

Affordable Housing: Barriers to Equal Opportunity and Access

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The United States has committed itself to providing equal housing access to everyone.

It is a realistic goal.

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INTRODUCTION

It is the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States.

- US Code Chapter 45-Fair Housing-Subchapter 1 § 3601. Declaration of Policy

People searching for low-income housing in the United States face barriers that too often prove insurmountable. The complexity of the various systems 1) make it nearly impossible to find housing and 2) obscure the numbers of people who need affordable housing, preventing effective and timely design of housing policy. These two results mean that almost no low-income person experiences equal and fair access to housing, despite the best intentions of the provider systems.

Shortage of housing has been debated as a major problem in low-income housing. However, this paper will describe a new phenomenon that greatly impedes access to housing: the number, size, and variety of “helping systems” have reached a point where these systems cannot be navigated. Attempts to better coordinate these systems using centralization or traditional modes of networking create *more* demand on these overtaxed systems and add to the complexity of the housing process. Attempts to evaluate the collective effects of helping systems on applicants, advocates, and providers require detailed extensive data collection and reporting. These tasks cannot be carried out comprehensively, efficiently, and accurately and, like centralization and networking, add to the demands on already overburdened participants.

The difficulty of the housing¹ process creates many barriers to access for all low-income applicants. These universally experienced barriers loom even higher for disabled people, frail elders, and immigrants. The Fair Housing Act prevents discrimination on the basis of disability or national origin and requires that reasonable accommodations be made whenever possible.² Until now, accommodations have not always been possible because there has been no “reasonable” way to do so.

An ecosystem model based on internet technology, as will be described later in this paper, eliminates most barriers for the lower than market income and special needs, populations. In doing so, it brings the entire housing world into fuller compliance with the Fair Housing Act. It does not require extensive system change for housing providers and reduces costs for all participants. It can automate data collection as a byproduct of better service provision and can provide accurate and timely assessments of housing supply and demand. With this data, public planning can reach a new level of effectiveness.

Such a model is currently being implemented in Massachusetts. It is called HousingWorks. In the process of creation and implementation, HousingWorks spent two years studying the housing process from many perspectives, participating side by side with housing providers, advocates and applicants. Designers were able to observe the way the different entities overlap, create gaps, and overwhelm the inhabitants of each sector. Section 1 of this paper is the result of that two-year investigation. It describes the daunting process people must go through when they need housing

¹ From here on the term housing will be used as a blanket term for low-income, subsidized, and affordable housing.

² Act does not refer to non-English speakers but has been interpreted to mean this – example?

in Massachusetts. It will point out the barriers that occur for most users and the additional discrimination faced by groups whom the Fair Housing Act aims to protect.

Section 2 will address social and emotional problems that are born of the housing process, suggest why these problems have not gotten sufficient media attention and describe how previous attempts to solve problems have often exacerbated them.

Section 3 will explain how an internet-based, ecosystem-like model brings it into compliance with the Fair Housing Act, while simultaneously improve cutting cost, enhancing service provision, and automating data collection and reporting tasks.

SECTION 1: THE HOUSING PROCESS

Barriers confront all applicants because of the number and complexity of the help systems.

A barrier is any point where access to housing is impeded. Barriers may prevent people from completing a task, or they may require the person to complete it in such a way that chances of being housed are minimized. The barriers listed in this paper are categorized by the stage of the housing search process where they may first appear, but these categories are somewhat arbitrary, and the list of barriers, while quite long, is certainly incomplete. What is referred to as one barrier may actually be a compound of smaller barriers; in other cases barriers may overlap, or be re-encountered at another stage of the housing search process. The distinction between the stages of the system and the barriers encountered is also arbitrary, because the stages themselves may be the barriers to access.

Here is a list of simultaneously operating housing options in Massachusetts. It is entirely possible that a person be eligible for ten or more of these options

1. Federal subsidized
2. State subsidized
3. Nonprofit subsidized
4. For-Profit affordable
5. Private small landlords
6. Section 8 voucher programs
7. Section 8 Designated Housing Programs (individual with disability, under 62)
8. Section 8 Mainstream Housing Programs (family with disability)
9. MRVP (State rental assistance program similar to the section 8 voucher)
10. AHVP (State rental assistance program for the disabled - this program has been largely cut)
11. Congregate housing systems
12. Elderly 55+, 60+ and 62+
13. Assisted Living Facilities
14. Nursing Home
15. Disability
16. HIV specific
17. Veterans
18. Deaf
19. Permanent sober based on the Oxford House model
20. Transitional housing
21. Permanent housing
22. Homeless specific

Stage 1 Finding Housing

The first step to finding housing is to assemble a list of housing options for which an applicant might be eligible. An applicant may do this alone or with the help of a housing advocate.

Barrier 1.1 Using Housing Directories

Many print directories exist, covering different types of housing. Finding and using the print directories is time-consuming, frustrating, and sometimes impossible.

- **Many directories must be studied** because of the large number of housing options and the applicant's overlapping qualifications.
- **Directories are difficult to find.** One must know that a type of housing exists, that a directory for that housing exists, the name of the directory, and the name of the department in the agency that distributes the directory. In the case of at least two Massachusetts directories, HousingWorks staff made at

least ten calls to the correct agency before finding someone who knew of and would mail a copy of the directory.

