Instructor’s Manual: Chapter 13

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# Learning Objectives for Chapter 13: Communities At-Risk and Housing

After reading this chapter, you should be able to  
1. Describe the relevance of community practice in social work.  
2. Explain what puts communities at risk.  
3. List the major forms of housing.  
4. Define major considerations for a person buying a home or renting an apartment.  
5. Explain the link between poverty and segregation and their effect on communities.  
6. Describe social work advocacy with housing and communities at risk.

# 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Inadequate, outdated, and poorly constructed and maintained housing is often a major contributing factor in making a community “at-risk.”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.

# Key Concepts for Chapter 13: Communities At-Risk and Housing

affordable housing

at-risk communities

community

community assets

community organizing

homelessness

Housing First programs

privatization

residential instability

segregated communities

# Case Study for Chapter 13: Communities At-Risk and Housing

Craig is 22 years old. His mother died when he was five and his father abandoned him shortly afterward. Without close or extended relatives, Craig lived most of his childhood in foster homes and residential placements. Upon turning 19, Craig enlisted in the U.S. Army. Before entering military service, Craig studied for and passed his General Educational Development (GED) test to demonstrate high school equivalency. He served for nearly two years before being discharged as result of unruly conduct and a behavioral incident with his sergeant.

For the past six months, he has rented a room from an Army acquaintance and worked as a general laborer at a nearby commercial warehouse, earning $8.00 an hour with healthcare insurance. Because of the terms of his discharge from the Army, Craig does not qualify for VA or military benefits. A month ago, Craig began experiencing difficulty with his supervisor and having problems with leaving his room and missing work. Subsequently, Craig was fired from his job and has been diagnosed at his local mental health clinic as having attention deficit/hyperactivity disorder, depression, and anxiety. Because of his employment termination, Craig does not receive unemployment benefits. He has never owned a car.

Without rent money, Craig will soon need to seek emergency shelter services. With little success, he has been searching for jobs on the internet and fears loss of a permanent address will further hinder his employment possibilities. Two days ago, Craig experienced a major breakdown, became suicidal, and was admitted to a local hospital’s inpatient unit. Craig is an example of a person with mental health issues who struggles with qualifying for social welfare and housing programs. He can’t afford to continue his health insurance through COBRA and soon will not have an address for applying for programs such as Medicaid and the Supplemental Nutrition Assistance Program (food stamps). Social workers from the inpatient unit are familiar with community options for mental health services, employment, and housing to assist Craig to regain employment and independent living.

1. How could a social worker have helped Craig to avoid getting to this level of crisis if one had been involved with him at an earlier date?

2. What sort of follow-up care will be necessary for Craig after his discharge from the hospital? What kind of discharge plan does the social work team at the hospital need to have in place?

3. What would you suggest for Craig beyond getting another low-paying job that may keep him at risk for inadequate housing opportunities? What is Craig does not feel he can aspire to do anything more than low-paid manual labor or retail work?

# Discussion Questions for Chapter 13: Communities At-Risk and Housing

Discussion Question #1

How would you feel if you were working with a client who lived in a poverty-stricken, high-crime area of your town or city and the individual did not want to move, even when a potential opportunity to do so existed? What questions would you ask the client to assess the situation?

Discussion Question #2

Do you believe it is possible to get to a point where we do not have such noticeably segregated housing in America? Obviously, some places are more segregated than others, but decades after segregation laws were struck down, segregation continues to occur. Is it possible to alleviate it? Is it even desirable to eliminate it?

Discussion Question #3

Imagine you have a client who lives in an impoverished area and she wants to know if you can truly understand what it is like to be in her shoes. She asks you if you have ever lived in such an area. How do you respond?

Discussion Question #4

Should people who have committed felonies be eligible for government-subsidized housing? What if someone living in a subsidized home or apartment deals drugs out of the home and gets caught, is found guilty, and goes to prison? Should he or she be able to return to subsidized housing again in the future? Why or why not?

