the three target groups; a matrix with county housing services and eligibility/availability for the three groups; an email survey instrument sent to all agencies

with email addresses; web listings for housing resources in Florida; web listings for national housing organizations; a list of recent major housing studies; glossaries of affordable housing terms.

Summary & Recommendations

This report has organized information from various sources that pertain to housing issues, problems, and programs for women, both locally and nationally. Its purpose is to provide reference and resource material to aid the Hillsborough County Commission on the Status of Women in their recommendations to Board of County Commissioners. Based on the review, we offer the following recommendations.

1. Expand the supply of low cost housing, in collaboration with local agencies. Lack of affordable housing is the principal problem. Existing agencies have the expertise to reverse the lag in production that has occurred in the past few years. More resources, coordination, and advocacy are needed.

2. Support establishment of a centralized intake for housing services, as outlined in *Places for People*¹. This should include programs to prevent homelessness as well as serve the homeless -- foreclosure counseling, aid to elderly homeowners, low income rental assistance, credit repair, ex-offender counseling, and other needs of women who risk becoming homeless.

3. Review website accessibility and make needed improvements; there should be a highly visible link on the County home page that leads directly via ComLink to the services database. This is a very valuable service that could be made much more accessible to the general public. We also recommend a establishing a process for updating/correcting contact information and service availability of agencies that are listed.

4. Expand assistance to low income homeowners with code violations. Women heads of household and elderly widows are vulnerable to losing their homes because they are unable to maintain them. More assistance is needed to make mandated repairs, and avoid the costly effects of code violations, seizure, loss, and transition to rental property.

¹ This document, adopted in 2004, is a plan to end homelessness in Hillsborough County, written by a broad committee of service providers and public agencies, organized by the Homeless Coalition of Hillsborough County, Inc.

Introduction

Housing is a fundamental need and a very costly element in any individual or family budget. Over the past decade, the price of housing has grown faster than the incomes of American families. At lower income levels, these disparities are much wider. A majority of low income families pay more than half of their incomes for housing; others cannot find shelter at all and have become homeless. For households headed by women, whose incomes are typically about 75% of those of men, housing is more of a financial challenge. In addition to affordability, women may face greater hurdles in negotiating advantageous rental and purchase agreements, and in physically maintaining their property. Security needs further heighten the importance of adequate housing for women, especially women raising children or older women living alone.

This report examines housing needs for women in Hillsborough County and the scope of public and private services available to assist with those needs. This is not an exhaustive inventory, but rather a general overview of the types of programs and facilities within the county that have emerged to meet local housing needs. We have included web addresses and other links to the full listing of available agencies and services. We also include a brief discussion about problems related to access, timeliness of internet postings, and other technical barriers to finding help. In addition to local programs, we have surveyed nationally for resources that address women's housing problems, seeking best practices and effective model projects.

We focus on three categories of women who face particularly challenging housing concerns: 1) very low income women with children; 2) elderly women homeowners; and 3) single working women seeking homeownership. We have given most emphasis to the problems of the first category, because the measured need is greatest and the services for which they are eligible are the most inadequate.

1. Very low income women with children: Women in this category, many of whom are former recipients of TANF², are frequently unable to find safe affordable housing. In the past decade, the supply of low cost private housing has dwindled with redevelopment and code enforcement, and levels of public housing assistance have also declined.

Under the soon to be discontinued HOPE VI program at HUD, public housing projects were demolished in cities throughout the United States. Many displaced residents received Section 8 vouchers that offset the cost of private housing and permitted

² The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 replaced the former cash assistance program, aid to families with dependent children (AFDC) with the temporary assistance to needy families (TANF) program. Families may receive TANF funding for up to five years during the members' lifetime, however, that time limit is four years in Florida.

movement into better serviced neighborhoods, but that program is also currently threatened with reduction. Even before these reductions, the number eligible for housing assistance far exceeded the capacity of the programs. Waiting lists for both public housing and vouchers are typically more than two years long in most municipalities (including Tampa).

This is a quiet crisis that has been deepening in the past few years in spite of many different public and private initiatives aimed at building affordable housing and aiding potential home buyers. Ownership is the primary focus of many current housing programs, both nationally and locally. These programs have helped a large number of first time owners, but they do not impact extremely low income families (who earn less than 30% of the median income), and who have the most urgent housing needs.

The mixed income developments that have replaced demolished public housing projects in most cities (including Tampa) benefit families with relatively higher incomes. There are far fewer spaces for extremely low income residents in these new developments, and these units are limited to those who meet strict eligibility guidelines.

Women who have bad credit histories or criminal records are not eligible for the new replacement housing, and they may also be denied access to many Section 8 housing units. These women and their children confront a very limited range of housing choices and are at high risk for becoming homeless. Women with children are a fast growing segment of the homeless population, but there are relatively fewer services available that can accommodate their needs. Shelters for men only are more common, as are long waiting lists for any kind of shelter space.

2. Elderly women homeowners: As a general rule, women live longer than men. Elderly widows who own their homes may become decreasingly able to maintain their property, especially if their incomes are limited. They may need expensive retrofitting for ramps, grab bars, and other safety features. Lack of general maintenance creates potentially dangerous and/or unsightly conditions that jeopardize the owner's wellbeing and could lead to fines and ultimately the loss of the property. Women who lack help from family, church, and other private means are particularly vulnerable to this problem; their lost homes become a source of blight for surrounding houses. The deterioration of neighborhoods and premature loss of independence by older women go hand in hand in this scenario. There is a need for programs that aid women who can no longer uphold all their responsibilities as owners, but who are not yet frail enough for assisted living.

3: Single working women seeking homeownership: During the past decade, there was significant expansion in homeownership. Very low interest rates and programs designed to assist prospective home buyers allowed many former renters to become owners. The rate of women owners increased by twice as much as the total, in most cases causing significant improvements in their housing conditions and stability. However, inexperienced owners are more vulnerable to foreclosure, or more likely to fall victim to predatory contractors and lenders. If interest rates rise as expected, variable rate mortgages may prove unsupportable for those owners whose incomes were barely

sufficient to make initial payments. Increased unemployment and flat wages also increase the likelihood of foreclosure. Gains in wealth accumulation and family stability among women raising children may be jeopardized. Programs targeted at avoiding foreclosure and helping with maintenance and repair are increasingly important to prevent losses by these new women owners.

Housing Conditions in the U.S. and Hillsborough County

The following tables provide information on demographic and housing conditions relevant to women in Hillsborough County. Table 1 represents a profile of change between 1990 and 2000. Table 2 examines rates of ownership and Table 3 shows cost burdens and crowding for rental and owner-occupied units. No gender based data are available for these last measures. The narrative that follows the tables summarizes statistics and relevant facts for each of the three target groups in this report.

Table 1. Select Socioeconomic Characteristics

	1990	2000	% Change
Total Population	834,054	998,948	19.8
% Female	51.3	51.1	-0.39
% White Female	82.4	75.0	-8.98
% Black Female	13.6	15.3	12.5
% Hispanic Females	12.3	17.6	43.1
% Children less than 18 years	24.3	25.7	5.8
% Females with Disabilities	7.9	16.6	110.1
% Females Employed	66.1	55.7	-15.7
% Female HHs with Children less than 18 years	67.2	61.1	-9.1
% Female HHs with Children less than 18 years below Poverty Level	39.2	37.0	-5.5
% Females 65 years and over	7.2	6.9	11.5
% Female HH Owner Occupied	NA	25.2	NA
% Female not in the Labor Force	28.5	40.4	41.8
% Female Unemployed	3.7	3.6	-2.7

Source: U.S. Census 1990 STF-3 and U.S. Census 2000 SF-3

Table 2. Occupancy and Housing Costs

	2000
Total Households	349,171
% Overall who pay more than 30% of income for housing	
Owners	21.1
Renters	37.9
% Overall who pay more than 35% of income for housing	
Owners	16.8
Renters	30.25
% 1.01 occupants per room or more	
Owner-occupied units	3.3
Renter-occupied units	11.4

Source: U.S. Census 2000, Table H.73

Low income women with children:

The national rate of poverty for women headed households w/children under 18 = 34% in 2000 (McAuley Institute Report). The 2000 census for Hillsborough County shows a slightly higher poverty rate of 37% for women headed households with children. In absolute numbers, that amounts to 88,474 --nearly one in every four families in the county.