- **Accessing directories is a challenge.** Applicants must purchase directories themselves (\$60 for the HomeStart SRO directory) or locate and travel to agencies that own a copy.
- **Directories are often out of date.**
 - Many places that provide directories do not have the most current versions available. When HousingWorks implemented its first draft model in late 2000, many advocates were using 1997 or 1998 print versions of subsidized housing inventories because they did not know that more current versions were available.
 - Even the most current versions may be 1 or 2 years old. For example, the HUD Blue Book in Massachusetts comes out every 2 years. In this span of time some of the listed properties reach their expiring terms and convert to market-rate housing.
 - Given the fluidity of the housing climate, rules, regulations, and subsidies may be obsolete by the time the books are printed.
- **Directories are incomplete, confusing, and difficult to use.**
 - Most are missing crucial information such as income and asset limits, length of waitlist, and proximity to public transportation.
 - Descriptions of units are written in jargon and must be translated for laypersons.
 - Most do not point out which listings are new and where listings have been removed – so applicants must compare the new directory entry by entry with the last one published in order to find the few new options.
- **Access to affordable (non-subsidized) housing is unequal** because low-income people are competing with people of higher incomes, who often have more flexible schedules, greater computer literacy, and easier access to newspapers, telephones, computers, and transportation.

Barrier 1.2 Using Housing Advocates

Housing advocates make the process easier by helping clients find and apply to appropriate housing options. An advocate may specialize by community, disability, language, or type of housing. Finding a good housing advocate greatly increases the likelihood of getting housed, however, housing advocates can be hard to find, overburdened, and/or inexperienced.

- **Locating advocates is time-consuming** because there are more than 1000 housing advocates in Massachusetts, but there is no available directory of them. It is especially difficult for applicants to locate and communicate with advocates outside their immediate area, in the interests of getting housed sooner, working with an agency with smaller caseloads, or moving away from

domestic violence. Advocates who do not have a large enough pool of applicants also may not have the means to locate eligible clients outside their immediate geography.

- **More than one advocate is generally needed by each applicant.**
 - Almost all applicants have several overlapping needs or qualifications and must find more than one advocate to get all the information and assistance they need. For instance, Cambodian advocates may not be able to help HIV+ Cambodians locate all their options. Advocates are poorly networked, so often cannot direct their clients to advocates with other specialties.
 - Advocates sometimes work with limited databases of private landlords. Therefore applicants must befriend several advocates and vie for their attention with all the other clients of that agency in order to increase their chances at getting housed. Neighboring agencies may not have clients to fill particular units, but will not share their landlord databases because the agencies are competitors for the same funding.
- **Advocates often have large caseloads**, leaving less time to help each applicant navigate the overwhelming system. This is especially true of advocates with unusual specialties. For example, the one Chinese-speaking advocate in a given region may be swamped.
- **Some advocates may not have the necessary experience** to be competent in the housing search. HousingWorks staff spent two years of full-time study to learn about all housing options. Advocacy is low paying and has a high burnout rate. Many advocates, including recently homeless “peer advocates,” are new to the job.

Outcomes of Stage 1

Finding housing options demands an unreasonable amount of time, motivation, and research ability. Because of this, many applicants remain unaware of viable options.

Finding and using directories and advocates is especially difficult for the following groups:

- **People with physical and mental disabilities**
- **Blind or vision impaired applicants**
- **Deaf or hard of hearing applicants**
- **Frail elders**
- **Non-English speakers**
- **Applicants with many overlapping needs**
 - Often have the least ability to search
 - Must search the most directories
 - Need the most advocates and the most time from these advocates
 - Face a limited pool of advocates with the needed specialties

Stage 2 Applying for Housing

After applicants have a list of housing options for which they may be eligible, they or their advocate must research the property, secure applications, and complete multiple application forms.

Barrier 2.1 Deciding Where to Apply

Deciding where to apply requires a great deal of time spent on the phone, during which many housing options are eliminated because they do not have an open waitlist or do not meet the applicant's needs.

- **Often many providers (as many as 100) must be called before one open waitlist is found.** If the waitlist at a property is not open, the provider often will not or cannot estimate when it will be open, requiring advocates or applicants to call back as often as once a week for this information.

- **Applicants must research each property** to see if it meets particular needs. Examples of questions an applicant may need to ask each provider:
 - What is the rent range for the apartment?
 - What is the average time on the waitlist for that type of unit?
 - What resident services are available?
 - Is there a pharmacy/hospital/school/church/laundromat nearby?
 - Is there public transportation? Is it accessible?
 - How many 1bedroom wheelchair accessible units are on the first floor?
 - How far is the parking space from the unit?
 - Do you accept clients on methadone if prescribed by a doctor? What about painkillers?
 - Do you accept non-service pets?**Housing provider staff may not have the time or information to answer all an applicant's questions.**

Barrier 2.2 Completing Application Procedures

Non-standardized application procedures take an inordinate amount of time to understand and complete.

For each application, the applicant or advocate must:

- **Determine if a client is eligible**
There are different eligibility rules for different types of housing, and these are difficult to get information about, as discussed in Barrier 2.4. It is not uncommon for an applicant to realize he or she is not eligible only after having requested and read a many-part application.

- **Secure the application**

This usually requires mailing a letter of request and self-addressed envelope, sometimes to 50 or more providers. Some management companies require a live visit to pick up an application, and may push for this even if the client is disabled.

- **Fill out the application**
 - Multiple application formats asking for different information greatly complicate the task of reading and correctly completing the applications.
 - Forms are sometimes hard to read, or printed with some of the words running off the page because they have been copied or faxed too many times.

