



How Partnerships Can Enhance Survivors' Access to Low Income Housing Tax Credit Units

Part of the webinar series: What Survivor Advocates Should Know about the Low Income Housing Tax Credit Program

October 28, 2020

Presented by:

- Devon Manning, Supportive Housing Planner, Delaware State Housing Authority
- Marcey Rezac, Policy Coordinator, Delaware Coalition Against Domestic Violence
- Barbara Channing, Executive Director & Amy Faulconer, Transition Advocate, Women In Need, Inc. (PA)
- Kim Dolan, Staff Attorney, Regional Housing Legal Services (PA)
- Julia Spann, Co-CEO, The SAFE Alliance (TX)
- Andrea Miller, Sr. Leadership, Kentucky Coalition Against Domestic Violence
- Brittany Cotton, Field Supervisor, Winterwood Incorporated (KY)

Moderated by: Karlo Ng, National Alliance for Safe Housing

National Alliance for Safe Housing (NASH)

NASH's mission is to ensure that survivors of domestic and sexual violence have a full range of safe housing options, through improved access, increased resources, and innovative solutions, ultimately catalyzing a safe housing movement.

Our vision is to create a world where safe housing is a human right shared by everyone.



N A S H

NATIONAL ALLIANCE FOR
SAFE HOUSING

nashta.org



Low-Income Housing Tax Credits

Opening doors for agencies serving survivors.



The Low-Income Housing Tax Credit (LIHTC) is one of the largest sources of funding for affordable housing in the United States. Understanding its role in your community can help you better serve survivors and increase access to affordable housing units for survivors. There are many ways to get involved!



Access

Learn how to find and help survivors access LIHTC-funded housing.



Protection

Understand tenant protections for survivors applying for and living in LIHTC-funded housing to help them access and maintain safe housing.



Advocacy

Advocate for more affordable and supportive housing units serving survivors to address their specific needs.



Development

Develop housing or co-develop housing for survivors.



Partnership

Partner with LIHTC housing developers or property managers to provide services to their residents.



Services

Initiate creative partnerships to meet the needs of survivors.

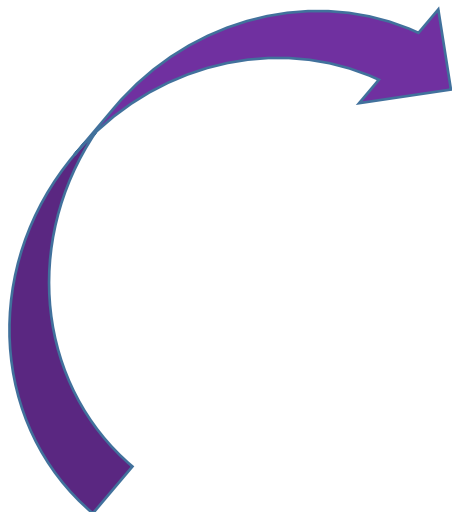


Marcey Rezac,
Policy Coordinator

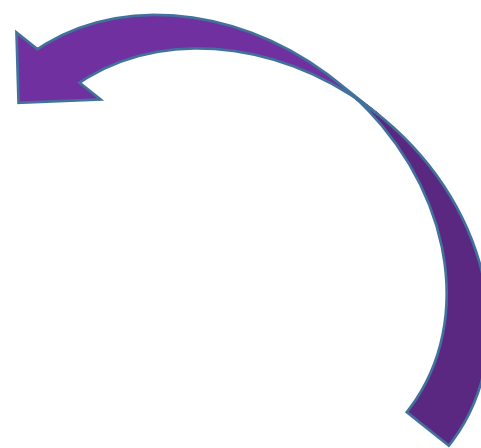


Devon Manning,
Supportive Housing
Planner





Housing Subcommittee





Advocate's Guide to Housing in Delaware

This program is funded through the Delaware Criminal Justice Council by the U.S. Department of Justice, Office of Justice Programs, Office for Victims of Crime Subgrant #VF16-1703

Getting information to the Advocacy Community

Low-Income Housing Tax Credit Properties (LIHTC)