Rates of female unemployment remained steady across the decade at about 4%. This relatively low official rate masks other indicators that suggest rising levels of stress, like a drop in rate of employment from 66.1% to 55.7%. There were dramatic increases in the percent of women with disabilities (7.9% to 16.6%), and the percent designated as “not in the labor force” (28.5% to 40.4%). These measures are likely affected in various ways by the changes that occurred in welfare eligibility during the mid 1990s. What is clear, however, is that the relative growth in prosperity during the 1990s did not have much effect on the women in this category. During the same period their housing problems arguably got worse.

Places for People estimated the shortfall of very low income housing in Hillsborough County to be 15,000 units in 2003; more recent estimates by HUD’s Fair Market Rent tables put the shortage at 17,960 units (National Low Income Housing Coalition Report on 2005 Fair Market Rates). Another recent study (*Losing Ground*) found that cost burdens for low income renters in Florida are among the worst in the nation, and the very worst in the South; about 60% of very low income families state-wide pay more than half of their incomes for rent (Shimberg Center; Measuring Housing Affordability in Florida). According to *Illegal to be Homeless: Criminalization of Homelessness in the United States* (National Homeless Coalition, August 2003) Florida ranks second in “Meanest States” category.³ Table 3 provides data on cost burdens and crowding for Hillsborough County. These data could not be broken down by income level or gender, but the overall rates of cost burden (+35% for rent) and crowding, do indicate problems in the rental sector, especially with crowding.

Places for People found that there are 22,000 existing subsidized housing units in Hillsborough County. Many of these units are not available for women with children, who alone account for more than 4 times the existing supply. There are 9,000 names on waiting lists for Section 8 or public housing (p. 5 and 13). These lists have been closed, so this is a low estimate of the unmet demand for this assistance.

³ The criteria are outlined on p. 27; include extent of laws against homelessness, severity of penalties, enforcement of penalties, and unsympathetic public opinion.

Elderly women living alone:

In 2000, women over the age of 65 accounted for 6.9% of the county's population; 68,927 individuals. Of that number, 25,640 (37%) live alone. There was a slight drop in the percentage from 1990 (from 7.2% to 6.9%), but absolute numbers in this category actually grew by almost 9000 people. Elderly women are 9.5% of the population under the poverty level, a significant overrepresentation (but down from 12.3% in 1990). About one fourth of all households headed by women (26.8%) are over 65 years old. They have a relatively high rate of ownership; 36.9% of female homeowners are over 65. Although this rate suggests relative prosperity, income data do not confirm this interpretation. Older (65+) women living alone had a median annual income in 2000 of \$14,684 (compared with \$32,500 for older women who lived with someone else; or \$23,250 for women headed households of all ages). More than half of all elderly women living alone in the county fall below HUD's guidelines for "very low income." Nationally, The Harvard Joint Center study found that more than 25% of elderly women face severe housing cost burdens.

Women owners:

The national rate of home ownership is 68%, but only 52% of families headed by women are owners. Lower incomes account for much of the discrepancy; the median income for single women is only \$21,000. Nationally, the median price of a new home is \$204,200; annual mortgage payments on this house would equal \$21,600. Clearly, the average single woman cannot afford the average new house. Indeed, the McAuley Institute report found that almost twice as many women headed households have severe housing cost burdens than those headed by men. Despite these obstacles, the number of females homeowners increased by 33% between 1990 and 2000 (Harvard Joint Center).

Table 3 shows the gender breakdowns for rental and owner occupancy in the County, and within the Tampa city limits. The Hillsborough County ownership rate is 64% (slightly less than natl. average of 68%); only 25% are women owners county-wide, much below the national average. In the city of Tampa alone, however, the rate of female ownership is higher (32%), but the overall rate in Tampa (55%) is considerably lower than for the county as a whole.

Table 3. Household Tenure and Women

	Hillsborough County	City of Tampa
Total Households	391,357	124,775
% Owner Occupied	64.1	55.1
% Female Owner Occupied	25.2	32.0
% Renter Occupied	35.9	44.9
% Female Renter Occupied	42.3	45.9

Source: U.S. Census 2000, Table H.19

Summary.

Hillsborough County has slightly more than its share of housing problems. These are associated with poverty rates that are somewhat higher than the national average and housing cost burdens for low income renters that are much more severe than national or regional averages. In the following section, we outline national level programs and resources that address these problems.

National Level Policies and Programs

Below is a review of national and federally funded affordable housing agencies and programs. The Housing and Urban Development Department is responsible for setting income limits and fair market rates for government supported housing initiatives. Each agency has a variety of housing programs for various constituents and needs.

U.S. Housing and Urban Development Department <http://www.hud.gov/>

HUD is the department of the Federal government concerned with increasing America's home ownership, community development, and access to affordable housing for all. The Department offers a range of programs, grants, research, etc. for individuals, non-profit organizations, non-governmental organizations, faith-based groups, and local governments seeking housing, funding, or support. Access to other departments and agencies, research reports, and data is available through the website. HUD also is responsible for setting fair market rates and income limits.

Public Housing Program: Publicly owned low income housing is administered by local housing authorities (LHAs) and federally funded by the Dept. of Housing and Urban Development (HUD). Housing at very low, or no, cost is provided for eligible families, elderly, and people with disabilities. There are no time limits on public housing as long as tenants comply with lease terms and family income is within income parameters.

Several housing types are available, ranging from single family houses to high rise apartments. Most public housing consists of dense complexes located in racially segregated and poorly serviced neighborhoods. Currently, there are about 3,300 LHAs managing approximately 1.3 million households residing in public housing units.

LHAs base eligibility on: 1) annual gross income; 2) status as elderly, disabled, or family with children; 3) US citizen or other eligible immigration status. References are checked in order to ensure that "your family will be good tenants" and applicants may be denied if they are "expected to have a detrimental effect on other tenants or on the project's environment".

HUD's income limits vary by local area. The "lower income" limit is set at 80% of the area's median income and "very low income" is set at 50% of the area's median income. The rates for Hillsborough and surrounding areas are listed in the table below.

Table 4. 2004 HUD Income Limits for Tampa-St. Petersburg-Clearwater, FL
Median Family Income (MFI)- \$51,200

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30% of Median	10,750	12,300	13,800	15,350	16,600	17,800	19,050	20,300
Very Low Income	17,900	20,500	23,050	25,600	27,650	29,700	31,750	33,800
Low Income	28,650	32,750	36,850	40,950	44,250	47,500	50,800	54,050

Source: HUD FY 2004 Income Limits

In most LHAs, including those in Hillsborough County, the number of families eligible for public housing far exceeds the available units. There are long waiting lists in almost all areas.

For many decades LHAs directed most of their housing programs to those with greatest need, but that emphasis has been changing in recent years. HOPE VI, the main HUD housing program through the 1990s, demolished thousands of very low income units and redeveloped lower density mixed income housing projects (e.g., Belmont Heights Estates).

The Housing Choice Voucher Program: The major program assisting very low income families, the elderly, and the disabled find affordable housing uses vouchers to subsidize the costs of private rental housing. Vouchers have surpassed project housing in numbers served and overall share of HUD's budget. Costs of vouchers have risen steeply, but proposed budgets would cut these programs in the coming year. HUD has also proposed giving more local flexibility in determining rates and eligibility, which could reduce funds available to extremely low income residents.

Under this program, tenants find an eligible unit to rent and vouchers pay a part or all of the market-rate. Housing choice vouchers are administered through local housing authorities. A subsidy is provided to the owner directly on behalf of the family. The family is responsible to pay the difference. In general, the family's income may not exceed 50% of the area's median income.

Under current law, LHAs must provide 75% of its vouchers to applicants whose incomes do not exceed 30% of the area's median income. Eligibility is based on total annual gross income and family size and is limited to US citizens and specified immigrant statuses. There is more need than available vouchers and most LHAs have long waiting lists that can also be closed.

Families and individuals are responsible for finding and selecting an appropriate unit which must pass inspection before it is certified. The unit rent must also not exceed HUD determined allowable amounts for the unit size and location, based on local markets. Recipients pay only 30% of the family's monthly adjusted gross income and the voucher pays the remaining difference. Recipients must live within the domain of the

granting LHA. Tenants may move to another approved unit, but the LHA must approve the transfer of voucher.