Barrier 2.3 Understanding Terminology

The applications process is complicated by problematic terminology.

- **Terminology is used inconsistently by different housing providers.**
Examples:
 - *Accessible unit* can mean many gradations of accessibility.
 - *Veteran's preference* can mean local veterans, wartime veterans, families of veterans, or families of deceased veterans.
 - *Elderly housing* can mean 55+, 60+, 62+, assisted living, or nursing home.
 - *Project-based housing* can mean privately managed housing or public Housing Authority units.
 - *Elderly/disabled housing* can mean “elderly and disabled” or “elderly or disabled.”
 - *Tenant-based assistance* can mean a Section 8 voucher, Section 8 Mainstream, Section 8 Designated voucher, an MRVP voucher, or an AHVP voucher.
- **On dual language (English-Spanish) applications, terminology is often only explained in English.**

Barrier 2.4 Understanding Housing Laws

Applicants must master not only the particularities and challenges of multiple application procedures, but also of the complicated housing eligibility rules.

- **Each type of housing has its own eligibility rules.**
- **No accessible central authority exists** to answer questions. Applicants or advocates must ask authorities on each type of housing separately or ask each housing provider.
- **Housing authority staff is not always an accessible or reliable resource.**
 - Often extremely busy
 - May be inexperienced
 - May not volunteer or know all crucial information

- Cannot answer what an applicant does not know to ask
- **Learning what to ask and what terms to use takes a great amount of time and competence.**
Examples of questions:
 - Why is an MRVP sometimes project-based and sometimes tenant-based?
 - Is an MRVP project-based unit handled any differently than a Section 8 project-based unit?
 - In what towns or with what Housing Authorities is my MRVP voucher valid?
 - Is a Section 8 Mainstream voucher valid for a family only with a disabled head of household or with any disabled household member? *There is no consensus among executive directors of Housing Authorities about this, nor among advocates, nor is it easy to locate the answer on the HUD website.*

Outcomes of Stage 2

The applications process requires applicants, advocates, and housing provider **staff** to have or obtain an unreasonable amount of expertise and spend an inordinate amount of time making and fielding phone calls. **Inefficiency slows down the housing process and means that people often do not have the time or energy to apply to all viable options.**

The applications process is especially difficult for the following groups:

- **Physically or mentally handicapped applicants, frail elders**
 - Filling out applications may be difficult or impossible.
 - Picking up applications in person – required by some providers – may be difficult or impossible.
 - Even in places where a 504 coordinator is available, the applicant and/or his advocate is expected to visit the provider to get this person’s help.
- **Blind and vision impaired applicants**
 - Blind applicants must depend heavily on their advocates to research and apply to properties.
 - Large type applications are often not available.
- **Deaf and hard of hearing applicants**
 - It is often difficult for deaf applicants to read applications (80% of all deaf applicants cannot read English above the fifth grade level.³)
 - Most Housing Authorities do not know how to use their TTY, or do not have one.

³ John La Bella. “AIDS and the Deaf Community.” *HIV InfoWeb*.
http://www.infoweb.org/library/access/aids_and_deaf_community/

- Using a telephone relay operator to discuss homelessness can be embarrassing.
- **Non-English speakers**
The terms on applications and explanations of rules are especially confusing for applicants and advocates for whom English is not a first language. Housing Provider staff and HUD information usually only use English and sometimes Spanish and rarely use ASL or Asian languages.
- **Advocates cannot sufficiently compensate for disadvantages**
 - Large caseloads mean advocates may not be able to assist clients sufficiently in filling out applications.
 - Advocates of disabled clients cannot travel to every place that requires picking up the application in person or meeting with the 504 coordinator.
 - Advocates may also be disabled or not speak English fluently, especially advocates serving disabled or immigrant communities.

Stage 3: Getting on and Updating Waitlists⁴

Some of the applications sent to a housing provider are selected to fill any open spots on the waitlist. Applications remain on waitlists in Massachusetts for periods of 2 to 14 years, during which applicants must update the information on their applications.

Barrier 3.1 Applying for a Viable Waitlist

There is so much competition for housing that it is very difficult to get on a viable waitlist.

- **Waitlists are often closed for years at a time, or opened only once a year for periods as short as three days.** Some providers keep waitlists open even though the new applicants have no real chance at housing
- **The number of applications received is enormous.** A mid-sized public housing authority in Massachusetts held a lottery in May 2002 and during the three-day opening received around 4000 applications for 500 spots, according to its executive director. Similar numbers of applications were reported by five other housing authority lotteries in the same three-month period. When a privately managed subsidized property opens a 1-bedroom family waitlist, it may collect 1500 applications in one week and then close again.

Barrier 3.2 Selecting Winners

The huge number of applications received presents logistical problems preventing fair selection.

⁴ Waitlists are also called waiting lists, depending on the housing provider and the context. Here they are referred to only as waitlists, for consistency.

- **Applications are too cumbersome to randomly select.** From an enormous pile of applications, bunches of applications are selected a handful at a time.
 - Applications that arrived together are likely to be selected, perhaps all from one advocate, representing one population only. For example, each of the 40 case managers from a mental retardation office might fill out and mail 10 client applications, resulting in 400 applications for mental retardation clients mailed in one box, and likely grouped together at the housing provider's office.
 - Providers can easily avoid sections of the pile with "undesirable" tenants, such as applicants who do not speak English, who are mentally retarded, or who have AIDS.
 - Indifference to fair selection is encouraged by the slim chances of any applicant eventually being offered housing, the difficulty of a fair selection alternative, and the lack of oversight.