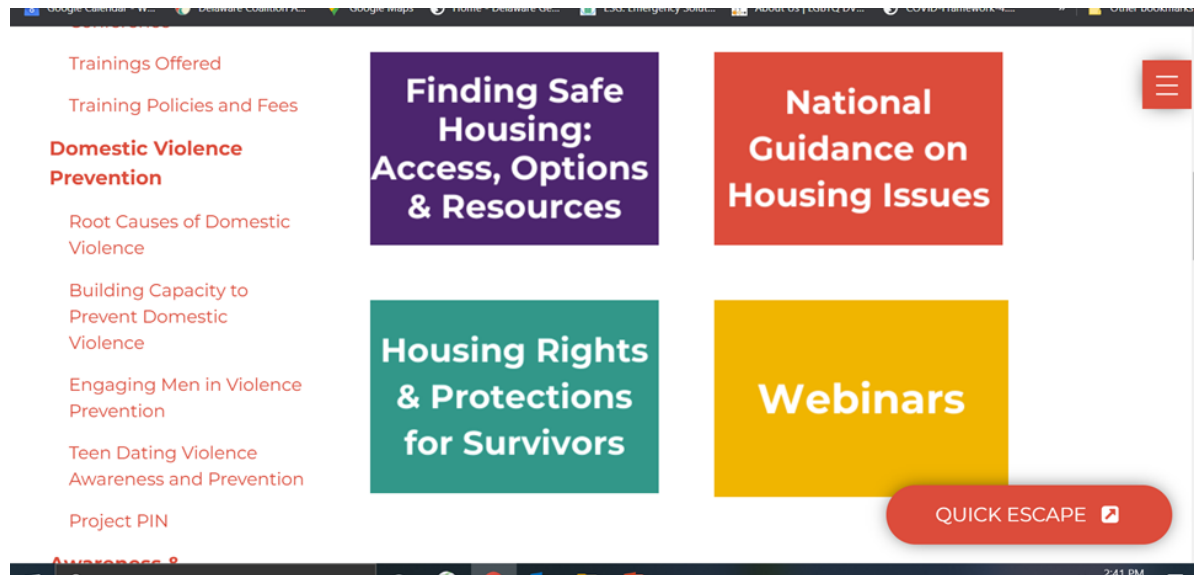
Affordable housing developers receive a tax credit to build these rental properties. At least 5% of units are set aside for referrals from special populations (people with disabilities, veterans, survivors of DV, persons with HIV/AIDS, literally or imminently homeless, youth exiting foster care). Rent is capped to maintain affordability.

Eligibility: Must have a household income of 40% Area Median Income or less (specified by county). Units are set aside for DV survivors.

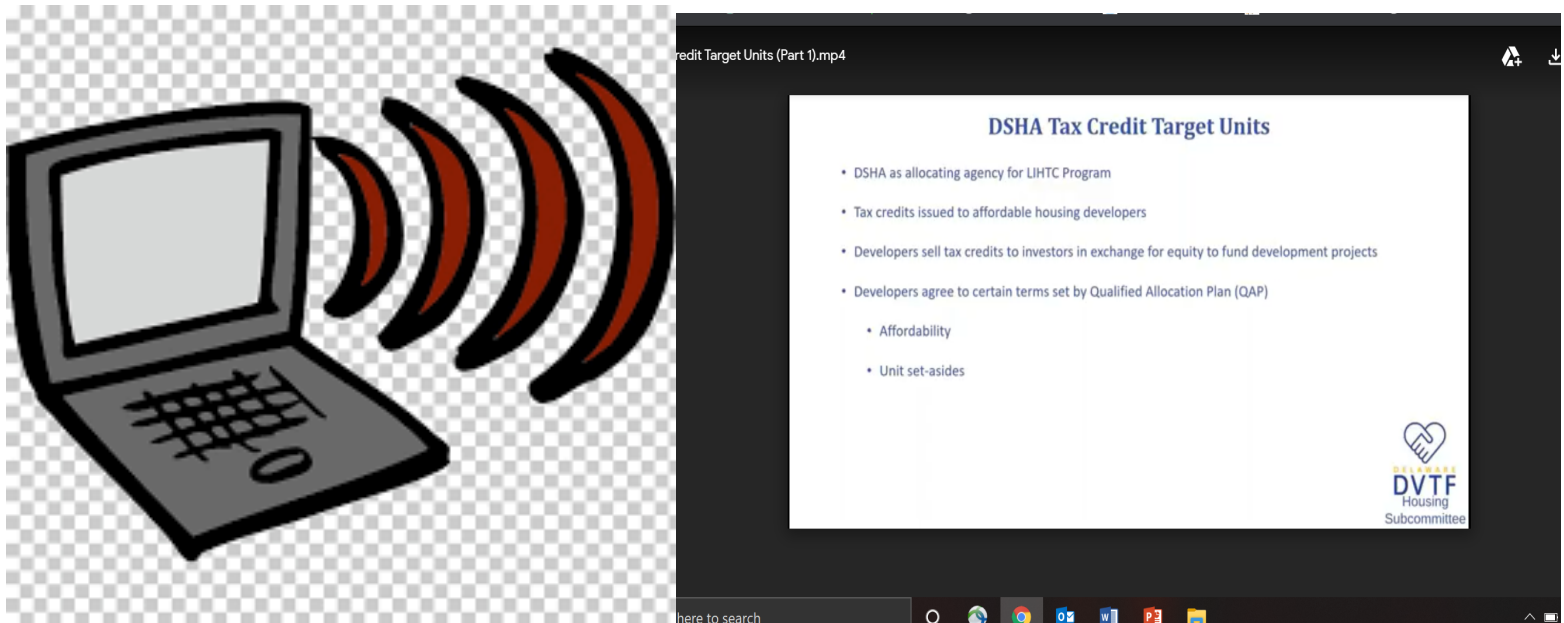
To apply: Must be referred by an approved case manager/service provider who has access to the PAIR online referral system hosted through Delaware Housing Search.org (<https://delawarehousingsearch.org>).