Family Self-Sufficiency Program (FSS) helps families obtain employment, skills and experience and other resources in order to obtain employment that pays a living wage. Local Housing Authorities work with local welfare agencies, schools, businesses, and other partners to provide services: child care, transportation, education, job training and employment counseling, substance/alcohol abuse treatment or counseling, household skill training, and homeownership counseling. Families receiving assistance under the housing choice voucher program are eligible to participate in the program. Although there is some federal funding, the majority of support is provided by local resources.

Homeownership Programs Increasing the rate of homeownership has become a major federal housing priority. A variety of programs have been developed to assist with financial and informational needs of first time buyers, especially low income and minority applicants. Although the rate of women owners continues to lag behind the national average (51.9% vs. 67.8%), their increases over the past decade have been twice as high. Minority women also have increased their participation in homeownership, but even with gains, their rates remained far lower (35.5%) (McAuley Institute Report).

Housing Counseling: HUD funds housing counseling agencies throughout the country that provide advice on buying, renting, defaults and foreclosures, and reverse mortgages. A local housing counseling agency can be identified by calling 1-888-466-3487.

Section 8 Homeownership Program: This program allows the use of Section 8 housing vouchers for mortgage payments, assisting very-low income families purchase a home. According to THA eligibility rules, participants must be eligible for the Housing Choice Voucher Program; be enrolled in the Family Self Sufficiency Program and be in good standing with the FSS contract for at least one year or are graduates of the program; or be an eligible elderly person. In addition, the participant must be a first time homebuyer and at least one adult family member must be fully employed for the past five years. Persons interested submit an application. If eligible they enroll in First Time Home Buyer courses. Once deemed mortgage ready, participants secure mortgage pre-approval from a certified mortgage lender and find their house. If the house is within price range, passes inspection, and has met THA financing requirements, participants can close on the sale and apply their Section 8 voucher to their monthly mortgage payments.

Department of Veterans Affairs-Home Loan Guarantee Services

<http://www.homeloans.va.gov/>

VA loans are typically lower interest rate loans and often do not require a down payment. VA loans can be used to buy a home, build a home, improve a home, to refinance, or to purchase a manufactured home. Veterans who served on active duty for at least 90 days and were discharged for reasons other than dishonorable and served during World War II or later are eligible for VA loans. Other specific circumstances are

also eligible. The VA loan application is the same that is used for HUD loan applications.

United States Department of Agriculture Rural Development Housing Programs

<http://www.rurdev.usda.gov/rhs/>

USDA provides loans and services for housing to a variety of constituents. A variety of loan services are provided for single family homes to help low and moderate income rural families to either purchase a home or to rehabilitate a home. The programs are: Direct Loan Program; Loan Guarantee Program; Mutual Self-Help Housing Program; Home Repair and Preservation. Eligibility income limits follow HUDs guidelines. Loan programs to provide multiple family housing are available to entities interested in building or rehabilitating multiple family housing units/structures.

Second Chance Act of 2004

<http://www.hrw.org/english/docs/2004/06/24/usdom8947.htm>

The Second Chance Act of 2004 is proposed legislation that helps and supports communities dealing with the increasing population of ex-offenders returning to their communities. Currently, ex-offenders have few and scattered supports when they re-enter society and oftentimes return to incarceration. The legislation proposes support to address jobs, housing, mental health and substance abuse treatment, and strengthening families. A focus on housing issues is post-release housing by providing funds to states and local governments to develop supported and structured post-release housing, transitional housing, group homes for recovering substance abusers, and other types of supervision and supports for ex-offenders immediately upon reentry into the community. This legislation has the potential to fill in a gap between those who have criminal records and housing due to strict eligibility rules connected federally funded housing programs.

Local Resources

This section examines local housing resources and the major agencies that plan and deliver housing services. Included are descriptions of the agencies who participated in the May 17, 2004 workshop organized by the Hillsborough County Commission on the Status of Women.

In addition, we attempted to survey information concerning housing services for women available through the comprehensive links provided by the County website. Our purpose was to gather information on the types of services available to women in the target categories.

This was not a formal assessment, which would have been beyond the scope of our project. But, we wanted to go beyond the information posted on websites to ascertain whether the services listed were presently available. We attempted to contact agencies through the information provided on their sites. Our efforts did not yield much information, in part because phone contact points frequently are not designed to do that, but rather to process referrals, or provide business hours, or other routine information. Email contacts were extremely unproductive, yielding many lapsed addresses and unreturned messages. Thus, our results are inconclusive, although we gained some valuable experience in trying to negotiate the web sites and links. It would be valuable to organize an actual assessment of the status of housing services and projections for the near future, using a more formal instrument and official entrée to appropriate and willing respondents in the service providing agencies.

The agencies were identified using the Hillsborough County's Community Link: Information and Referral for Social, Health, & Government Services, under the key word "housing" (<http://www.hillsboroughcounty.org/comm/comlink/home.cfm>). The attached document is a matrix (See Appendix B); the left hand column lists the housing services and agencies in the county. The rows indicate eligibility and availability for women, to the extent these could be determined. Our information is not complete, nor could we be certain of availability in many cases, because we were unable to make contact and obtain the desired information. The difficulty we experienced in using this information system, particularly in our efforts to gain information from the agencies that are listed, led us instead to undertake a brief analysis of these problems. Hopefully, some adjustments can be made that will ease the burdens on potential clients and others in need of this kind of information.

The broader difficulties in accessing information from individual agencies only underscores the importance of the Homeless Coalition's priority on centralizing intake and referral services for at risk families. All the target groups in our report should be considered at risk. Even the new women homeowners are, with a change in circumstances or hike in interest rates, at risk for losing their housing. Preventive approaches require attention along a broad spectrum of conditions facing women.

Hillsborough County ComLink Housing Services Survey

We inventoried the housing assistance providers and agencies listed on the County's Community Link page to determine what housing services were available to women in Hillsborough County. We then attempted to make contact with each of these agencies to find out the current status and eligibility requirements for the services listed on their webpages.

Our efforts by both phone and email resulted in very few replies and many obstacles to obtaining information. Having neither time nor resources to do an exhaustive follow up on these inquiries, we decided to approach the task as if an ordinary, computer literate woman were trying to access information regarding the county housing services. How hard is it to use this system, assuming that the user has access to the internet and knows how to operate within it?

Once into the county's website, it was not easy to find services. ComLink, the Information & Referral for Social, Health and Government Services, is a very useful portal for retrieving information regarding County services, but it is a challenge to find it. *It is highly recommended that a prominent link to this very important service be highlighted on the County's main home webpage.*

The results of our attempted survey indicate that access to reliable information on housing assistance is limited and difficult. On June 24, 2004 we compiled a list of 51 agencies using the key word "housing". An email survey (See Appendix C) was sent to every agency with an email address. Of the 51 agencies listed only 30 listed email addresses, of which 6 were invalid. Out of the 24 agencies with valid email addresses, we only received 4 responses. Two of those responses were irrelevant (one only confirmed receiving the email survey and the other promised to get back with a response to no avail). One agency responded promptly, indicating that the agency did not provide any housing services to women—only children. The fourth and most useful response was from the City of Tampa, Housing and Community Development Department—providing a thoroughly completed survey.

Attempts to contact agencies via telephone resulted in little more useful information. Individuals working the phones for these agencies were hesitant to provide the information requested over the phone to someone they did not know, either because they did not know the information or were unsure if they were allowed. Other conversations provided the same information available on the ComLink page; while others developed little further than the scripted service intake procedures. Requests for call backs by qualified agency representatives were ignored.

One result of the survey is the finding that most agencies do not have waiting lists, even when they cannot serve any more clients. The current format for agency waiting lists on ComLink is therefore misleading. Agency waiting lists are categorized with a "yes" or "no". Those with a "no" seem to indicate that there is no waiting list because the agency is providing services to all of those who qualify. In fact, most

agencies do not have waiting lists because they feel it is a waste of time and money to keep track of those who need but cannot obtain their services. *If only to know the extent of need, but also to improve the targeting of services, more agencies should be encouraged to maintain waiting lists.*

Our attempts to gather information regarding Hillsborough County's housing services to women, while not productive in a traditional sense, did provide some useful information. We found that most providers of housing services do not make distinctions based on gender—there were no dedicated services for women only, of any income level or status — except in connection to homelessness or domestic abuse. The available services for homeless women are admittedly even more inadequate than those available to men. While some useful information and leads were obtained, it is evident that there is no clear, central, easily accessible data source on housing services, programs, research, case management, etc., for either a researcher or, more importantly, a person in need. The establishment of a centralized intake was among the top priorities identified by the Hillsborough County Homeless Coalition in its recent plan, *Places for People*.