- **Duplicate applications are sometimes sent** by different advocates of the same client. Applicants themselves may send multiple copies to stack their odds, or just because they forgot they had already applied to the provider. If duplicates are discovered the applicant is disqualified.

- **Ineligible applications are a common occurrence.** The Department of Welfare often requires guests in its shelters to search and apply for housing a certain number of hours each week. Because the learning curve on eligibility is so steep, many ineligible applications are sent to providers.

Barrier 3.3 Reading Applications

Applications selected for a place on a waitlist get thrown out or misfiled if application information is missing or illegible. After having viewed all 4000 1-page applications sent in to a recent Section 8 Lottery in Massachusetts, HousingWorks staff estimates 10-20% had unreadable or missing information, *even though the application form only asked for five pieces of information.*

Problems with illegibility or missing information are compounded by:

- **Forms asking for huge amounts of information**

- **Large numbers of applications filled out at once by advocates or applicants**

- **New applicants who are not aware of the importance of neat handwriting, or do not know to write "n/a" instead of leaving a field blank.**

- **Lack of incentive to decipher handwriting with many other applications available**

Barrier 3.4 Data Entry and Filing

When winners are selected, their application information is entered into a computer. This information can easily be entered incorrectly or in the wrong place. Applications must also be filed, providing another opportunity for error.

Inevitable human error is compounded by:

- **Huge amount of data entry required**
- **Difficulty of reading hand-written applications (see Barrier 3.3)**
- **Inexperienced staff**
- **Changes in software or procedure**
- **Budget cuts leaving staff overworked**

Barrier 3.5 Updating Applications

Much of the information on waitlisted applications is out of date because the burden of updating is too great.

- **Applicants are required to update in writing all their outstanding applications every time there is a change in income, household size, family name, or mailing address, requiring exorbitant time, anxiety, and expense.** It is most difficult and most unlikely to be completed by those who are moving around the most – often those with the greatest need.
- **Applications on waitlists often have defunct addresses.** Interviews with a number of Housing Authorities in Massachusetts indicate that 30-50% of their waitlists are “deadwood,” meaning that applicants cannot be located.⁵
- **Using the advocate’s address is also unreliable** because in the span of 2-14 years it is likely that
 - the applicant has lost contact with the advocate
 - the advocate no longer works at the agency
 - the agency has moved
- **Applicants may no longer be eligible for housing** once they are selected and contacted if information on family size or income is out-of-date.

⁵ DHCD’s Section 8 application says 33%. Housing Authorities and Management company directors estimated a higher figure in interviews with HousingWorks

- **People may remain on waitlists after they have already received housing from another provider.** There is no incentive for people to spend money and time updating old applications once they have received housing.

Barrier 3.6 Housing Turnover

Housing turnover is extremely slow. When housing becomes available the provider mails two offers to the applicant at the top of the list, first a regular letter and then a certified letter. If the address is obsolete the provider moves on to the next name on the list, and continues to do so until contacting an applicant. Then the applicant is processed and eligibility is re-determined. If s/he is ineligible, the process must begin again. Since 30% of a waitlist is deadwood, and eligibility comes and goes, the unit turnover times cost the provider and the funding source a good deal of money and slow down the placement of families into housing. Meanwhile, a retracted offer of housing is a blow to an expectant family.

Outcomes of Stage 3

*When applying for a waitlist, the slim chances and possibility for error are unjust for all applicants, and mean that at earlier stages even more housing providers must be investigated and applications filled out. Even after winning a spot on a waitlist, updating information on every application over periods of years is so burdensome that many applicants do not do it. **Providers waste time mailing out offers to defunct addresses, slowing turnover times greatly, and people are not informed of housing offers after years of waiting.***

Updating applications and writing legibly is especially difficult for the following groups:

- **People with physical and mental disabilities**
- **Blind or vision impaired applicants**
- **Deaf or hard of hearing applicants**
- **Frail elders**
- **Non-English speakers**

SECTION 2: IMPACT

Exponential Impact of Barriers

Simply listing the barriers does not accurately describe their impact. One must also consider the fact that each barrier increases the effects of earlier barriers and the emotional consequences of the experience.

The early barriers – using directories and housing advocates, researching and applying to providers – potentially limit the number of places an applicant applies. Later barriers – mistakes

in the handling of applications by providers, the difficulty of updating applications – can eliminate the possibility that applications will be successful. Because there are so many barriers and each reduces the opportunity to be housed, applicants must complete early steps for a huge number of properties to stand a decent chance, and barriers are experienced multiple times. For example, since many of the properties that an applicant calls will not have open waitlists, the pool of properties collected by arduous search through directories must be that much bigger, multiplying the burden of barriers at the first stage. Therefore the process for obtaining housing is extraordinarily difficult to complete, and any disadvantage makes the process almost prohibitively difficult. People with any disability or communication disadvantage face a still greater challenge, as do applicants with less time, energy, education, schedule flexibility, or access to a phone or computer -- often, those with the most need.

There are significant, and not always obvious, emotional consequences of the current housing process. Encountering so many barriers can cause the applicant to feel angry, helpless, or paralyzed. Applicants are not always able to keep their responses to multiple barriers separate when making appeals for help, so cannot avoid being perceived as out of control, or as “not staying focused on the issue.” These many obstacles diminish the applicant’s will to pursue routes to housing, reducing or eliminating his or her chances to be housed. There are social consequences as well. Providers and advocates may not feel they are a part of a functioning system; productivity diminishes along with faith in the system. Since the way individuals feel about their work at the end of the day may affect the success of subsequent initiatives, it is imperative that any new program not be perceived as requiring “systems change” or “behavioral change.”

