**Lecture Notes for Chapter 13: Communities At-Risk and Housing**

Safe, affordable, and adequate shelter for living can be viewed as a fundamental right for human beings, but in reality involves major expenses and considerable human effort. The poor have traditionally experienced residential instability, moving frequently and often one time a year. They rely upon the availability and affordability of inferior housing options, located in less desirable and economically depressed (slum) dwellings and communities.

Inadequate, outdated, and poorly constructed and maintained housing is often a major contributing factor in making a community “at-risk.” It is also a contributing factor to segregated living. Out of economic necessity, the poor and homeless gravitate toward communities with low cost housing. Conversely, business and industry generally avoid poverty stricken areas, unless targeted for urban renewal or gentrification.

Central Concepts Regarding Communities and Housing

A communityis a social organization that can be based either on shared geography or similar interests. Geographical communities create social connections through a defined physical locality. Communities develop distinctive identities and subcultures. Communities can be described and classified by a number of characteristics including the social-economic, racial, sexual orientation, and ethnic composition of its members.

* Community Practice - Community organizing is the process by which social workers bring interested people together through neighborhood associations, block parties, organizational affiliations, and religious entities to address social issues and seek solutions (e.g., policy changes, new laws, programs, and services) to community problems.
* At-Risk Communities - Communities that present their residents with a higher risk of uncertainty in several areas, attracting low business and creating a vicious cycle.
* Public services (law enforcement, garbage pickup, electricity, sanitation)
* Hazard ( crime, accidents, unsafe housing, pollution)
* Social norms ( school truancy, begging, prevalence of illegal substance abuse)
* Housing
  + Home Ownership – American dream, investment, appreciation, mortgage, credit history, tax deduction, equity – poor miss out on access to all of these
  + Rental Housing - Without employment, good credit, rental deposit, and a clean criminal background, some people struggle to have rental applications approved.
  + Subsidized Housing - government supported housing for low income populations
    - Section 8 - U.S. Department of Housing and Urban Development
  + Shared Housing - low-income people may be able to live temporarily with family members or friends, sometimes referred to as doubling up.
  + Halfway Houses - facilitate transition from a restrictive inpatient residence or incarceration to independent, community-based housing.
  + Shelters - short-term havens for people to inhabit during a life transition, such as following a natural disaster, refuge from domestic violence, or homelessness.
  + Residential Treatment Centers and Hospitalization - intervention taking place in an overnight residential treatment center or hospital.

Social Work Practice in Housing and Communities

Social workers are frequently called upon as educators and sources of information for clients who need referrals to housing options.

* Clients’ Housing Issues
  + Foreclosure - When a residential mortgage borrower ceases making loan payments or otherwise violates the terms of the mortgage, the lender has the right to take legal action to terminate the loan and repossess/ sell the property.
  + Landlords - The person or entity renting a housing unit to a renter or tenant.
    - Slum landlord - purchase and rent inferior, low-cost units in need of repair to desperate tenants
  + Eviction – When tenants or homebuyers are removed from their housing, commonly for lack of rent or mortgage payment.
  + Substandard Housing - Housing that fails to meet local health and/or building codes - living conditions in this housing are unsafe (infestation by rodents, cockroaches, or bedbugs, flooding, structural decay, dangerous electrical systems, gas leaks, broken plumbing pipes) and a risk to health for occupants.
* Social Work with At-Risk Communities - Community development includes efforts to advance positive housing options and quality living circumstances for all people.
  + Residents of poor neighborhoods
    - Movers: Poor residents who can be induced to move, with assistance, from their poverty-stricken neighborhoods to lower-poverty areas
    - Stayers:People who cannot, or are not willing to, move out of poor neighborhoods
  + Segregated Communities - communities separated on the basis of factors such as race and ethnicity. Discriminatory housing practices of the past contributed to the establishment of current residential segregation patterns. Although people are no longer prohibited from buying and renting housing properties on the basis of race, lingering financial inequalities prohibit some people from racial minorities from buying and renting in some neighborhoods.
  + Equal Opportunities for Housing - Discrimination in the sale, leasing, rental, or disposition of housing properties on the basis of race, color, national origin, sex, disability, age, or religion is prohibited in the United States by a number of federal fair housing laws and presidential executive orders.
    - Housing discrimination affects people who are trying to leave at-risk communities and move to more desirable ones. Landlords have been known to illegally seek control of the types of people living in their property by discouraging some from renting and encouraging other groups of people to rent.
    - “Secret shoppers” are sometimes hired to visit the same rental or housing unit to ascertain if potential renters or buyers are treated differently on the basis of race or some other dimension of difference subject to discrimination.
  + Transportation and Connectivity – Lack of access via transportation creates social and economic isolation. Impacts ability to spend time with family, find / commute to employment, access medical and social services, attract business.
  + Community Development and Resources – Some community assets and resources contribute to quality of life. A community needs assessment identifies the magnitude and types of community problems and the availability of local resources for addressing these needs. The needs assessment will include relevant stakeholders, use reliable research methodology, and utilize the results to enhance the community. Examples of community resources include:
* health providers such as physicians, dentists, and optometrists
* mental health services
* grocery stores with economical and nutritious food
* clean water, good sanitation, and unpolluted air
* just law enforcement
* quality educational systems
* parks and other recreation facilities
* support systems such as churches and friendship networks