Principal Housing Agencies/Issues in Hillsborough County

The following summary reflects the combined reports by the directors of all the major housing agencies in Hillsborough County, at a workshop organized by the BOCC Commission on the Status of Women on May 17, 2004. Some information provided in the summaries may have changed in the period since the presentations were offered.

The format of the workshop consisted of brief presentations by five speakers, who were asked to address three questions regarding housing service delivery for women (including special needs such as farm workers, physically or mentally disabled, substance, violence, seniors, etc.)

- a) What housing services does your agency deliver to women?
- b) What are the biggest barriers for your clients to obtain housing?
- c) What would be the proposed solution to overcome the barriers?

Joanne Harrelson, Property and Finance Supervisor, Department of Housing and Community Development from the City of Tampa's Housing Programs. 2105 N Nebraska Avenue, Tampa, FL 33602 813-274-7954, FAX 813-274-7945

The City of Tampa's Housing Programs handle federal and state funds within the city limits. They focus on:

Emergency shelter grants:

Alpha House <http://www.alphahouseoftampa.org/> receives \$72,000 to provide services to homeless pregnant or postpartum women, most of them are very young. Many times women do not reach the shelter until after they have had their babies. An educational component is included at the Alpha House.

Red Shelter Lodge, Salvation Army

<http://www.hillsboroughcounty.org/comm/comlink/progList.cfm?progId=HCAI429&keyword=Emergency%20Shelter> receives \$88,000 emergency shelter services.

They have 23 beds for women. This is far fewer than the number needed.

Services for persons with AIDS or HIV. Many agencies receive funding -- Mercy House, Catholic Charities, etc. -- \$500,000.

Housing services:

Eligibility is limited to low and moderate income persons who reside within the city limits. Funds are available to help purchase existing or new structures. The program requires \$500 of the buyer's own money for down payment. Some lenders require more. Home inspections are required. Houses built before 1978 must be tested for lead-based paint. The City is proposing to require a homeowner workshop that will include 20 hours

pre-ownership and 20 hours post-ownership. The foreclosure rate is high in the ownership program.

Rehabilitation grants are also provided to owner occupants. Many are given to older women, who have lost their spouses and are unable to maintain their homes. Grantees may receive up to \$30,000 for repairs. The City requires this money to be paid back so that it can be recycled; usually at the death of owner. Other qualifications include being current on taxes and having homeowners insurance. Structures cannot be improved to a value exceeding \$121,000. There is a waiting list of 120 who need help with code violations; only 30 more can be helped this year. [Owners who cannot make needed code corrections risk losing their property.]

The major barrier for single women, especially those with children, is having enough income to afford ownership. Day care costs limit their ability to afford a home. Only 35% of total monthly income can go to housing, and 45% for debt. Sometimes owning a car puts them out of the range of eligibility. Credit is increasingly difficult to obtain, and there is not enough affordable housing in the county.

The City has no programs that assist very low income renters.

Dexter Barge, Director, Hillsborough County Housing and Community Code Enforcement; 9260 Bay Plaza Blvd. Suite 510, Tampa, FL 33619,
BargeD@HillsboroughCounty.org , 813-744-5509, Ext. 112, Fax 813-635-7467.

Mr. Barge presented a PowerPoint and distributed paper copies of the slides. He provided some background data on housing costs and incomes in the county, based on the 2000 census. County population size is 998,948; median income is \$50,000 for a family of four; average price for a single family home is \$177,193. [Using an affordability formula of 2.5 X annual income, the median income can afford housing priced at about \$125,000; the actual median house price in the county is more than \$50,000 higher.]

County homeowner assistance programs serve applicants with less than 80% of median income (\$40,000); the maximum housing price that they assist is \$130,000.

The department offers a variety of programs and partners with non-profit, for-profit, county, private, and federal agencies. These include multi-family projects, single-family homes; programs for farmworkers, seniors; first time home buyer programs; owner rehab program; retrofitting for disabled; home repairs, etc. Funding comes from SHIP, almost \$6 million; and CDBG, \$7 million. For every \$1 spent on housing programs, they get an estimated \$18 leveraged from the business transactions of private builders and other contractors.

CHDOs- Certified Housing Development Organizations- County provides them funding on a recurring basis. Currently there are six in Hillsborough. One example is Homes for

Hillsborough, which provides assistance with the purchase of previously owned homes valued at maximum \$97,000; and \$103,500 for new.

The array of programs offered by the County does not include sufficient aid for very low income residents, and programs that do serve those populations are having problems.

The Farmworker housing program is currently challenged to assist former farmworkers who have recently acquired new skills and are thus no longer eligible for the original housing program. Either the County must fund different programs that allow them to stay there, or they have to move them out. (This eligibility gap might serve as a barrier if farmworkers are forced to choose between their housing or new skill acquisition, especially if there is no guarantee if the new skill will be valued and/or if they will be able to secure stable employment at a wage where they can afford housing.)

County administered federal Section 8 vouchers subsidize fair market rent cost in excess of 30% of income. These vouchers are valuable benefits for low income renters. However, the program is greatly under funded in relation to eligible households. There are more than 2000 names on the waiting list, and the County has not accepted new applications in over 2 years. Federal funding for Section 8 is being reduced in the current fiscal year, and the administration budget proposal will cut the program by 12% for the coming year.

Jerome Ryans, Executive Director, Tampa Housing Authority; 1529 W. Main St, Tampa, FL 33607; 813-253-0551; www.thafl.com.

Mr. Ryans provided written information about THA complexes and programs. THA operates public housing complexes, provides Section 8 vouchers to eligible tenants in certified private units, and assists with ownership. THA also provides or hosts the provision of social and health care services for low income residents. His remarks mainly focused on changes in federal programs, and broader neighborhood problems that affect housing choices for low income families, especially single women with children.

HOPE VI has been the major HUD program for the past 10 years. The goal is to demolish distressed public housing and resettle the residents. Tampa projects relocated about 1200 families, from College Hill and Ponce de Leon (2000) and Riverview Terrace (2003). Those three complexes were demolished. A new "mixed income" development (called Belmont Heights Estates) has been built on the site of Ponce de Leon. Construction is underway on redevelopment of the Riverview Terrace site. Presently THA is awaiting results of another HOPE VI application to demolish Central Park Village, which presently has about 300 families in residence. HUD has determined that the HOPE VI program will not continue after this coming year. If the application is not funded, there will be no more federal funding for demolishing Central Park Village or Rembrandt, both of which are scheduled for destruction. Regardless of the grant outcome, THA plans to find ways to demolish these two complexes in the near future.

Much of the emphasis, both in Mr. Ryans talk and the accompanying materials, centered on solving problems of families in public housing. THA attempts to provide programs and classes to aid in economic improvement. He stressed the need for better schools and voiced concern about negative effects of FCAT tests on low income students.

THA offers job training and job placement programs focusing on four principles -- *self-love, self-respect, self-worth, and self-sufficiency*. The Tampa/Hillsborough Urban League collaborates in these efforts.

Recent trends of reduced funding from HUD are forcing local housing authorities to rely more on public-private partnerships, as in Belmont Heights Estates. However, this new formula has reduced THA's capacity to help very low income groups. Mixed income development means fewer units for the poorest families.

Eligibility restrictions in the new developments, which disqualify those who have histories of bad credit or criminal records, further limit the scope of available housing assistance. "One strike" eviction rules are harsh, but THA must abide by the HUD rules. THA has a committee that reviews each case, providing due process and discretionary leniency.

THA's Section 8 program has a waiting list with 3000 people; they are no longer taking applications. There is a similarly long waiting list for public housing – 2700 names, and no longer taking applications. Some 200-250 vouchers will be lost locally if proposed changes in federal funding are enacted.

In face of certain declines in federal resources, THA is challenged to develop innovative programs and plans. The Civitas plan was a good concept, but the public did not have enough time to understand it. Fortunately, THA had prepared two HOPE VI proposals, one with Civitas and one without. THA is still awaiting the results of their HOPE VI application to demolish Central Park Village.

The tenants who were moved from earlier HOPE VI projects were discussed. THA data show that 88% of former residents live in the same zip codes where they were first relocated. THA has maintained contact with all but a small number.

