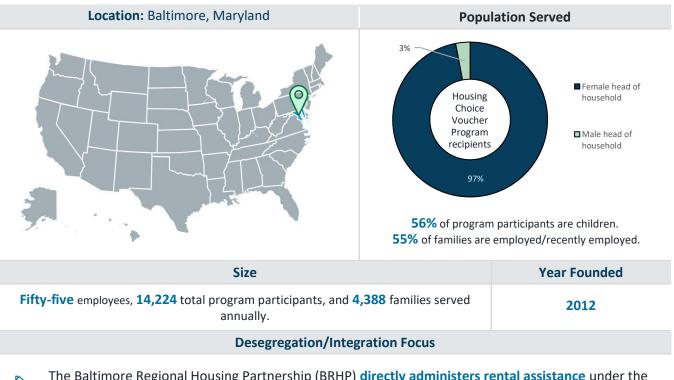
Bridges Collaborative Member Profile Baltimore Regional Housing Partnership (BRHP)





Organization type: Public Housing Agency



The Baltimore Regional Housing Partnership (BRHP) **directly administers rental assistance** under the Housing Choice Voucher program and **provides housing mobility services**—including counseling and financial education—to help families live in desegregated, low-poverty, high-opportunity neighborhoods.



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How does the Baltimore Regional Housing Partnership address neighborhood desegregation?

BRHP is a nonprofit public housing agency in Baltimore, Maryland, that administers rental assistance in the form of federal Housing Choice Vouchers (HCVs). BRHP increases access to affordable housing in desegregated neighborhoods by providing HCV rent subsidies in areas of opportunity, tenant counseling, and outreach to landlords. Since 2012, BRHP has helped over 5,200 families access lowpoverty, high-opportunity housing throughout the Baltimore region, including in Baltimore City and Baltimore, Anne Arundel, Howard, Harford, and Carroll Counties.

The organization also administers a separate project-based voucher program geared toward helping developers and landlords plan new construction or renovate existing housing units. As both a voucher administrator that expands access to affordable housing and a housing mobility service provider that engages directly with tenants, BRHP is uniquely positioned to address neighborhood

desegregation through optimizing the potential impact of HCVs. This dual functionality helps the organization steward a comprehensive continuum of enabling supports and solutions, partnering with low-income families from historically segregated, high-poverty neighborhoods to help them access housing in desegregated, low-poverty neighborhoods.

BRHP's unique design emerged as the result of a <u>fair housing civil lawsuit</u> against the U.S. Department of Housing and Urban Development (HUD). In 2012, HUD was charged with a violation of the Fair Housing Act of 1968 for discriminatory practices toward African American public housing residents in Baltimore. As part of the settlement, HUD was required to take measures to promote fair housing for African American residents in the Baltimore region, including civil rights oversight for housing and community development plans and the creation of BRHP.

Sixty-three percent of Baltimore's residents are Black, and the city has one of the largest wealth and income gaps between Black and White households in the United States. Seventy percent of extremely low income households in the region are severely burdened by housing costs because they spend 50% or more of their income on housing. To address neighborhood segregation, housing organizations like BRHP have to address both access to affordable housing and barriers to entry into high-opportunity neighborhoods. To determine whether each of the region's 670 census tracts are high-opportunity areas, BRHP uses <u>data points in three categories</u>: educational opportunity, community strength, and economic opportunity.

Families served by BRHP receive rental assistance and automatic enrollment into the Baltimore Housing Mobility Program, which is administered by BRHP under contract with the Housing Authority of Baltimore City. Many BRHP families have had little experience navigating the rental market outside of high-poverty neighborhoods. In addition to HCVs, the program offers 2 years of support, including counseling and financial education, to help families find and maintain housing in low-poverty, highopportunity areas.

BRHP provides in-house **pre- and post-move counseling** (Exhibit 1) designed to help households overcome barriers to accessing housing outside of historically segregated neighborhoods. Despite being eligible for an HCV after completing the application process, most families experience a waiting period of several years before receiving their voucher due to low voucher supply and limited government funding.¹ Once a family receives a voucher, they are typically given 60–120 days to find housing with it. Unlike other HCV administrators, BRHP gives families a maximum of 180 days, providing them greater flexibility in deciding where they would like to live.

"BRHP's approach is based on empowering [the households we serve] to really take their time to find the right home in the right neighborhood. And so, we will extend the voucher term well beyond one hundred and fifty days."