Why Some Problems Have Been Difficult to Recognize

- **Problems Exist between systems**
 - Each provider may find its own system simple, and not recognize the challenge an applicant faces to master 20 “simple” application systems.
 - Even if providers wanted to understand and coordinate with other systems, gaining access to their inner workings may be politically impossible.
- **Barriers are not always visible**
 - Barriers comes from the cumulative effects of applying for housing through multiple systems, and difficulty of access is only obvious when you study the system from the perspective of the applicant AND the provider.
 - To promote change, persons harmed by the system would have to 1) overcome their own circumstances individually and 2) unite as a community, taking energy away from survival. This does not allow for situations where helpful feedback can be expected.
- **Difficult to describe in sound-bites**
 - The complexity of the problems, combined with the fact that they harm disenfranchised populations, keeps these issues off the radar of the media, and therefore the public, the government, and any other regulatory bodies

END THIS SECTION

Failed Responses

While the phenomenon of multi-system barriers can be difficult to recognize, individual sectors of the housing world have aggressively worked to identify barriers within a single sector, and have devised a number of tools to address these issues. The result is what is currently termed, “Silos”, where a limited number of resources are stored in a single locale to which a pilgrimage is made in order to obtain service. Having to visit multiple silos is an example of a multi-system barrier, where the same situation is offered to all, but the burden is experienced unequally (for example, it is harder for blind persons to visit multiple silos even if they are all in the neighborhood). Examples of Silo systems: 1) tools whose only purpose is data-collection, and 2) softwares that attempt to centralize information. A “data-collection-only” tool creates more work but does not immediately provide increased service to any constituent, so adds cost and time burdens to service staff that are already over-extended; service staff must visit various silos to secure services for one client, and then write (and transport) their data to a data collection silo to report on the outcomes. Obviously, most staff will fail to collect or report data rather than fail to provide direct service. A later section will show how to supply both, applying an approach based on the concept of the *ecosystem*.

, it will add a serious burden because there are so many simultaneously operating systems. For example, to find out how many people are applying for a wheelchair unit, all of the Public Housing Authorities could be surveyed, but this would not count people applying to other providers, and may not recognize duplicates. The task of collecting the data is so enormous that data may be obsolete by the time it is analyzed. Additionally, the efforts at data collection increase the burden on already overtaxed participants, requiring extra forms on applications and reporting efforts by housing providers and advocates.

The classic solution to increased service coordination service is to work harder at **networking** – increased outreach and communication between the participants. However, the current housing system is so large that attempts by individual agencies to network with the others are incomplete, and require an unacceptable amount of time and effort for already overburdened systems. A recent example was Massachusetts attempt to clean up its Centralized Section 8 waitlist, which required 1000 advocates to search their files for the last three years, page by page, in order to update the 47,000 names and addresses currently in the waitlist (see Figure 1, page 20). According to MCH, approximately 50% of the names could not be updated, so were eliminated from the list. And within a few months, of course, the waitlist is again out of date.

Centralization is another common tool. Examples are: standardized applications and centralizing of waitlists within a specific area of housing (such as Local Housing Authorities, or AIDS Housing Programs). Some forms of centralization can still produce improvements – for instance, a standardized application or a standardized preliminary application that could be used for an entire state, especially if it could be accepted at all (or almost all) 19 types of housing listed earlier in this paper. Other forms of centralization can have negative outcomes: for instance, the implementation of a centralized waitlist for one or more types of housing.

Positive and negative aspects of a Standardized Application process: a standardized application procedure will make things easier for most housing advocates and applicants, especially if it creates an application useful for all 19 types of housing (listed on page 5).

Converting to a standardized application entails expensive and difficult work for oversight agencies, as well as significant systems change and staff retraining for all housing providers: these groups will have to evaluate over 2000 different applications and forms just for Massachusetts, and merge them all into one application, at a large number of crowded meetings that take place over an extended period of time. There is no way to secure the participation of all who need to be present for this to work. The first section of such an application will ask generic questions common to all applications, and the second part of the application will need to contain a large number of 'extra' sections that collect information specific to individual types of housing and even individual developments.

Because of the information needs of some housing developments, the application package will be much longer and will greatly increase printing costs. A standardization of softwares (everyone switching to MS Word from Word Perfect, or everyone installing Adobe PDF and buying the same printer so that margins are not altered in the printing process) will be necessary. Any changes to any part of this Standard application would require all housing developments to print out new versions of the application, and conceivably to require this earlier applications to re-submit a version in order to remain on a waitlist. Some of the information in the second section of a standardized application will refer to earlier sections (for instance, the first section will probably ask for a five-year housing history, and -- some sections later -- the application will ask: "how much do you currently pay for rent? Are utilities included? etc.) Since the information in this later section logically belongs with the housing history, using this standardized application puts the housing provider in the position of having to leaf back and forth through a lengthy application in order to get a clear picture of the applicant's qualifications.