Fewer than 10% have relocated back into Belmont Heights Estates [the national average for HOPE VI redevelopment sites is 11%]. People in Tampa and elsewhere did not understand that the new complexes were not being designed to bring everyone back. HUD should have done a better job of explaining that.

The biggest problem is that Tampa does not have enough low income housing. Locally, we need to find a way to increase the supply and provide more supportive services. Federal funding is shrinking, and we have to make adjustments.

Rayme L. Nuckles, Chief Executive of Hillsborough County Homeless Coalition
1102 N Florida Ave, 2nd Floor Tampa, FL 33602. Mailing address: PO Box 360181
Tampa, FL 33673-0181, rayme@homelessofhc.org 813-223-6115, Fax 813-223-617

The Homeless Coalition has been in existence since the early 1980s, but had no paid staff until 2003. The HCHC does not provide direct services, but acts as a conduit for \$4 million to assist service providers for homeless residents of the county. They follow the “continuum of care” model, based on case management and referrals.

They work with Alpha House, ACTS, Bay Area Legal Services, Centre for Women, DACCO, Catholic Charities, YMCA, Metropolitan Ministries, Tampa Crossroads, The Spring, Salvation Army, and others.

Of the estimated 8,000 homeless people in Hillsborough County, women with children comprise 60%.

The main cause of homelessness is the lack of affordable housing. Hillsborough County is lacking an estimated 15,000 units of affordable housing. To afford a standard condition 2 bedroom apartment in this area (at \$750/month) the tenant would need to earn \$15.02 per hour, 40 hours a week. This is far above the average earnings of single mothers with children in this county. [Statistics were not provided in hard copy by speaker].

The lack of a central clearinghouse is a major barrier to assisting homeless families and individuals. HCHC is planning to establish several “help centers” where case management can be done effectively.

There is a 30-60 day waiting period for most local shelters. No shelters currently have available beds. There is an estimated gap of 3000 beds.

The Homeless Coalition is in a transition. They are working to leverage with the city and would like to develop similar working relationship with the county.

We need to take advantage of more mainstream resources, such as federal programs (Department of Children and Families, Dept. of Human Services, Social Security, Veterans Services, etc). Most people, even providers, are not aware of the programs, eligibility or enrollment procedures. HCHC wants to get this information out to those who need the services and then use local funds to supplement and help more people.

12 core agencies receive support from the Continuum of Care funds. Agencies are required to make an assessment to identify mainstream services and to apply for external programs for which they are eligible. They are also interested in improving staff awareness of ways to help clients.

Diana Kyle, Executive Director Local Initiatives Support Corporation Tampa Bay Area (LISC) 1111 N. Bayshore Blvd. Unit A-1, Clearwater, Florida 33759
dkyle@liscnet.org www.liscnet.org 813-727-5478

LISC is a 25 year old national program, operating in 39 cities and 76 rural areas that support local Community Development Corporations (CDCs). The Ford Foundation provided seed funding and gives ongoing support. LISC staff operates in local communities to identify and coordinate donations from banks and other sources. Local fundraising is matched by the national fund to provide grants and technical assistance to organizations, and direct assistance for housing construction. Capacity building is a major emphasis. About one quarter of their funding is devoted to training and technical assistance. The annual budget for Tampa is \$3.7 million; \$1.5 million for loans; \$1 million project grants; \$1 million for capacity building; and \$300,000 for administration. Tampa has three CDCs -- in East and West Tampa and Tampa Heights. In the county, there are two additional CDCs; in the USF Area and Palm River.

Ms. Kyle identified lack of affordable housing as a major problem facing women in Hillsborough County. The problem is acute and growing; there has been a 60% increase in unmet need in just the past 5 years. She also noted the severe shortage of housing for low income families in the county and identified frequent mobility and insecurity of tenure as major problems for women and children.

LISC helps fund the construction of affordable housing, working through local CDCs. The private market favors the production of expensive housing, and does not prioritize production of low income units. This imbalance can be addressed by developer set-asides that provide a stream of private funding for non-profit investment in housing. LISC also favors the establishment of a task force and subcommittees to coordinate information and resources. Agencies in Hillsborough County need to be more in touch with each other; there is not a history of effective inter-agency coordination here. She concluded by recommending a county-wide strategy for addressing housing related problems.

APPENDIX A Best Practices

Below is a review of select housing programs and services illustrating best practices in affordable housing for women and their varying needs. Examples were selected to highlight services available to the three categories of women. Very rarely do housing programs target specific categories of women, except for homeless, criminals and recovering addicts, or victims of domestic abuse. Women often have overlapping needs. Successful affordable housing programs and services recognize the diverse needs and combine other services, such as child care, employment training, and transportation, in order to assist women gain access to safe and affordable housing for them and their families.

The examples listed here offer services to a variety of constituents. Most importantly, these examples show the range of possibilities for addressing Hillsborough County's affordable housing needs for women. Websites are included as a reference for further information, including project financing.

More examples can be found at Fannie Mae Maxwell Awards:

http://www.knowledgeplex.org/kp/text_document_summary/case_study/refiles/maxwell_awards10.pdf

Low Income Women with Children:

Women's Supported Housing and Empowerment, Inc.

http://www.knowledgeplex.org/kp/text_document_summary/case_study/refiles/maxwell_finalist/wshe.html

A non-profit group aimed at providing housing and support to benefit disadvantaged women and their children. The Kent Street Apartments provide 40 units of affordable housing (8-efficiency, 12 one-bedroom, 16 two-bedroom, 4 three-bedroom) to families, seniors, single parent households, and other special needs. The housing complex offers a range of services such as education, vocational, substance abuse, parenting, financial counseling, and household maintenance programs.

Bernal Gateway Apartments

http://www.fanniemaefoundation.org/grants/ahd_bernal.pdf

San Francisco rental apartments with a variety of housing types: two-family detached townhouses, multiunit building, mixed-use building, and new construction. 55 units (9 one-bedroom, 29 two-bedroom, 13 three-bedroom, and 4 four-bedroom). The complex serves a variety of clientele-senior citizens, single adults, physically disabled individuals, families, homeless persons, single-parent households, immigrants, and minorities. On site supportive services offer employment training, case management including financial planning, parenting programs, needs assessment, and connections to other services. There is also a resident manager and Tenant Council.

WOMAN, Inc- Destiny Village --Domestic Violence: Women and their children
<http://www.fanniemaefoundation.org/grants/casebook11/wi-profile.shtml>

Affordable housing for low-income women and their children who have escaped domestic violence. The complex offers 30 transitional units (18 two-bedroom and 12 three-bedroom) as another option to homelessness or abusive environments. Tenants may stay at Destiny Village for up to 24 months with the possibility of a six month extension. A range of supportive services are offered through a partner organization providing case management, peer support groups, job training, GED classes, parenting skills, nutrition and health counseling, transportation, legal services, and family violence education programs. There is also a day-care facility.

Women's Housing and Economic Development Corporation-Urban Horizons—The Bronx, NY

<http://www.fanniemaefoundation.org/grants/casebook10/whedc-profile.shtml>

National website <http://www.wihed.org/>

An abandoned 200,000 square-foot hospital transformed into an affordable housing project aimed at integrating a variety of community building endeavors. The complex provides 132 units (23 efficiencies, 18 one-bedroom, 72 two-bedroom, 19 three-bedroom) units to low income and formerly homeless women and their families, including elderly women. Units serve the formerly homeless and families with 50-80% of the area's median income. Affordable housing units are combined with on-site training and employment opportunities and business ventures, whose income is fed back into the complex and to tenants. Early childhood day-care, family support programs, primary health care and other social services are provided on site. A public school, one block away is currently under construction.

Women's Transitional Housing Coalition (WTHC) Duluth, MN.

<http://www.enterprisefoundation.org/resources/ERD/resource.asp?id=1592&c=7&a=view&f=browse>

A nonprofit organization committed to helping women address issues of domestic violence, homelessness, and poverty by developing a range of affordable housing options for low-income women. A range of services are provided along with access to affordable housing, educational, employment, health, and financial services.