—Pete Cimbolic, managing director of Operations and Program Evaluation

¹ https://www.cbpp.org/research/housing/families-wait-years-for-housing-vouchers-due-to-inadequate-funding



Spotlight on client engagement and empowerment

Because BRHP emerged as part of a legal settlement to protect HCV recipients' access to fair housing, the organization treats the priorities and concerns of BRHP families as centrally important. BRHP works to engage and empower families at each step in the housing process, from identifying residences in high-opportunity neighborhoods to accessing resources, schools, and employment in high-opportunity neighborhoods.

A continuum of housing mobility services to engage and empower clients

BRHP's housing mobility program is designed to help families overcome barriers to affordable, highquality housing. The program encourages financial stability and well-being by providing information and training to develop skills that help clients locate housing. The program also helps families maintain long-term housing in high-opportunity areas by helping them set work, health, and education goals and align them with their residential goals. Each family in BRHP's program works with a single dedicated counselor trained and employed by BRHP. BRHP counselors have a bachelor's in social work or a related field, and they are also trained in housing search assistance, financial wellness coaching, and human services. Offering in-house counseling services ensures that BRHP is

well informed about each family's unique situation and can provide informed and tailored support. Exhibit 1 describes the counseling and education that BRHP offers its clients.

Pre-move counseling. Once they submit an application for a housing voucher and are selected from the BRHP waitlist, families participate in one-on-one pre-move counseling and a self-paced workshop series on readiness to lease before receiving their voucher. At this stage, families also work toward saving \$500 to contribute to a security deposit. *"Our counselors can meet with families and talk about where families feel they already have some strength in that [housing search] process, and where they could use additional help and resources. We see it like bridging—connection to resources and empowering people,"* notes Roxy Blocksdorf, grants coordinator.

Each family's pre-move counselor helps them set long-term personal, educational, and financial goals to envision where they want to be in the next 3 to 5 years. For a family with added housing market barriers such as a low credit score or outstanding debt, pre-move counseling can provide support to help them overcome these barriers. Pre-move counseling

Exhibit 1. BRHP Housing Mobility Services Designed to Engage and Empower Clients on a Continuum

- Pre-move education and counseling (after applying for a housing choice voucher under BRHP's program) Include workshops on
 - banking, budgeting, credit education, financial literacy, and saving toward a security deposit;
 - how to carry out a successful housing search;
 - home maintenance;
 - landlord-tenant relationships; and
 - planning for long-term personal, educational, and financial goals.
- **Post-move education and counseling** (after receiving a voucher and finding a place to live) include
 - banking and budgeting to prepare for paying monthly rent on time and
 - in-home visits (four over 2 years):
 - home maintenance support/education to ensure families can receive their security deposit upon moving;
 - » tenant–landlord mediation sessions, if needed; and
 - acclimating clients to new neighborhoods and ensuring they have access to local resources.
- At the end of its 2-year program, BRHP provides support to make sure tenants are getting everything they need in the area.

also helps each family decide what they are looking for in a home and neighborhood. It provides an opportunity to identify the family's strengths and where they could use assistance.

BRHP helps empower clients to advocate for their needs when choosing a home. *"Families are really able to decide on their own what they're looking for in a home, and what neighborhoods they would like to be in. New families that come into the program are required to lease in an opportunity area for the first two years, but there is complete flexibility [to lease] all throughout the Baltimore region. We service six jurisdictions," shares Roxy Blocksdorf. Although most clients find units on their own, the counseling team provides unit referrals and is available for additional support, especially if the client is nearing the voucher expiration date.*

Post-move counseling. Once a family receives their voucher and finds a place to live, they receive post-move counseling and ongoing workshops on financial planning. Post-move counseling includes four home visits in the first 2 years of participation in the program. During home visits, BRHP assesses how well the family is adjusting to their new home and neighborhood. Counselors help families enroll children in new schools, access local resources, and identify ways to get involved in the community. They can also gain insight into resources needed, such as transportation and childcare.