Alternatively, a short *preliminary standardized application* could be created, containing only the essential information required to put a person on a waitlist. This would simplify everyone's work process, make client files much less thick, and greatly reduce the need for 'systems change'. Some issues remain: the need for standardized software or standardized printers. There are still the same political and logistical problems: How to gain participation among housing developments funded by different sources, how to gain agreement on the list, wording and order of the standardized questions, and how to disseminate the new application to every place; how to go through all these steps again every time a regulatory change is made that affects the application process. And for those developments that require persons to walk-in, in order to pick up a copy of the application, this system will not work. There will be significant numbers of non-cooperating housing providers, perhaps sufficient numbers to forever prohibit the achievement of Universal Equal Access.

A standardized application does allow for the possibility that the application can be translated into the many different languages people will need in order to have equal access to the process. It could also be placed online, so that disabled persons will be able to participate if they have access to a computer, a speech-to-text-to and an internet connection. But here, costs become an issue: this approach forces a standardized application to be print in 50 different languages, or requires all disabled persons to own and learn a computer and several softwares in order that there be truly equal access for all populations.

Conclusion: Universally Fair Access is not gained by this difficult work, and implementation of any more effective system will be more easily blocked by those that invested so much time and money to create the standardized application system.

Positive and negative aspects of a Centralized Waitlist: The idea behind centralization of a waitlist is that applicants can fill out one application and automatically be assigned to multiple housing waitlists. This system would be a perfect solution if it is a waitlist for all 19 types of housing listed on page 5. If it is a centralized system for only some of those types of housing, which is the likely scenario, then it results in a number of negative outcomes.

Positive outcomes are that workload is greatly reduced for applicants and advocates, and for some, the process of updating the waitlist will become easier. A single community agency could serve

Many of the same political and logistical problems that plague the development of a standardized application would also arise, and some additional problems, new barriers to equal access, will also manifest. Centralization is extremely time-consuming and expensive to carry out. It requires that an as-yet undeveloped software be installed on every provider's computer, necessitates training at several stages: at implementation, for each staff turnover, and with every software upgrade. The software and the handling of the waitlists cannot be specific to the needs of every housing provider; providers would have to accept the format and any upgrades that were deemed necessary by other providers. Politically it would be difficult or impossible to make every housing provider comply with centralization.

History will affect the process: since, in Massachusetts, DTA (the Dept of Welfare) requires homeless guests in shelter to submit a certain number of applications each week in order to stay housed in shelter. Applicants and advocates fulfill this requirement only by sending ineligible applications to housing providers. Housing Providers who are overseen by other government or non-government agencies, are swamped in processing these 'frivolous' or 'garbage' applications: months or years down the road, they offer someone a unit, only to be told, "I have no intention or ability to live in your town" -- so the providers want to share information on these applicants who turn down housing with other housing providers who also have applications from that person, in order to strip the applicant of any priority status. The implementation of a centralized waitlist will 1) make it easy to find out who has already sent frivolous applications in the last 12 years and 2) create an effortless and cost-free means to share this information with other housing providers. Political pressure to take advantage of this new tool will cause an eruption. The applicants and housing advocates will then be caught in a catch-22 between multiple government and non-government agencies that have conflicting financial and regulatory needs. Mediation cases will increase exponentially, and legal groups may need to sue for client protection if this is implemented. The legislature will be lobbied by special interest groups and during an economic downturn; finances may determine the outcome of a vote.

Implementing centralized waitlists also results in a loss of local control, which means the system automatically becomes less responsive to individual needs. Here is an actual family example and a likely scenario: A family of 17 from a work camp in Bosnia is now living in separate buildings in Fitchburg, MA. They are ranked as #4 on a waitlist for two 6-BR units at the Fitchburg

Housing Authority. A 2-BR unit opens up next to one of the Family's current apartments, but technically the Housing Authority needs to offer this unit to the highest priority 2BR family on its waitlist. But the Authority knows that two more 3-BR units will be opening in that same building in the next month, which would allow the 17 person family to all be housed in one place, and so the Authority may wish to "jump" the 17 person family off the 6-BR waitlist and place them in these 2-BR units, as they open up. After all, such a chance to house the family together may never again occur. In the current system, the Authority can just do this, with minimal fuss. In a centralized system, however, they must twice apply to move the family in sections off the 6 BR list, must also request permission to jump their waitlist, and may have to defend themselves against a complaint by the 2BR family that is now informed that they were co-opted.

Perhaps worst of all, unless a centralized waitlist is used for all 19 types of housing providers, the ability for any planning body to collect data on the number of people needing housing will be permanently impaired. Since the same people will be present on multiple 'centralized waitlists' (Public housing, AIDS housing, domestic violence Housing, privately managed developments, mental disability housing, wheelchair access housing, etc) and these waitlists cannot or will not share information because of privacy concerns, as well as the fact that each sector won't spend money to develop programming that would allow these different waitlists to share information with other agencies who compete for the same funding. The cost to the taxpayer would be significant for such additional programming, even if it were to happen.

This data collection is crucial for both public planners and for political movement. Currently, there is no way to scientifically demonstrate supply and demand by town or county. Debate rages in Massachusetts between conservative and liberal elements about the supposed need for more housing. Legislators must justify a vote for increased funding for subsidized housing to their constituents and if they cannot produce unarguable numbers they will not take a position that may be political suicide. Having several centralized waitlists will prevent this crucial data collection from every happening.

SECTION 3 AN INTERNET-BASED ECOSYSTEM, or TRIBALIZATION

According to Mae West, too much of a good thing is even better. This is not so with technology and its effects on society and individual mental health.⁶

The concept of educating people has little value anymore, because we suffer from information overload as it is. People simply can't afford to consider the possibility of change.