Staff at the DV programs have access to the online referral system and can help with completing an application. Call the DV Hotlines at People's Place & Child Inc. to request to speak to the staff member with this access.

Housing Resources on DCADV Website



Recorded webinars for Advocates to access anytime – highlighting LIHTC



Website – highlighting LIHTC access

www.dcadv.org

The screenshot shows the website's navigation menu on the left with the following items: **Training & Certification**, Webinars, Delaware Domestic Violence Specialist Certification, Domestic Violence 101, Advocates' Retreat and Conference, Trainings Offered, Training Policies and Fees, **Domestic Violence Prevention**, and Root Causes of Domestic Violence. The main content area includes a red button labeled "DOWNLOAD THE GUIDE", a section for "Delaware Housing Search" with a description of the service, a paragraph about PAIR system registration for LIHTC access (circled in green), and a red button labeled "WATCH A LIVE DEMO OF DELAWAREHOUSINGSEARCH.ORG" with a "QUICK ESCAPE" button next to it. A purple arrow points from the right towards the green circle.

Expanding DV Advocate & Housing Advocate Partnerships



DSHA OVERVIEW

Delaware State Housing Authority (DSHA) is:

- **State Housing Finance Agency (HFA)**
- **Public Housing Authority**
- **Community Development Organization**
 - National Housing Trust Fund
 - State Housing Development Fund
 - LIHTC Program
- **Project-Based Contract Administrator**

QAP REVISIONS

2012 – Introduced point category for Tax Credit Target Units

- 5% units (or 6 units) set aside for referrals from special populations

2014 – Mandated Tax Credit Target Units

- 5% = threshold requirement
- 10% = additional points

2018 – VAWA protections

Compliance monitoring

SPECIAL POPULATIONS

- Persons with HIV/AIDS related illness
- Literally or Imminently Homeless
- Survivors of Domestic Violence
- Persons with Disabilities including persons with mental illness; persons with physical disabilities, and/or persons with intellectual or developmental disabilities
- Youth exiting foster care or persons exiting state run-institutions

TARGET UNITS

TARGET UNITS WAITING LIST (as of 10/23/2020)

Number of Units	94
Applicants on Waiting List	899
DV Survivors on Waiting List	40
Units Leased	73
Units Leased by DV Survivors	3
Units in the Pipeline	~65

CONTACT INFORMATION

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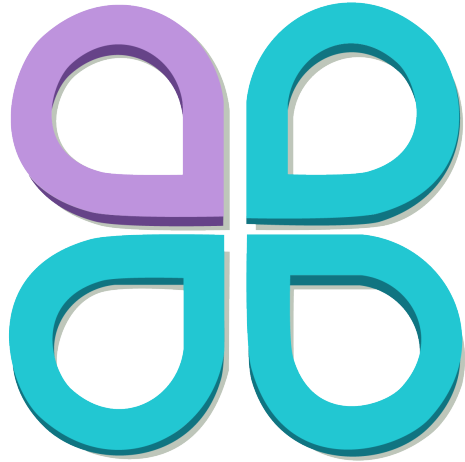
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Pennsylvania



Women In Need, Inc.