Policy Issues Related to Communities and Housing

* Homelessness - Over half a million people affected in U.S. Homelessness can occur as a result of health/mental health problems, unemployment, substance abuse, and abandonment, but those problems alone do not define the homeless. Many times that conditions or circumstances that led to homelessness are outside of individual or family control. Two distinct strategies for addressing homelessness in the United States offer hope for easing the problem:
* **Continua of Care program**: a community-based approach where clients progress though a series of programs to become “housing ready”, typically requiring sobriety and a commitment to mental health services.
* **Housing First** **Program:** the rapid provision of permanent housing for the homeless with the subsequent offering of supportive services such as employment and vocational counseling, mental health services, and addiction programs.
* Affordable Housing - Housing is deemed to be affordable when a household has to pay no more than 30 percent of its income on mortgages or rents, including taxes and utilities (HUD, 2013). Particularly for low or no income individuals and families, a 30% threshold limits housing options considerably. A person working 40 hours per week at $8 per hour would be seeking a rental with utilities at $412.80 per month.
  + Habitat for Humanity - nonprofit organization dedicated to building and rehabilitating homes across the United States
  + Some groups opposing changes in their neighborhoods (generically called “Not in My Back Yard,” or “NIMBY” groups) have organized against affordable housing projects. The NIMBY groups are afraid that having new low-income neighbors will lower property values.
* Community Asset Building - physical resources (including buildings, housing, parks), businesses, schools, transportation, community participation, associations, leadership, civic groups, inter-organizational networks, organizations, shared values, and the ability to exert power over decision makers.
  + Homeowner associations, property management organizations, renter coalitions, housing rights organizations, non-profit housing advocacy entities, builder associations.
  + Social workers can be members and leaders of these organizations to advocate for affordable housing and the rights of clients.
* Segregation
  + Simple racial discrimination: for instance, whites in one neighborhood and blacks in another
  + Poverty status within a race: for instance, middle-income or wealthy black people in one neighborhood and poor black people in another, or middle-income or wealthy white people in one neighborhood and poor white people in another
  + Simple income discrimination: for instance, white and black people with mid to high incomes in one neighborhood, and poor white and black people in another

Diversity and Housing

* Age - Options for older adults depend on finances and personal health.
* Class - Housing and community of residence is a direct reflection of economic status. Wealthy people often own several homes in various locations.
* Ethnicity- People of the same ethnic background tend to reside in communities representing their ethnic culture and traditions.
* Race - Housing segregation based on racial oppression takes many forms. Oppressed minorities may be harmed by gentrification, in which poor people, often racial minorities, are displaced from their community when developers and investors purchase low value dwellings for renovation, resale, and profit-taking.
* Gender - Women tend to be the primary caretakers of children. Identifying safe, affordable, and appropriate housing is a particular challenge for mothers with dependent children. When desperate, women have resorted to undesirable and potentially exploitive relationships as a means to secure financial support and housing. Such relationships can place the mother and children at risk of abuse.
* Sexual Orientation - Acquiring housing in a community safe from discrimination and violence on the basis of sexual orientation will be a priority for some people and not for others. At the macro level, social workers advocate for policies and practices that advance fair and safe housing--as well as community standards, rights, and protections--for gays, lesbians, bisexuals, and transgender people.
* Intersections of Diversity - People with mental health challenges frequently struggle with securing appropriate housing. Add poverty and inadequate mental health insurance and people with untreated mental health conditions have very limited options for securing appropriate residential care. Although jails and correctional facilities often function as default housing for people with untreated mental health issues, they are overcrowded.

Advocacy and Housing

Quality of life is predicated on the ability to obtain and maintain a safe and secure residence, not simply a roof over one’s head. Case advocacy often takes precedence over cause advocacy in this area.

* Social and Economic Justice - For poor individuals and families, educational and employment opportunities provide a means for improving quality of life and their housing circumstances. For communities, the addition of business, industry, and public transportation can be a conduit for promoting affordable and safe housing.
* Supportive Environment - The poor are often relegated to substandard housing in areas prone to or having been impacted by natural disasters. Government officials and investors are often reluctant to assist with housing development and protection in such locations in anticipation of further natural problems. Environmental issues in connection with housing and communities include elimination of pollution, recycling, garbage removal, clean water, use of efficient and green energy, food production, and historic preservation.
* Human Needs and Rights - federal acts to address the housing needs and rights of the poor include:
  + The Housing and Community Development Act of 1974 - created the Housing Choice Voucher Program (HCVP), also known as Section 8 Housing. The HCVP allows eligible participants to use federal vouchers to choose housing, including nonpublic dwellings, that meets program requirements.
  + The McKinney-Vento Act of 1987 – established funds to maintain emergency shelters for temporary housing.
  + The Veterans Affairs Supportive Housing (VASH) Act of 2008 – provides funding for supportive housing, case management, and clinical services for veterans through the Veterans Administration.
  + American Recovery and Reinvestment Act of 2009 – created the Homeless Prevention and Rapid Rehousing Program (HPRP) to provide resources to newly displaced families to immediately re-secure housing as a strategy to prevent homelessness.
* Political Access – Typically, liberals support governmental intervention to address human needs and rights, while conservatives favor privatization, transferring governmental duties, functions, and roles to business or private organizations. When social workers and other helping professionals advocate for legislation and public programs to address housing and community needs, conservatives often confront them with advocacy for privatization.

Your Career in Housing Services and Community Practice

* Social workers participate in home visits and develop relationships with clients in at risk communities to assist with immediate individual and family needs through case management services, by conducting community need assessments to document and prompt community development, and via advocacy to both improve and enrich community conditions and the client’s quality of life.
* Full-time employment in community practice is often limited, however, many clients are impacted by housing issues.
* Employment and leadership within community development and housing rights organizations are also possibilities. Public service with the U.S. Department of Housing and Urban Development, and its affiliate agencies and programs, couples social work’s professional commitment to human rights and fairness with the social worker’s ability to effectively collaborate with clients and various stakeholders (public and private). Social workers possess a background in policy analysis and implementation, community organizing, and advocacy for services and programs.