This means that technology that requires widespread participation by low-skill users will fail unless 1) it meets the skill level, 2) it meets the level of desire to engage – **AND it is not perceived as a change in routine by users**. Additionally, the new technology should not be marketed as a threat to existing power relationships, even though any good system will redistribute power by allowing more users to participate. Software systems designers consistently

⁶ Kenneth J. Gergen, *The Saturated Self: Dilemmas of Identity in Contemporary Life* (Paperback - August 2000). Available at Amazon.com.

over-estimate the first two factors and cannot grasp the third because they themselves love to learn new software. The ability of bureaucrats to block a good idea, because of the last consideration, is limitless.

The model that will be described here achieves the good goals and avoids the dangers. It is based on the concept of an ecosystem and the understanding that the Internet is understood to mirror the concept of an ecosystem but that individual sites are designed without that consideration and so work at cross purposes with the original concept.

WHAT IS AN ECOSYSTEM?

Because ecosystems describe things that already exist and systems based on the concept do not need to be implemented but simply launched much in the way that a new animal may appear in the jungle. The system adapts through a series of infinite ripples to accommodate the change. In an ecosystem, each species lives according to self interest, but provides benefits to other species as an automatic by-product. Benefits are supplied by one group or one individual to friends, strangers, and enemies alike. Interactions between groups is never one-way or two-way, but is always multiple and layered; behavior is not standardized or taught, but is instead infinite in variety and intuited. 'Networks' are dynamic and may form for only seconds or days, and then are dissolved, with no time spent on consciousness-raising. Nature leverages all tasks to achieve the maximum linkages and effects. As a result of these benefits, interactions and leveraging of resources, ecosystems survive much longer than, say, civilizations.

The Internet is itself based on the concept of the eco-system. It builds complex systems and that are constantly being re-formed so that the problems are solved. It lets small systems successfully interact with larger systems with an almost invisible oversight body (To quote the Tao - "The wisest rulers are those whose people do not feel they are being governed.") Change is made without expensive or ruinous upheaval. The end result could be called *tribalization*, which is something different than *centralization*.

An internet-based housing program modeled on an ecosystem can easily emerge in the current housing world without any significant systems change and in fact without the awareness of many of the players; it can immediately increase compliance with the Fair Housing Act; save money for all users; provide better service to applicants; reduce workload for providers; and handle timely and comprehensive data collection and reporting as an automatic side effect. Participants will be connected to each other only when they want, and only in ways that require no behavior change, so the day-to-day experience of doing business is that there is 'no change' or that 'work is getting easier.' Adapting this model involves simply taking advantage of the fact that *the housing world is already an ecosystem* and adding a few low- or no-cost components to allow every community to take advantage of what is already in place. These few additions work with existing systems in most cases, but reduce the amount of work required. In a few instances, they replace an existing system, but provide an immediate reward for doing so.

Advocates and applicants should not even need a personal internet connection to benefit, as they can encounter the system at thousands of places they are already visiting: when they go to an advocate, a housing provider, a shelter, a computer learning center, a government agency, a

school, or a public library or even an internet kiosk. Because a single person can perform a greater workload, such a system allows a single community agency to hire one culturally appropriate advocate to handle many clients, reducing the need to place an extensive education process onto thousands of clients who may only experience one moment in the distant future where the education has a chance to show its value

Below is a list of features that an Internet-Based Ecosystem Model Can Supply

Any internet-based housing service based on an ecosystem model can provide all the benefits listed here. However, Nature is efficient: there is no instance of two jungles inhabiting the same space simultaneously. Should other systems arise, they will inevitably end up merging into one system that will absorb the best characteristics into itself. Currently, HousingWorks is the only jungle in Massachusetts so far, and as it expands, absorbs and demonstrates new ideas from every direction. This section of “Multi-system barriers” limits itself to a discussion of the HousingWorks system, but the reader will enjoy knowing that the ideas presented actually represent a continuum of thousands of housing providers, advocates, government staff and applicants, each of whom deserves credit for authorship of some feature or aspect.⁷

Any inventory can be listed - and searched by anyone. By allowing people to investigate all their options in one place, time and money are saved and Fair Housing compliance is increased. The savings starts with housing providers, who find they get fewer extensive investigatory calls from prospective tenants who require twenty minutes of time in order to find out if they are eligible or interested. Outreach is increased while costs are lowered. Oversight agencies save by eliminating the need for separate print and web directories, each with limited outreach and of course go out of date within days or publication. Advocacy groups, usually experience high staff turnover, but avoid the need for repeated or continual staff training to develop knowledge and expertise in all the different kinds of housing. Applicants can choose to gain the benefits of the system by having a profile entered, or can participate anonymously, as comfort or culture dictates. The results list shows all housing providers in the database that match what the client thinks s/he may want. The results list 1) shows which places are open, 2) makes pre-completed applications available for download, and 3) provides details about each housing provider to the extent desired by the provider and the applicant. Applicants with no access to computers or advocates have long had the most difficult time locating resources. Having a system where they can enter via any housing provider, housing advocate or computer center, means that suddenly there are thousands of existing points of entry in their immediate physical or cultural neighborhood.

A One Stop Shopping Form allows all communities to search, self-screen, AND APPLY to all their options. The form requires one time data entry, provides a new level of Fair Housing compliance because all communities can engage with the system in comparatively equal time frames, and the system itself automatically searches nightly for any open options, helping the applicants avoid repeat searches on a daily or weekly basis.

⁷ HousingWorks maintains a patent on the manner in which these resources are linked and on some particular features.