# Chapter Exercises for Chapter 13: Communities At-Risk and Housing

1. Search the website of your nearest public bus or rail system. Identify routes, times, and commitment needed to travel from your home to work or school. Then consider taking a route between a nearby community at risk and your workplace or university. List your observations about the affordability and efficiency of transportation on both routes. As a bonus, add your observations about the characteristics, including apparent housing options, in various communities through which you would pass in your travels.

2. Run a credit report or credit rating for yourself. You are guaranteed one free credit report per year from each credit report bureau—Equifax, Experian, and Transunion—which

you can access through [www.annualcreditreport](http://www.annualcreditreport).com. The site provides information on the way to establish a good credit rating. Given this information, what do you consider doing differently with your credit? How would low-income individuals struggle with establishing a good credit rating?

3. Consider volunteering time at a homeless or emergency shelter. Observe the food and overnight conditions and services. What are common characteristics of the people using this form of temporary shelter?

4. Search the Internet and identify a recent community needs assessment for a community of interest to you. What are some of the key needs identified? Are they a surprise? How might this information inform decision making in that community?

5. Interview a family member, friend, or acquaintance who has doubled up with someone in a housing unit. What were some of the issues or problems this person experienced? What would he or she recommend to other people prior to participating in doubling up?

# Class Activities for Chapter 13: Communities At-Risk and Housing

**Class activity #1**

Computers or smart phones with a reliable signal will be needed for this activity.

Have your students break up into groups based on the number of communities you plan to use for this activity. For each group, assign a particular nearby community. Have the students use their phones or computers to research what the state of public housing is in that community, answering the following questions.

Are there Section 8 homes/apartments available?

Is there a public housing authority?

What does the waiting list look like to get into public housing or Section 8 housing?

What are the requirements?

Is this information easy or difficult to find?

Is it possible to apply online to get into any of these housing options?

How would they feel if they were looking for public assistance getting a home in that area?

Have the groups report back to the full class. Does this help them to have empathy for clients in need of this assistance? Discuss how a social worker may be able to help people navigate this often complex system.

**Class activity #2**

Identify in advance of class a number of rental options in the community surrounding your institution, from low-rent to high-rent. Print out and copy information about these properties, but block out the prices of the properties. Hand out the copies to your students after breaking them into groups. Have them look at the particulars of the apartments and try to guess what the monthly rent will be on each of the units. They must come to a consensus as a group. Then they should calculate what income level they would need in order to rent that apartment on their own, with a roommate, or as a single parent with two children. Keeping in mind the oft-repeated guideline that rent should not be more than 30% of one’s income, what would their gross income need to be? Even with that 30% guideline, standards of living will vary widely depending on whether one has a roommate or children. Are any of these apartments realistic for a single parent with two kids? Could any of them be affordable on a minimum-wage, full-time job?

After they’ve come to their conclusions about price, ask them to share with the whole class. Reveal the actual figures and discuss any discrepancies between guesses and reality and why they exist. What would it be like for a client trying to rent one of these apartments with a minimum-wage job? As a single parent?

**Class activity #3**

The textbook mentions the Continuum of Care Program strategy and the Housing First program strategy. (One example of a Housing First Program is covered in a video link in the instructor’s guide.) Have your students reread the section that discusses these programs in their chapter. Split them up into groups to discuss which strategy they think would be more effective at reducing homelessness, and doing so efficiently.

After each group’s discussion has ended, ask them which strategy they think is more in line with social work values. If their answers are not the same, ask them to explain what they would support if they were in a position to help a municipality make a decision about which angle to take to tackle its homelessness issue. How would they justify their choice if they didn’t think it was likely to be the most effective? How would they live with their choice if it wasn’t in line with social work values?

Consider showing the video about the Housing First Program in Salt Lake City, Utah, and juxtapose that with cities that are passing ordinances criminalizing the feeding of the poor on the streets or in other public spaces. What makes some communities take a more empathic approach and others get so draconian about their policies?