Everglades Community Association, Inc.—Everglades Farmworkers Village
<http://www.fanniemaefoundation.org/grants/casebook10/ecai-profile.shtml>

A 108-acre development for migrant and seasonal farmworkers in Dade County, Florida. 239 units (26 two-bedroom, 170 three-bedroom, 43 four-bedroom—eventual 436 total units) serve families, homeless, farmworkers, immigrants, and single-parent households of which the majority have incomes of less than half the area median income. The remaining units are for families that have less than 80% of the area median income. The development was built because Hurricane Andrew destroyed numerous mobile homes utilized by area farmworkers. An on-site community center provides comprehensive services such as health screenings and services, immunizations, child care and Head Start, after school tutoring, teen recreation programming, citizenship training, advocacy, and a credit union.

Homeless Women with Children:

O'Hern House--New Homeless Approach Breaks Trend Without Breaking the Bank. Atlanta, GA. <http://www.knowledgeplex.org/news/397/39789.html>

It has been acknowledged that homeless persons with substance abuse and/or mental health issues consume more public dollars in treatment facilities and hospitals than if they received long term, supportive care. O'Hern House in Atlanta, GA provides dually diagnosed homeless persons with stable, long-term housing and treatment. Tenants often stay a year or more and are more able to leave homelessness.

YWCA of Seattle-King County-Snohomish County

http://www.fanniemaefoundation.org/grants/Maxwell_presentations/real/assets/profiles/91149_YWCA.pdf

A seven-story, 105,000 square-foot facility provides 145 affordable studio and one-bedroom rental apartments. In conjunction, the YWCA Opportunity Place runs Angeline's Center for Homeless Women and a Workforce center that provides social services, work skills training, and emergency shelter. Each floor has a resident manager that provides accessible support. Case workers help keep women connected to the social services available on the premises: mental health, physical health and credit counseling. Aesthetic design helps blend issues of safety and access with surrounding neighborhood. The site is also home to a variety of other agencies providing social services.

The Colorado Coalition for the Homeless—Renaissance at Loretto Heights

<http://www.fanniemaefoundation.org/grants/casebook10/cch-profile.shtml>

Complex combines transitional housing for formerly homeless with residential low-income apartment rentals. 76 units (8 one-bedrooms, 40 two-bedrooms, 24 three-bedrooms, 4 four-bedrooms) serve low-income and formerly homeless families and single-parent households. Household incomes range from 7 to 60 percent of the area median income. Innovative and complex financing allows families with as little as \$5000 annual incomes to reside without the need for additional subsidies. Loretto Heights overcame NIMBY through design and lower density as well as a commitment to providing supportive services to the tenants. In addition, formerly homeless tenants were hired to work during construction of the site as well as minority and women-owned firms for the engineering work. Social services include case management, child care, continuing education, job training, mental health and substance abuse counseling, and other health care programs. As part of the residential contract, tenants develop and adhere to plans aimed at developing increased self-sufficiency. County funds were secured to widen streets and make other infrastructure, thereby benefiting the surrounding neighborhoods as well.

The Homeless Coalition of Hillsborough County, Inc. (www.homelessoffh.org) identifies several model programs in Florida in *Places for People* (p. 26-28).

Elderly Women Living Alone:

Real Estate Tax Deferral Program

<http://www.ncoa.org/content.cfm?sectionID=240&detail=241>

Different guidelines and eligibility apply, however tax deferral programs allow elderly resident owners to delay paying their property taxes. The funds can be used to cover medical costs, house maintenance, etc, thereby allowing elderly people to afford to stay in their homes longer before they need supportive living facilities.

Reverse Mortgages

<http://www.ncoa.org/content.cfm?sectionID=105&detail=576>

Reverse mortgages allow persons 62 or older to turn equity from their homes into cash, thereby allowing people to have enough money to pay for health related expenses, home improvements, and other expenses without having to turn to Medicaid or sell their home.

Middletown House: A Showcase of Ideas

<http://www.ncoa.org/content.cfm?sectionID=240&detail=246>

In order to avoid costly institutionalization of elderly people homes need to be modified to accommodate the needs of elderly people. It has been found that elderly persons are more likely to make the modifications if they are aesthetically pleasing and they have a chance to touch and see similar modifications. The Middletown House serves as a model and education center for housing modifications for elderly people.

Moving Buddy Program: A Volunteer Program to Assist the Elderly with Relocation

<http://www.ncoa.org/content.cfm?sectionID=240&detail=244>

As people age they are often forced to live alone or become homebound due to a variety of medical issues and therefore might need or want to live in a supportive services facility. However, because they are older they cannot move themselves and often lack the social networks that could provide assistance with moving. This lack of help and support often compounds the stress of moving. The Moving Buddy Program provides elderly persons moving with trained, volunteer moving and emotional support.

Elderly care options

<http://www2.aahsa.org/Document/Display.asp?MsgID=4-@-BR6262003145911.eml&SC=Taxonomy/Categories/Consumers/How%20to%20Choose>

Private nurses or nursing homes for elderly can be costly. Medical costs and treatment can prevent elderly people from staying in their homes due to high costs. A variety of support services are available to help individuals remain independent for longer and living in their own homes for longer. Communities should make available and accessible multiple strategies for increasing the likelihood and ability of elderly people to receive needed care and supports while remaining to live at home.

Committee to End Elder Homelessness: Ruth Cowin House-Boston, MA

http://www.fanniemaefoundation.org/grants/ahd_elder.pdf

Rehabilitated townhouse rentals in a multiunit building (9 units: 2 efficiencies, 7 one-bedroom) for elderly persons, some with mental or psychological impairment and living on fixed-incomes, that were no longer able to afford local housing costs. The building has specific amenities for elderly persons: it is wheelchair accessible, equipped with an elevator, has two emergency call locations in each unit (intercom system), and there is a communal dining room and full service kitchen. The innovative “Adopt-A-Room” allowed individuals and groups to provide furniture and other necessities to offset the cost of furnishing each unit. The program contains integrated supportive-services such as nursing staff, social workers, case managers, resident assistances, personal care homemakers, and overnight staff which all help maintain housing for elderly persons. Educational and literacy, as well as physical and nutritional programs are offered.

Multigenerational Living

<http://www.fanniemae.com/newsreleases/2003/2777.jhtml?p=Media&s=News+Releases>

Multigenerational households are defined as more than three generations of parents and their children living together are on the rise in America, not only because of immigrants but because of increased costs in housing, child care, and transportation, and health care. “Seniors and Families Together” an initiative of Fannie Mae allows families with seniors to finance larger homes to accommodate all of the family members and their diverse needs.

Boston Aging Concerns-Grand Families House: Housing for Grandparents living with Grandchildren

<http://www.bacyou.org/grandfamilies.html>

<http://www.fanniemaefoundation.org/grants/casebook12/bac-profile.shtml>

Since 1970, the number of households headed by grandparents has increased 80% due to early parental death, incarcerations, illness, or addiction. The number of children being raised by grandparents alone has increased 55% since 1996. A total of 27 units (1 one-bedroom for the house manager, 13 two-bedroom units, and 12 three-bedroom units) were funded by a combination of foundations and government affordable housing and community development block grants,. The Boston Aging Concerns housing counseling program surveyed 50 grandparent headed households to identify the special needs of grandparents raising their grandchildren. The results indicated that while this trend cuts through race and class lines, a disproportionate number of inner-city African American families. The units are designed to meet the needs of the elderly and very young including such features as grab-bars in bathrooms, child proof electrical outlets, safety windows, ramps, elevators large enough for baby carriers and bicycles, and laundry facilities on each floor. Grandparents can easily monitor children playing on the playground from their bay windows or sitting areas along the perimeter. A 4,000 square foot common area supports an early education and after school program. Other services include housing counseling, educational and exercise programs, a computer center, and family counseling.

Women Homeowners (or seeking to be):

Sears' Fact Sheet: Women and Homeownership

<http://www.searsmedia.com/mediatools/specialreports/women/homeownership.pdf>

Women are increasingly becoming homeowners and will most likely become solely responsible for homes one day. Although women are already active in homeowner responsibilities and maintenance, women want to know more. Programs should be geared towards attracting and educating women for homeownership.

Project for Pride in Living, Inc. Honeywell Corporation, Minneapolis, MN

http://www.fanniemaefoundation.org/grants/ahd_pride.pdf

Concerned over the deteriorating neighborhood conditions next to the company's headquarters, Honeywell used a variety of public-private funds to produce 47 affordable (24 three-bedroom and 22 four-bedroom units) housing units available for direct-purchase home ownership for single adults, families, and single parent households. No social services offered through the development, but homeowner fees contribute to the upkeep and maintenance of the city streets, common lawn areas, and snow removal. This initial investment has sparked broader reinvestment and development in the area.