Barbara Channing, Executive
Director

Amy Faulconer, Transition
Advocate



Kim Dolan, Staff Attorney

The SAFE Alliance – How a Family Violence agency came to own a Low Income Housing Tax Credit Project.

JULIA SPANN, CO-CEO, THE SAFE ALLIANCE

About SAFE

- The SAFE Alliance is victim service and social change nonprofit organization based in Austin, Texas
- We are a merger of Austin Children's Shelter and SafePlace
- Our mission in our name: SAFE | Stop Abuse For Everyone
- We prevent and intervene in:
 - Sexual assault
 - Sexual harassment
 - Sexual exploitation/trafficking
 - Child abuse and neglect
 - Dating and domestic violence
- SAFE provides extensive residential and non-residential services for abuse survivors.

Types of housing services provided



Shelter



Short Term
assistance
for housing
stability



Transitional
Living/Housing



Rapid Re-
housing



Permanent
Housing

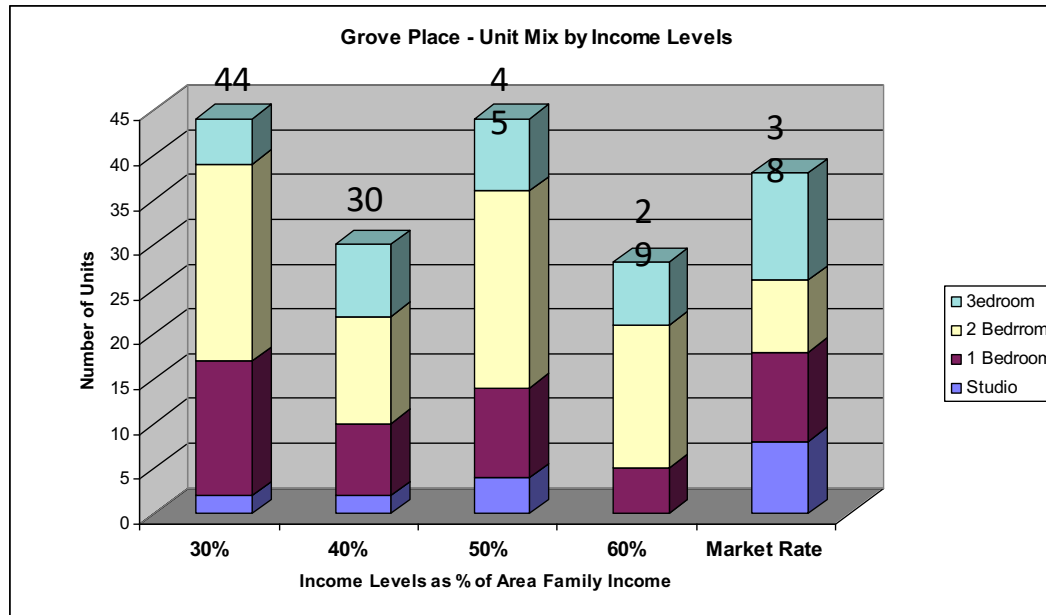


Grove Place Apartments

- ❑ In 2004, SafePlace (now SAFE) became the nonprofit partner in Grove Place because victims of violence desperately needed affordable housing.
- ❑ Grove Place is a 184 unit LIHTC apartment community
- ❑ 154 units are “affordable” reduced rent apartments, with rental rates based on resident income.
- ❑ Former SAFE clients are residents of Grove Place, on average occupying 45% of the units.
- ❑ The Grove Place Partners Board of Directors, appointed by the SAFE Board of Directors, sets the rental rates, never exceeding the HUD allowable.

Rental Rates

As a mixed income community, Grove Place has a 5 tiered rental structure, with higher rents helping offset the most affordable rents.



Development

SAFE |

- The **developer** was a private developer, Tekoa Partners, who had a long-standing relationship with SafePlace.
- Tekoa Partners cares so deeply about the need of safe, affordable housing for victims of family violence, they deferred and eventually gifted a significant amount of the Developer's overhead and fees.
- They allowed the Developer Fee to be paid off over time, without interest accruing.
- SAFE, the non-profit partner, did not contribute funds to the development of the project.