# Video and Multimedia for Chapter 13: Communities At-Risk and Housing

#### Video Clips

* [Gentrification’s Micro Impact](https://www.youtube.com/watch?v=tYNuR1oaQts)   
  A San Francisco resident displaced by gentrification shares his experiences.
* [Is Section 8 Really Helping?](http://clipsyndicate.com/video/play/5490592)   
  Rochester’s Section 8 voucher recipients have been struggling to get housing—a fair housing law has been proposed.
* [The Daily Show: Homelessness Reduction in Utah](http://thedailyshow.cc.com/videos/lntv3q/the-homeless-homed)   
  Salt Lake City’s Housing First Program has shown a 72% drop in homelessness.

#### Audio Clips

* [Criminalizing Homelessness?](http://www.npr.org/player/v2/mediaPlayer.html?action=1&t=1&islist=false&id=332050463&m=332050464)   
  Cities attempt to take a roundabout way to ban the homeless from their streets.
* [Homeless High School Students Are Often ‘Invisible’](http://www.npr.org/player/v2/mediaPlayer.html?action=1&t=1&islist=false&id=363318370&m=363342290)   
  Over 1,000,000 U.S. high school students don’t have permanent homes; how can they be helped?

# Web Resources for Chapter 13: Communities At-Risk and Housing

* [Habitat for Humanity](http://www.habitat.org/)   
  The home page of this nonprofit organization that seeks to end homelessness through volunteerism.
* [National Coalition for the Homeless](http://nationalhomeless.org/need_help/index.html)   
  One can find help, or find ways to help others through this organization’s network of volunteers, activists, and advocates.
* [Eviction: Be in the Know](http://www.nolo.com/legal-encyclopedia/evictions-renters-tenants-rights-29824.html)   
  A list of rights and procedures that one should know if one is being evicted by a landlord.

# SAGE Journal Articles for Chapter 13: Communities At-Risk and Housing

[**SAGE Journal User Guide**](http://www.uk.sagepub.com/sageEdge/orvis3e/files/SJ-userguide.pdf)

Article 1.

[Aiyer, S. M., Zimmerman, M. A., Morrel-Samuels, S., & Reischl, T. M. (2014). From broken windows to busy streets: A community empowerment perspective.*Health Education & Behavior,*1-11](http://heb.sagepub.com/cgi/reprint/1090198114558590v1?ijkey=g1h5Ia6hhDxrM&keytype=ref&siteid=spheb).  doi:10.1177/1090198114558590

This article presents a  new approach, “busy streets,” for understanding communities.  Refocusing the conversation away from urban decay and social disorganization, this perspective focuses on the conditions that contribute to prosocial interaction and empowered, healthy, and safe communities.

#### Questions:

1. How does the “busy streets” approach to understanding neighborhood depart from the traditional approaches to studying neighborhood effects (i.e., Social Disorganization and Broken Windows Theories)?
2. How do the authors define community empowerment?  Explain the three components in their model.
3. What are some specific interventions that flow from the empowerment-based “busy streets” model for safe and healthy communities?

Article 2.

[Gültekin, L., Brush, B. L., Baiardi, J. M., Kirk, K., & VanMaldeghem, K. (2014). Voices from the street: Exploring the realities of family homelessness.*Journal of Family Nursing, 20*(4), 390-414.](http://jfn.sagepub.com/cgi/reprint/20/4/390?ijkey=/QLJT5jAvGJrc&keytype=ref&siteid=spjfn) doi:10.1177/1074840714548943

This article describes a qualitative study of homeless mothers and the caseworkers providing services to homeless families.  The differing perspectives of the two groups are highlighted.

#### Questions:

1. How does homelessness affect the health of families and children and their interactions with the health care system?
2. What issues did the mothers in this study raise with respect to their experiences in shelters and receiving services?
3. Describe the conflicting perspectives of the mothers and the caseworkers in this study.  What are the implications of these conflicts for service provision?