NeighborWorks

<http://www.nw.org/network/neighborworksprogs/natprogs.asp>

NeighborWorks is a national group offering a variety of homeownership services and training.

Enterprise Foundation-National Program: Major Initiative: Affordable Housing

<http://www.enterprisefoundation.org/>

National organization aimed at providing support to community development. Affordable housing is a major Initiative—through which the Enterprise Foundation is committed to building affordable housing as well as assisting low-income families find affordable rentals and buy homes. One example of a housing program that fills the gap between federal housing programs and homelessness is the Advent House.

Housing Assistance Council

<http://www.ruralhome.org/resources/selfhelp.htm>

A national nonprofit corporation headquartered in Washington, D.C., and founded in 1971, the Housing Assistance Council helps local organizations build affordable homes in rural America by providing below-market financing, technical assistance, research, training and information services. HAC's programs focus on local solutions, empowerment of the poor, reduced dependency and self-help strategies. HAC is an equal opportunity lender. In 2004 HAC selected 41 local groups to receive a total of \$10.7 million, with almost one-tenth of the total amount going to **Homes for Hillsborough**. A \$1 million award, the largest of its kind, will help Homes for Hillsborough to develop 150 new affordable homes for low- and middle-income residents of Hillsborough County, Florida. HAC has made several successful loans to the group in the past. Homes for

Hillsborough has developed over 100 self-help houses so far and has more than 50 others in the works, in addition to the Bayou Pass development.

Housing Counseling in Florida--Fannie Mae

<http://www.mortgagecontent.net/findCounselorApplication/fanniemae/findCounselor>

r National programs and support that offers counseling for credit issues, default/delinquency, homebuyer education, landlord, post-purchase, reverse mortgage for seniors, rural housing, special needs.

Low Income Home Energy Assistance Program Florida:

<http://www.floridacommunitydevelopment.org/programs/liheap/index.htm>

Households may not exceed 150% of poverty guidelines. This program provides assistance paying utility bills so that other household funds can be applied towards rent or mortgage payments.

CDC of Tampa Affordable Housing -- Nehemiah Project

<http://www.cdcoftampa.org/housing.htm>

Provides and builds homes for homeownership and affordable apartments. The Nehemiah Project also provides homeownership training and counseling as well as home maintenance help and support.

APPENDIX B: County Housing Services Matrix

Agency Name	Women w/ Children	Elderly Women	Ownership	Homeless	Abuse	Transportation	Waiting List
Access Manor					X	Bus	5 days
Alpha House	X			X		Limited	No
Balm-Wimauma	X	X	X			No	Varies
Catholic Charities	X	X				No	No
Community Services, HC	X	X	X			Bus	No
Freedom Village II		X				Shopping Needs	Yes
Goodwill Industries		X				No	No
Gulf Coast Community Care		X				Bus	No
Habitat for Humanity	X	X	X			Bus	2 Yrs.
HIV/AIDS Catholic Charities				X		Bus	Varies
Homeless Recovery	X			X		Bus	1-3 days
Homeless Veterans				X		No	No
Hope Children's Home	Only children					No	No
Hospitality House-Salvation Army	X			X		Bus	No
Housing Dev. City of Tampa			X			Bus	No
Housing Counseling	X	X	X			Bus	Varies
Housing Rehab & Ownership			X			Bus	No
HUD	X	X	X			Bus	Varies
Lutheran Services	X					Bus	No
Mary & Martha House, Inc.	X			X	X	No	No
Mental Health Care, Inc.				X		Bus	No
Mercy House-Catholic Charities	X					Limited	Varies
Positive SPIN	X	X	X	X		No	Varies
A Woman's Place	X					No	No
Red Shield Lodge				X		Bus	No
River Pines		X				Bus	Varies
Tampa Crossroads					X	Bus	Varies
THAP			X			Bus	No
Tampa United Methodist Centers	X					No	No
Uplift U Program				X	X	Bus	No
Veterans Resource Center-HUD	X	X	X	X		No	Varies
Volunteers of America Florida	X			X	X	Bus	Varies

APPENDIX C: County Housing Services Survey

Hello. My name is Wendy Hathaway and I am working on a research report for the Hillsborough County Board of Commissioner's Special Commission on the Status of Women. The Commission is interested in learning more about the housing needs of women and their families. We are aware that women have different housing needs throughout their life time and throughout the county. As part of this project, I am collecting information on the housing services and programs currently available to women in Hillsborough County. I am contacting the housing services listed on the County's Community Link website

<http://www.hillsboroughcounty.org/comm/comlink/key.cfm?keyword=Housing> .

We would appreciate your agency's help in this endeavor by answering the few questions below.

1. Agency Name?
2. Contact Information?
3. Housing services or programs available to women?
4. Target Population?
 - a. Number of clients served?
 - b. Qualifications and eligibility criteria?
 - c. Maximum benefits allowed?
5. Future Projections?
 - a. Does the agency expect any budget cuts or expansions? If yes, why and when?
 - b. Does the agency expect service cuts, expansions, or client changes? If yes, why and when?
 - c. What is the agency's #1 need to meet its stated goals and mission?
6. Does your agency work with another agency providing housing assistance to women that is not listed or connected to the Hillsborough County Government? If yes, what is it?
7. Other comments on the housing needs and services for women in Hillsborough County or elsewhere?

Thank you,

Wendy A. Hathaway, Intern

Hillsborough County Board of County Commissioners' Status on Women: Housing
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APPENDIX D: Additional Housing Resources for Florida

Florida Housing Coalition <http://www.flhousing.org/sahc.asp>

This organization provides technical support to local governments and non-profit organizations regarding all areas of affordable housing concern. The Coalition organizes an annual statewide affordable housing conference, publishes reports and research, provides financing and legal referrals, and data sets.

Shimberg Center for Affordable Housing <http://www.shimberg.ufl.edu/>

A center at the University of Florida aimed at facilitating the development of safe and affordable housing and community development in the state of Florida. Publishes and provides a variety of publications, reports, resources, data, and links regarding affordable housing policy, design, construction, availability, etc.

The Florida Housing Finance Corporation www.floridahousing.org

The mission is to help ensure that low-income families have access to safe, affordable housing, through a variety of homeownership programs aimed at special needs populations such as the elderly, farmworkers and commercial fishing workers, homeless people and others.

The First Time Homebuyer Program makes purchasing a home more affordable for low-to-moderate income families and individuals by offering fixed, low-interest rate mortgage loans. In addition, Florida Housing also offers up to \$14,999 to assist eligible borrowers with their down payment and closing costs.

In March 2004, Florida Housing released an additional \$75 Million, through its participating lenders, for first-time homebuyers statewide. They also provide developers of affordable rental housing, non-profit organizations and other interested parties easy, direct access to the State Apartment Incentive Loan Program (SAIL), the Housing Credits Program (HC), the Florida Affordable Housing Guarantee Program (Guarantee Program), the HOME Investment Partnerships (HOME) program, and the Multifamily Mortgage Revenue Bond program.

Florida Supportive Housing Coalition <http://www.flshc.org>

The Florida Supportive Housing Coalition (founded in 2001) is a group of over 45 nonprofit organizations and advocates representing housing and service providers who seek to expand supportive housing for people with special needs. The Coalition is committed to creating long-term, independent housing solutions for people with special needs in Florida --- the homeless, developmentally disabled, mentally ill, and elderly, youth exiting the foster care system and person living with HIV/AIDS. They sponsor an annual meeting; next will be in St. Petersburg November 8-11, 2004.

APPENDIX E: National Affordable Housing Organizations

National Low Income Housing Coalition <http://www.nlihc.org/about/index.htm>

A national advocacy organization committed to ending America's affordable housing crisis, with a focus on populations with the greatest need, the lowest income households. The number one policy priority is the enactment of national housing trust legislation. The NLHC provides no housing, but focuses on advocacy, research, and public education. There is no specific focus on women, but the emphasis on low income families disproportionately includes households headed by women.

National Housing Conference <http://www.nhc.org/nhchome.htm>

A national coalition drawn from private and public sectors dedicated to the principle that all American's have the right to live in a suitable neighborhood with safe and affordable housing. It provides research, publications, and links to various entities that support affordable housing for a variety of populations. The organization's website offers an "affordable housing clearinghouse" that lists several key issues, including housing for the elderly and related links and organizations. There is no specific information regarding women's housing needs.