Financing

The original financing of Grove Place required multiple layers of capital, including:

- Conventional Mortgage Debt – Laredo National Bank
- Soft Second Mortgage – Texas Department of Housing & Community Affairs
- Low Income Housing Tax Credit Equity – PNC Multifamily Capital
- Bridge Loan financing to maximize the value of the tax credits -PNC
- 100% Property Tax Exemption – TCAD

Low Income Housing Tax Credits were particularly attractive as they provide significant equity capital, thus allowing for lower debt levels.

In 2015, we refinanced Grove Place with a HUD loan at 2.88%.

The Partnership

As a tax-credit funded project, Grove Place Partnership was originally a financial partnership between:

- ❑ Grove Place Partners – General Partner. The non-profit entity formed to operate the project. (.01% owner), and
- ❑ PNC Multi-Family Capital. (99.99%).

Services at Grove Place

- A SAFE Co-CEO serves as Executive Director of the General Partner.
- Established a Resident Appeal Process (RAP)
- On site dedicated Service Coordinator who provides support services – case-management and coordinated educational classes and activities
- Manages a resident referral list
- Client assistance emergency fund to assist with utility, rent, and other needs that put housing in danger.
- Referral to other SAFE services if requested and coordination of those services

What now?

- ✓ In 2020, we were 15 years old.
- ✓ Grove Place Partners – the non-profit, .01% owner was eligible to purchase the property from the 99% partner, PNC bank, for a nominal fee.
- ✓ Grove Place Partnership is now a fully owned subsidiary (supporting organization) of The SAFE Alliance.
- ✓ It continues to operate as a LIHTC providing deeply affordable housing to Austin and especially to survivors of violence and abuse.
- ✓ All surplus funds are distributed to SAFE. Average distribution is approximately \$500,000/year toward the charitable purposes of SAFE to serve victims of child, sexual and domestic violence.
- ✓ SAFE is currently in the process of exploring options to develop another LIHTC property.

Julia Spann, Co- CEO SAFE; Executive Director,
Grove Place Partners

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Using Tax Credits
for Housing for
Survivors
of Domestic
Violence

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Kentucky Coalition
Against Domestic Violence

KCADV



The Low-Income Housing Tax Credit drives affordable housing development in the US



The **Low-Income Housing Tax Credit** program is responsible for 90% of affordable housing production



Created under the Tax Reform Act of 1986



Works as an incentive for investors to provide capital for low-income housing projects



A portion of the housing must serve low-income families who earn no more than 50% of the Area Median Income for at least 30 years