BRHP is also involved with tenant– landlord relationships as part of assessing and supporting a family's household stability. In instances where a family might be in violation of the lease, fails to maintain the home in accordance with HCV program requirements, or falls

HOW THE PROGRAM IMPACTS LIVES: ANGELA'S STORY

By working with BRHP's Housing Choice Voucher program, Angela and her family were able to move from a two-bedroom apartment in the city into a three-bedroom townhouse in Owings Mills. Moving to a different environment provided opportunities previously unavailable to the family. Angela and her three teenage sons had access to new community resources, including grocery stores, easier public transportation, and greater social interactions with neighbors. During Angela's time with the program, she and her sons all graduated from college. Participation in the program supported Angela's progress toward greater financial stability, and eventually she was able to purchase a home of her own.

behind on payments, BRHP provides the family with resources to avoid eviction or non-renewal of the lease. BRHP staff help families maintain compliance with the program and guide them in managing changes in personal circumstances that may impact their voucher. *"If we do learn, for instance, that they haven't been able to keep up with the rent payment, then our counselors might engage them in a budgeting conversation, or just see what else is going on, ensure that they've reported a loss of income. Because if they have a loss of income and they were responsible for a higher portion [of the rent], now, they would be responsible for a lower portion. And so, we're going to correct that, so that does not become an issue,"* explains Pete Cimbolic, managing director of Operations and Program Evaluation.

BRHP aims to ensure that all program participants leave the organization ready to be successful advocates for themselves and their families. Ultimately, BRHP's goal is for families to reach a level of economic resiliency in which they no longer require financial assistance.

A client advisory board that fosters client leadership and advocacy

In addition to having a 23-member board of directors that has always included current or former program participants, BRHP established a client advisory board (CAB). Launched in the fall of 2020, the CAB currently has 13 members and is comprised of program participants who are community leaders in their own right.

"The Client Advisory Board was launched to make sure that we're including families while we work to improve our program and policies, and [to] obtain feedback on our process, but also to empower them to be advocates and ambassadors for the housing mobility movement ... to empower their community," explains Fiona Mesfun, BRHP policy associate. BRHP's Client Advisory Board Started: 2020 Total members: 13 Term duration: 18 months

Selection process:

- Candidates from 4,000+ BRHP households are invited to complete an interest form.
- Candidates are selected for interviews.
- Final CAB representatives reflect different demographics and jurisdictions.

Highlight: BRHP's CAB was instrumental in the design and implementation of the organization's <u>Growing Assets and Income (GAIN) initiative.</u>

CAB members serve for 12–18 months and attend quarterly meetings with BRHP executive leadership. One of the primary functions of the CAB is to share client experiences and feedback directly with the leadership. Some of the topics on which the CAB provides input include policies that govern BRHP, updates to the administrative plan, voucher administration, mobility counseling, and new initiatives. In addition, BRHP staff engage with CAB members for advocacy-related or community events, such as sharing their experience with the city council or speaking at press conferences. In <u>BRHP's 2022 annual report</u>, Kiarra Boulware, a current CAB member notes, "*It is an honor to serve on the BRHP Client Advisory Board. It has afforded me the opportunity to include my input and have it valued in the plans that benefit all residents of BRHP.*" The CAB presents feedback to the board of directors and highlights what the members perceive to be successful and what may require improvement to help ensure that BRHP's decisions are informed by participants' needs.

According to Pete Cimbolic, "[CAB feedback] is valuable input in terms of where we should go each successive year, and in terms of the policies that we have in place. We've called on them for input on any new initiatives that we're launching. We have a new initiative that is similar to a traditional FSS program—HUD's family self-sufficiency program. Our program is called Growing Assets and Income, or GAIN. In the design phase of that program, and as we've been sort of marching down the road towards implementation, we've kept the Client Advisory Board abreast of it. They have given input back to us in terms of the structure [of the program]—the incentives that we put in place, the scale of it, and really the goals of the program, those have all been informed by [the CAB]."



What factors support support BRHP's desegregation efforts?

BRHP's desegregation efforts are supported by streamlined voucher administration, services centered on client needs, partnerships with housing organizations and landlords, advocacy efforts, and statewide policies.

Streamlined voucher administration and housing mobility

BRHP's housing mobility program includes voucher administration. This approach offers the organization several advantages, including streamlining administrative processes and mitigating delays for families in securing housing using a voucher. "Some key aspects of voucher administration

really helped create a solid foundation for housing mobility, and promoting geographic mobility among participants," observes Pete Cimbolic. "Streamlining the administration, erect[ing] lines of communication to the staff and to the team, processing the voucher components of the lease up process [for property partners]. ... Things like that really allow us to provide service levels that help to promote the voucher program in the region."

