

Housing Resources for People with Mental Health Disabilities

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1. Is affordable housing available for people with mental health disabilities in California?

Yes. Affordable housing is available under a range of state and federal programs. Some of these programs provide “permanent supportive housing,” which means that they offer housing as well as mental health and other supportive services. However, there is not enough affordable and supportive housing available to meet the demand, and many programs have waiting lists. This fact sheet contains information about affordable and supportive housing resources to help you find and apply for the housing that you need.

2. Are there many homeless people with mental health disabilities in California?

Yes. There are more than 133,000 Californians who are homeless. About one in four is considered “chronically homeless” which is defined as persons who have been homeless for one year or who have been homeless four times over the past three years. These individuals must also have a disabling medical or mental health condition. Researchers estimate that there are about 12,000 people with serious mental health disabilities who are homeless in California.

3. Is housing assistance available through the State of California?

Yes. In November 2004, state voters passed Proposition 63, the Mental Health Services Act (MHSA). This generates about \$ 1 billion annually by imposing a 1 percent tax on personal income above \$1 million. Some of this money helps to provide permanent supportive housing for homeless people with serious mental health disabilities.

California has more than three dozen programs to help people access housing. Most of these programs are run by the California Department of Housing and Community Development (HCD) and the California Housing Finance Agency (CalHFA). With rare exceptions, loans and grants are not made to individuals but to the local public agencies, nonprofit and for-profit housing developers, and service providers. Housing stipends are then provided to individuals who are eligible for those programs. CalHFA provides low-interest loans to assist developers of rental housing and first-time homebuyers to obtain and maintain affordable housing.

- See <http://calhfa.ca.gov/multifamily/mhsa/projects/index.htm> for lists of CalHFA funded mental health supportive housing projects.
- See www.hcd.ca.gov/fa for information about HCD programs.
- See <http://calhfa.ca.gov/multifamily/mhsa/2013-04SemiAnnualReport.pdf> for a complete list of MHSA properties, both those in operation and those proposed for development. Other properties also can be found at the annual report statistical supplement, Table III-7, List of projects, <http://calhfa.ca.gov/about/financials/reports/2012-2013Supplement.pdf>.

The California Tax Credit Allocation Commission (TCAC) also provides financial assistance to housing developers, including some who develop supported housing.

- See the map at <http://www.treasurer.ca.gov/ctcac/projects.asp> for identification of projects in your area, and use your mouse or click on “list of projects” for more information on each project that was supported by TCAC.

4. Are federal housing programs available?

Yes. There are a variety of federal programs for affordable housing. For example:

- The Community Development Block Grant (CDBG) Program provides funding to local governments and to the State of California for affordable housing, infrastructure, and community facilities.
- The Federal Emergency Shelter Grant Program provides funding for shelters, transitional housing, supportive services, and homeless prevention assistance.
- Homeless Assistance Grants provide funds for emergency shelters, supportive housing, rehabilitation of single-room occupancy developments, and the Shelter Plus Care Program.
- The HOME Investment Partnership Program provides funding to expand the supply of affordable housing.
- Public Housing Authorities get money from the U.S. Department of Housing and Urban Development (HUD) to provide public housing and rental assistance under the Housing Choice Voucher Program (also known as the Section 8 Program). The Housing Authorities keep waiting lists for these programs, which are usually full.
- The Veterans Administration Loan Guarantee Program provides incentives to private lenders to make mortgages available to veterans. The lender applies for a mortgage, and then applies to the VA to guarantee the loan. There are plans for this program to be expanded.
- The United States Department of Agriculture's Housing and Community Assistance program provides loans and grants for rural housing and community assistance.
- The Section 184 Indian Loan Program is designed to offer home ownership, property rehabilitation, new construction, and refinance opportunities for eligible individual Native Americans, tribes, and Indian Housing Authorities.

Many of these programs are administered by HUD and operated through local governments or local housing authorities. You must apply for public housing at your local Public Housing Authority. If you are applying for private housing - including Section 8 housing – applications should be filed at the individual apartment complex or private home that is authorized to provide such subsidized housing.

- You can learn more about HUD rental assistance and public housing programs at http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance#assistance.

5. How can I get more information about applying for affordable housing?

For more information on permanent supportive housing, see Disability Rights California's fact sheet, *Supportive Housing under the Mental Health Services Act*.

Contact HUD's Public and Indian Housing Customer Service Center for more information about how to find and apply for public or HUD-subsidized housing at 1-800-955-2232 or at http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance

Lists of affordable rental housing by county can be found at HCD's Affordable Rental Housing Directory at <http://www.hcd.ca.gov/fa/affordable-housing.html>.

Contact your local Public Housing Authority (PHA) for more information about public housing assistance programs, such as Section 8 and Shelter Plus Care. Some PHAs also directly administer public housing projects. For a list of PHAs in California, go to: www.hud.gov/offices/pih/pha/contacts/states/ca.cfm

Some cities, counties, and independent agencies have published guides on searching and applying for affordable housing. For example, see The Non-Profit Housing Association of Northern California's guide, *How to Find Affordable Housing*, at:

http://www.nonprofithousing.org/pdf_pubs/AffordableHousingPacket.pdf and Santa Clara County's Housing Search guide at <http://www.scchousingsearch.org/>.

6. How do local governments assess housing needs?

California law requires that housing needs for people at all income levels must be assessed at the local level and must be updated every five years. This plan is referred to as a Housing Element.

State housing element law requires an inventory of resources and constraints relevant to meeting the needs of local residents and an analysis of any special housing needs for people with disabilities. It requires that the plans remove barriers to housing for people with disabilities, including people with mental health challenges.

For information on how housing elements can guide MHSA programs, see: http://www.hcd.ca.gov/hpd/housing_element2/GS_beforeYouBegin.php

7. Is other information available on housing rights?

Yes. You can contact the U.S Department of Housing and Urban Development at (800) 669-9777, TDD (800)927-9275) or at www.hud.gov.

You can contact the California Department of Fair Employment and Housing (DFEH) at (800) 233-3212, TTY (800) 700-2320), or at www.dfeh.ca.gov.

You can find a nationwide list of local fair housing organizations at www.fairhousing.com.

8. Are there advocates who may assist in finding housing?

Yes. Many legal aid offices and other legal services agencies provide free or low-cost advice and representation on fair housing matters. A directory of legal aid offices and other free legal services in California can be found at: lawhelpca.org.

For information, assistance and publications about disability-based housing discrimination, you can contact Disability Rights California at (800) 776-5746, TTY (800) 649-0154, or www.disabilityrightsca.org.

The Bazelon Center for Mental Health in Washington D.C. publishes fact sheets and other publications available at <http://www.bazelon.org/Where-We-Stand/Community-Integration/Housing.aspx>.

We want to hear from you! After reading this fact sheet please take this short survey and give us your feedback.

English version: <http://fs12.formsite.com/disabilityrightsca/form54/index.html>

Spanish version: <http://fs12.formsite.com/disabilityrightsca/form55/index.html>

Disability Rights California is funded by a variety of sources, for a complete list of funders, go to <http://www.disabilityrightsca.org/Documents/ListofGrantsAndContracts.html>.

The California Mental Health Services Authority (CalMHSA) is an organization of county governments working to improve mental health outcomes for individuals, families and communities. Prevention and Early Intervention programs implemented by CalMHSA are funded by counties through the voter-approved Mental Health Services Act (Prop 63). Prop. 63 provides the funding and framework needed to expand mental health services to previously underserved populations and all of California's diverse communities.



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