The annual report, *Paycheck to Paycheck: Wages and the Cost of Housing in the Counties*, compiled by the NHC and the National Association of Counties, and the Center on Budget and Policy Priorities, compares wages of a variety of job sectors against individual county fair market rent and home purchase rates. The 2003 *Paycheck to Paycheck* <http://www.nhc.org/nhcimages/paycheck03.pdf> examined the Tampa-St. Petersburg-Clearwater area in 2001 and found that an annual income of \$35,047 was needed to afford a median priced home in the area (\$110,000). Furthermore, an hourly wage (forty hours per week) of \$11.08 was needed to afford a one-bedroom rental (\$576/month) and an hourly wage of \$13.71 was needed for a two-bedroom rental (\$713/month).

Center on Budget and Policy Priorities <http://www.cbpp.org/>

The CBPP is an organization that analyzes policies at the Federal and State level that affect low and moderate-income families. Low-income housing is a special interest topic. The CBPP is active in advocating for more expansive and effective housing policies, particularly the Section 8 voucher program. There is no specific research dedicated to women's housing issues or needs.

Urban Institute <http://www.urban.org/>

The Urban Institute is a research organization dedicated to research that examines a variety of issues at the national and local level. Housing for low-income families is specific research interest and a variety of publications and reports have been released. While there is no research specifically related to women's housing issues, there is significant research on HUD's HOPE VI program.

National Council on the Aging <http://www.ncoa.org/index.cfm?bType=ie4>

This is a national group of organizations dedicated to the needs and independence of older people. Housing is a concern. Their constituent group, National Institute on Senior Housing (NISH), is concerned about problems associated with "aging in place." The goal is to enable seniors to stay in their homes as long as possible. The Council seeks out and promotes new and alternative forms of senior housing.

Joint Center for Housing Studies of Harvard University

<http://www.jchs.harvard.edu>

Research center that examines economic, demographic, and social trends in the Nation's housing in order to provide government, non-profit, and business sectors with data, analysis, and information for effective planning and development. In addition to research, the Center also provides education in the form of graduate training and visiting scholars programs. It also provides outreach to other groups interested in housing issues. They publish an annual study of national and state level trends in housing.

Dudley Street Neighborhood Initiative <http://www.dsni.org/>

A non-profit community development and revitalization organization made up of community residents. A grassroots effort, the initiative formed in 1984 in response to severely disintegrating neighborhood conditions. It is the first and only community-based organization to be granted eminent domain over vacated and dangerous areas within the community boundaries. This initiative serves as an excellent and truly community-based development and reinvestment action.

National Center on Family Homelessness (NCFH) Report on Homeless mothers:

<http://www.familyhomelessness.org/socialsupports.pdf> identified housing assistance as a critical service in addition to income support, transportation, and childcare, among others. "If a woman's basic needs are not met, no amount of emotional support will improve her circumstances and those of her family" (14). Study, provides demographics of homeless women with children. Mean age, 31.7, 56% African American, 49% never married/18% married; 2.3 children living with mom currently; \$3,600 total family income (median); 61% graduated high school or received GED; 13% working full time' . Significant responses posted included "don't have good housing" and "not having a good job" most frequent answer to most difficult problems in trying to make it in life (28). Housing assistance that is safe, decent, affordable, and long-term is the most urgently needed support for homeless women with children.

APPENDIX F: Housing Publications and Reports

***Out of Reach 2003: America's Housing Wage Climbs.* National Low Income Housing Coalition (NLIHC), 2003. Washington D.C. <http://www.nlihc.org/oor2003/> (accessed August 30, 2004)**

Out of Reach analyzes the economic and demographic aspects of the affordable housing crisis in America. Most importantly, the research proves that the nation lacks safe, decent, accessible affordable housing. In 2003, the national median two bedroom housing wage is \$15.21 per hour/40 hours/wk; a raise of 3.74% from 2002. In Florida the housing wage for a two bedroom is \$14.26 (40 hours per week), 277% of the minimum wage. In Hillsborough County, the housing wage is \$15.02.

***The State of the Nation's Housing 2004.* Joint Center for Housing Studies of Harvard University, 2004. Cambridge, MA. <http://www.jchs.harvard.edu/publications/markets/son2004.pdf> (accessed August 30, 2004).**

The State of the Nation's Housing, is an annual report analyzing and documenting the state of the nation's housing and issues. In 2003, the housing boom continues with the recognition that the housing industry is headed for a crash (2). Immigration has fueled the increase in housing demand and while although minorities and women continue to make strides towards middle class household incomes, they are still over-represented in the lowest income levels. Although more American's own their homes than ever before there is a considerable affordable housing crisis because recent job creation pay wages are insufficient to afford even modest, one bedroom rentals (4). Seniors, facing retirement and increased health care costs are, are facing sever housing burdens. Women too continue to face increased housing burdens since they still continue to earn less on average than men. The report found that single mothers, nearly 8 million, have the greatest hardship when it comes to housing, spending the largest share of their incomes on housing as compared to other groups (14). The study recommends new and innovative "products and marketing strategies to better serve lower-income households in general, and minority, foreign-born, and female-headed households in particular" (14).

***Losing Ground in the Best of Times: Low Income Renters in the 1990s.* Kathryn P Nelson, Mark Treskon, and Danilo Pelletiere. March 2004, National Low Income Housing Coalition (NLIHC): Washington, D. C.**

The report analyzes US Census data on the status of low income renter households between 1990 and 2000. While there have been some improvements in income levels and housing conditions for some Americans, others experienced increased housing burdens—especially among low income households. Nationally, 4.9 million more rental units that are both affordable and available to the lowest income renter households are needed (2). An important conclusion of the report is that strong economic growth, as witnessed over the past decade, is not enough to guarantee an answer to

America's affordable housing crisis. Tables and data detailing National and State percentages of households suffering from housing burdens are included in the report. Florida consistently ranked among the top states with severe housing cost burdens, citing the need for an additional 255,000 affordable and available rental housing units. Also very useful is the glossary of Terms and Concepts.

***Trends in Worst Case Needs for Housing, 1978-1999: A Report to Congress on Worst Case Housing Needs.* Kathryn P Nelson, et al. 2003, U.S. Department of Housing and Urban Development: Washington, D.C.**

<http://www.huduser.org/Publications/PDF/trends.pdf> (accessed August 30, 2004)

The report finds that while the previous ten years saw an increase in the number of households with worst case needs, there was a decrease in worst case needs between 1997 and 1999. However, there was a continued decline in the number of available and affordable rental units to extremely-low-income households. The report also details worst case housing needs by income, household type, race and ethnicity, and location. Of concern to this report, while there were improvements, very low income elderly households and families with children without assistance were more likely to experience worst case housing problems. Also, while worst case problems declined among Hispanics and non-Hispanic whites, worst case housing problems increased significantly among non-Hispanic blacks, by 11%, to 1.2 million. In addition, worst case housing needs and problems were most numerous in the South (1.5 million). A 2001 Update confirms the need for additional available and affordable housing rental units, citing that among renters with extremely low incomes, only 42 units were available for every 100 renters below 30% of the area median income.

***Women and Housing: A Status Report.* McAuley Institute, 2003.**

http://www.housingall.com/STEPUP/Women_Housing.htm .

The McAuley Institute, founded in 1983 by the Sisters of Mercy, was established to help provide housing to those in need, particularly women and children. Unfortunately, the McAuley Institute had to close its doors this past year, but over 21 years it provided 4,200 housing helping 10,500 people with housing. The status report found that 28% of all women-headed households with children and 21% of single women are experiencing critical housing needs such as paying over half of their incomes towards housing costs or living in substandard or overcrowded units. It was also found that nonprofit organizations build a little over 40% of federally assisted housing—funded by the Low Income Housing Tax Credit, HOME, CDBG and Rural Housing Services. Shockingly, while the need for affordable housing continues to rise the federal housing budget is only 37% of the budget in 1976. A positive finding is that women and minorities are becoming homeowners at a rate higher than the total population.

APPENDIX G: Affordable Housing Glossaries

HUD's glossary and housing terms:

<http://www.hud.gov/offices/cpd/affordablehousing/library/glossary/index.cfm>

Real Estate and Housing Glossary:

<http://gems.imelda.soceco.org/lisc/glossarybankabilitymodified.pdf>