Services centered on client needs

Several aspects of BRHP's program are designed around client needs. As a voucher administrator, BRHP has the authority and flexibility to vary voucher payment standards (e.g., the dollar amounts the voucher can pay toward monthly housing costs). Because BRHP operates across Baltimore City and surrounding counties in Maryland, the value of the voucher must match market rates at the local level in different parts of the region. While most voucher administrators vary payment standards between 90% and 110% of fair market rent, BRHP varies payment standards between 90% and 135% of fair market rent, utilizing the flexibility of the Moving to Work designation of the Housing Authority of Baltimore City. This means that BRHP can pay a higher percentage of rental costs, offering more of a housing subsidy for their families, than other Public Housing Agencies (PHAs). By offering greater rental assistance and being better able to respond to fluctuations in rental costs, BRHP incentivizes participation for landlords and thereby increases the pool of properties that are available and affordable for BRHP families.

In addition to its existing housing mobility services, BRHP strives to develop new opportunities to help its families achieve economic resiliency. BRHP recently received funding to launch a new initiative, the <u>Growing Assets and Income (GAIN) program</u>, that helps families on the cusp of graduating from rental assistance to earn income by achieving milestones that equate to a monetary value. By increasing the number of families that "graduate out" of the housing mobility program and no longer require rental assistance to achieve stable housing, BRHP can effectively increase the voucher availability for the 14,000 families currently on BRHP's waitlist.

Partnerships with property owners and other housing organizations

BRHP actively partners with property owners, city and regional governments, community-based organizations, and other housing authorities. BRHP's desegregation efforts have been strengthened through active outreach and by inviting property owners to participate in BRHP's program. As a voucher administrator, BRHP can offer direct administrative support for property owners who may be hesitant to participate. Currently over 1,900 property owners partner with BRHP and make their properties available to BRHP families. On average, each property partner has two properties available, for leasing to BRHP families. Partnerships with property owners substantially increase BRHP's ability to place families in high-opportunity areas. Participation comes with a range of benefits for property owners, including timely payments on the first of every month and administrative support from a BRHP landlord relationship specialist. As Executive Director Adria Crutchfield notes, *"There's a lot of economic buy in [from property partners] ... because the voucher program, they understand, provides a steady stream of rental income to them."*

BRHP also partners with other housing agencies to expand national and local housing mobility efforts through joint action. Since 2016, BRHP has collaborated with six Baltimore area public housing agencies and the Baltimore Metropolitan Council by pooling approximately 200 vouchers toward developing <u>a regional project-based voucher program</u> to help expand housing availability in high-opportunity areas for voucher holders. *"We have individual relationships with all these housing providers, obviously because of our program. But in terms of all the executive directors, knowing our*

senior teams for the most part, and being in frequent contact with them ... using one another as like a sounding board that on occasion to know how they're dealing with a certain thing or what they're struggling with," observes Adria Crutchfield.

Such partnerships facilitate joint progress toward increased housing accessibility in the region. For example, BRHP and other members of the Baltimore Metropolitan Council were successful in dissuading federal-level changes that would have negatively impacted housing mobility efforts in Baltimore. BRHP is also a member of <u>Mobility Works</u>, and through this network the organization provides technical assistance to housing authorities to build their mobility service capacity. BRHP has worked with public housing agencies in New York City, Buffalo, Charlotte, Pittsburgh, and Wilmington to share lessons learned and best practices.

Federal and state policy

BRHP is a strong advocate for fair housing policies and practices. BRHP's desegregation efforts are facilitated by housing policies such as the federal Affirmatively Furthering Fair Housing (AFFH) mandate. The AFFH mandate applies to HUD, its grantees, and all executive agencies and departments of the federal government, dictating that housing and urban development organizations take purposeful action to overcome patterns of segregation and foster inclusive communities. This policy has helped BRHP establish memoranda of understanding (MOUs) with property developers as the latter plan, construct, and market new properties. Such partnerships help BRHP advise property developers on how to comply with the law and ensure that BRHP and its families have timely access to sales and marketing information on housing availability.

State legislation has also impacted BRHP's efforts. In May 2020, the state of Maryland enacted the <u>Housing Opportunities Made Equal (HOME) Act</u>. The HOME Act protects renters from source of income discrimination, as occurs when landlords refuse to lease their property to an applicant due to the latter's legal and lawful source of income. The HOME Act prohibits landlords from denying an applicant housing solely because they have voucher assistance. Prior to the HOME Act, only one of the six counties covered by BRHP operations had source of income protection. Having this protection enacted on a statewide level removed a major obstacle to moving to high-opportunity neighborhoods. As Pete Cimbolic shares, *"Once [source of income protection] became* statewide, *it really did change the landscape a good bit, and no longer could landlords simply deny somebody because they had a voucher. And so that has empowered our households to get into neighborhoods that maybe they previously were excluded from."*



What are the challenges facing BRHP's approach to desegregation?