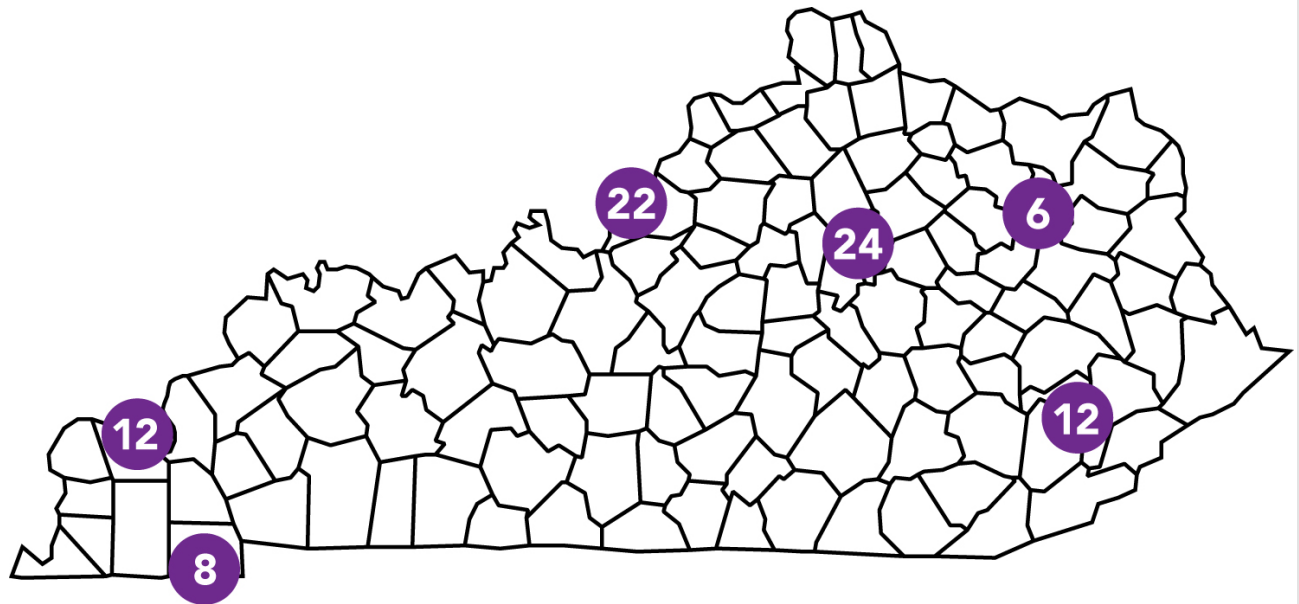


Typical rents are not affordable for very poor families (less than 30% AMI), so rental assistance is a must for “supportive housing” projects

84 units of housing in five communities

5 KCADV member programs refer families, provide advocacy

Over 200 families housed since 2011





KDVA Homes - 2011

21 units on campus of
Center for Women and
Families in downtown
Louisville



THE
CENTER
FOR
WOMEN
AND
FAMILIES

Paducah

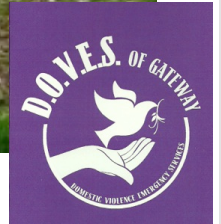
Residents of 12 duplex-style units on shelter campus receive rental assistance through Section 8 housing vouchers from city of Paducah



**Merryman
House**
Domestic
Crisis Center
*Every Home
a Safe Home*

Families in six townhouse-style units in the Appalachian foothills receive rental assistance through the DOVES and KCADV housing grants.

Morehead



**KCADV
Homes
Lexington –
24
apartments
Dec 2016**

**\$4.6 million
project**



Third Project Hazard KY Nov 2019

Fair housing complaint
settled in September 2019

Tax credits awarded in 2017
for \$2.78 million project in
the Appalachian mountains



Coming Home!



Think
about the
future:
picnic area,
playground
and utility
bills



KCADV, our programs and property management company work together to:

Ensure vacancies are filled smoothly

Quickly resolve problems with rental assistance, maintenance

Support residents and address issues before they lead to eviction/loss of housing

A unique collaboration:

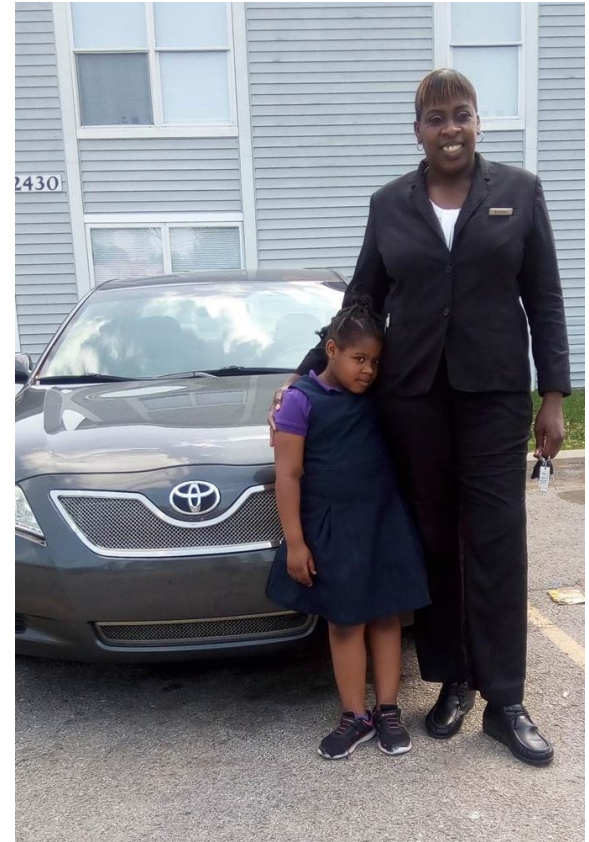
-KCADV

-Member Programs

-Property Management

Why did KCADV get into the housing business?

- Kentucky needs more safe, decent affordable housing, and we are increasing the stock with well-built, energy-efficient homes
- Housing is the No. 1 request from survivors in our programs
- Control that comes with developing housing allows us to serve “difficult-to-house” families
- Our economic empowerment work can be especially effective when families live in our housing
- We’ve been in a position to delay evictions and provide assistance at some critical junctures



Questions



Contact

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