BRHP's comprehensive approach is vital to its mission but requires a large team of experts and associated funding to ensure that strategic goals can be met.

Sustainability

Although BRHP is not a federal entity, a substantial portion of the organization's revenue comes from federal funding. Consequently, BRHP must comply with federal laws, regulations, and notices to ensure consistency in program operations. Additionally, Congress determines annually whether the program is fully or partially funded. The lack of diversity in BRHP's revenue stream could cause instability in program operations if Congress opts to reduce or eliminate program funding. As Adria Crutchfield explains, *"We have many thousands [14,000] on our wait list. We are very supportive of any kind of expansion in terms of the housing voucher program or rental assistance more broadly,*

whether that be through direct cash assistance, the voucher program, or for direct funding of supportive services like housing mobility counseling."

Resistance from communities

BRHP has experienced some resistance from communities in high-opportunity areas, where finding property owners willing to rent to families with a voucher can be challenging. In spite of progress partnering with more property owners, BRHP clients still report cases of discrimination. BRHP encourages clients to file complaints in those instances. If BRHP notices a pattern of discrimination on the part of a paticular landlord, BRHP can file a complaint with human rights commissions in the greater Baltimore area on behalf of clients.

Data sharing

BRHP families live and go to school in six counties. Operating housing mobility services across several jurisdictions in Maryland comes with challenges related to collecting and sharing client data with partners while maintaining privacy. Although BRHP would like to develop stronger partnerships with individual school systems within those jurisdictions, data-sharing requirements make it difficult for the program to assess the needs of students from BRHP families and understand how they are faring in their new environments. In addition to issues pertaining to acquiring the proper administrative approvals from the different school systems, BRHP has to make sure that their own data protection standards meet the federal regulations. Since families who utilize housing assistance face stigma when seeking housing opportunities, protecting families' privacy is an ongoing priority for BRHP.



Lessons learned

- Center services on client needs. Applying, receiving, and using HCVs happens on a continuum, and understanding the clients' lived experience is key to designing and implementing services that are aligned with specific client priorities and concerns. Julie Walker, a program training specialist at BRHP, offers this advice to other fair housing organizations: *"Differentiate yourself from the traditional, typical social service providers. Think about new ways of streamlining processes and improving on them. Whether it is investing in more modern and efficient software systems, everything should all be done with the goal of centering client needs."*
- Cultivate relationships and leverage other programs. Sustaining housing mobility efforts requires collaboration with numerous stakeholders, including federal agencies, other housing programs, policymakers, state and local government officials, property developers, and property owners. Collaborating with other housing agencies can help identify other federal and local programs that can be leveraged to fund and expand services. *"Although we focus on comprehensive housing counseling, the network of support our clients benefit from spans many sectors and requires community stakeholder collaboration. We've worked with Vehicles for Change, CASH Campaign of Maryland, HealthCare Access Maryland, and other mission-driven organizations to be able to support our families in areas that extend beyond housing. We also work with banks, community colleges, and other vital resources to strengthen our impact." Roxy Blocksdorf, BRHP*
- Create efficient processes for engaging property owners and families. Program success depends
 on the participation of families and property owners. Besides offering strong incentives such as
 expanded payment standards, housing mobility services need to be free of procedural burden.
 "Make services more accessible, and processes easier for people, clients, and property owners, to
 understand, complete and comply with." —Julie Walker, BRHP

- Educate and empower families. A program can achieve a sustained impact when families who graduate from it can in turn participate in and advocate for desegregated communities. Engaging clients using a CAB can help organizations develop their clients as leaders and create programs centered on client priorities. *"Educate clients to navigate challenges, and to advocate for themselves when faced with stigma and discrimination, and provide them with tools to report discrimination."* —Julie Walker, BRHP
- **Provide a comprehensive service model.** Having in-house counseling helps BRHP tailor their services to clients' priorities. These services are designed to give power back to clients, encourage self-sufficiency, and provide clients with opportunities to advocate for themselves and others in the community. *"We have counselors, we have housing choice voucher specialists, we have landlord, tenant relation specialists. We have customer care representatives, that help us stay close to our clients. In all of these different ways, we can strengthen the services that we're providing to folks." —*Julie Walker, BRHP

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