A sophisticated system of updating is in place. This reduces waitlist maintenance, waitlist updating, and empty unit times does not require applicants to surrender any information that is not already typed on the actual housing application, and does not require any systems change or new software purchase. Applicants and advocates can now update waitlists every time they apply anywhere and these updates can be received by housing providers only as needed, minimizing the work of waitlist maintenance on their end. Housing providers can avoid extensive waitlist updating, mailings, and up to 90% of current waitlist update and reporting work time.

Data reporting on outcomes and regional need is collected automatically and can be pulled at any time from the system. This helps planning bodies know the true extent of the need, including an unduplicated count of applicants and inventory from any sector, but going far beyond to include data on length of stays in housing, number of times re-entering the housing search, income and family size, numbers of units of what size needed by town, etc.

A resource database is built simultaneously by users and gets updated as it is used. Any change experience by any resource (hours of operation, address of Management Company, etc) need only be noted once by one user - and the rest of the system benefits from the new information at the moment they need to learn it.

Computer generated applications save time, avoid postage, and can be used successfully regardless of language barrier or type of disability. They also insure legibility. The first time an applicant applies to a provider, the applicant's information is entered into a secure online profile that generates an application automatically. When the applicant wants to apply to *another* provider, his or her social security number brings up the information from the first application onto the new one. Each time the applicant automatically generates a new application or visits an advocate, he is asked to verify the address. If s/he changes his address in one place, it atomically changes the address on all previous applications, and notifies all appropriate housing providers by a method of their own choosing. In this way, the more frequently a person applies for housing, the more cleanly everyone's waitlists are kept. Disabled and non-English speaking persons do not need to fill out repeated applications, or to become expert in what sorts of housing they apply to, as the system provides some basic screening. The applications themselves are placed online, are entirely controlled by each provider, and retain their individual layout and appearance. No standardization is required and yet from the applicant side, the applications process *feels* entirely standardized. The applicant or advocate then prints out the competed application and mails it to the provider, who continues to receive a print copy, but also finds that a waitlist entry is automatically generated at the moment the application was generated. Data entry for the thousands of people on a waitlist is eliminated. Information on the application can be automatically downloaded into the individual waitlist softwares that providers are already using, eliminating the chances for data entry error. No housing provider needs to change in any way its current system for distributing or receiving applications, other than to have one internet connection that can be used by either the staff or the applicant.

How Applications are equally accessible to everyone:

- Voice-activated program allows blind and disabled advocates or applicants to navigate the database and fill in applications at the same speed as a fast typist.⁸
- Industry standard softwares for the blind can also complete a profile, read a list of possible housing options, and generate pre-completed applications. The system can also resize text and pictures for the visually impaired as well as provide translation services for web pages.
- Applicants who do not speak English can have most of their needs met by one advocate who speaks their language or use existing language translation systems online to view pages themselves. They or their advocates can enter their application information and use the website to direct the client to resources, housing, and advocates specific to other needs and qualifications the applicant may have.

Waitlist selection is more fair, efficient, accurate – and trackable

- Providers can use HousingWorks waitlists to ensure that unit offers are never made in vain, that unit offer procedures are in keeping with law and with the particular priorities used by the provider. Instances of waitlist jumping, or indeed all waitlist outcomes, can be automatically reported.
- Applicants may have several advocates working on their behalf. In this model, no applicant can end up with two applications to the same provider using HousingWorks.
- Typed applications eliminate problems of illegibility and eliminated ADA-related costs such as hiring an interpreter to explain the application, or using 504 Coordinator time to help people fill out applications.
- 90% less data entry⁹ is required for HousingWorks-managed waitlists, meaning many fewer mistakes

Waitlist maintenance time is reduced by as much as ninety percent.

Any corrections or updates made to one application will be automatically made to all of that client's applications in the system. This means that every time a client creates a new application old ones are updated. Likewise, a change of address can be made with only one stop to any housing provider or advocate, rather than mailing 20-50 letters. Much effort is eliminated for provider staff, applicants, and advocates in terms of updating applications, therefore minimizing out-of-date information and the problems caused by it.

The system empowers all users

- The website displays a manageable amount of information.
- Short videos (soon to appear on the site in English, Spanish, and ASL) help explain the system and types of discrimination for those who cannot see or read.

⁸ This Dragon Systems software (\$50) works best when used at one computer by one person (98% accuracy), so would be easier used by advocates than applicants. Once an initial applicant profile is created, all applications that are generated are automatically filled out. There may be blank spaces where unique questions are asked or where applicants have chosen not to store data online. It is also possible, using disability softwares, for a blind person self advocate fully in the process, and fill out applications as fast as a sighted person, even without the visual context that a sighted person enjoys.

⁹ Most providers will continue to deal with hard copy applications for the immediate future, and therefore need to enter the printed application data into a waitlist system, but it is also possible to electronically transmit housing applications using HousingWorks, including a digital signature, eliminating copying costs as well as the need to address and stamp envelopes.

- There is a link to the HUD website complaint forms on applications page. While searching for more housing, the applicant can also access legal help.
- Data entry for the system is performed by disabled and homeless or at risk of homeless persons, who learn the simple computer skills and get paid, while they are looking for housing. The system can also help combat the idea of an information underclass. Their first time entering the system all users will encounter a “We built HousingWorks” web-page, with photos of data entry clients, providing a welcoming space for all users as well as combating the idea the internet/the computer is only for some people.

The system is easy to implement

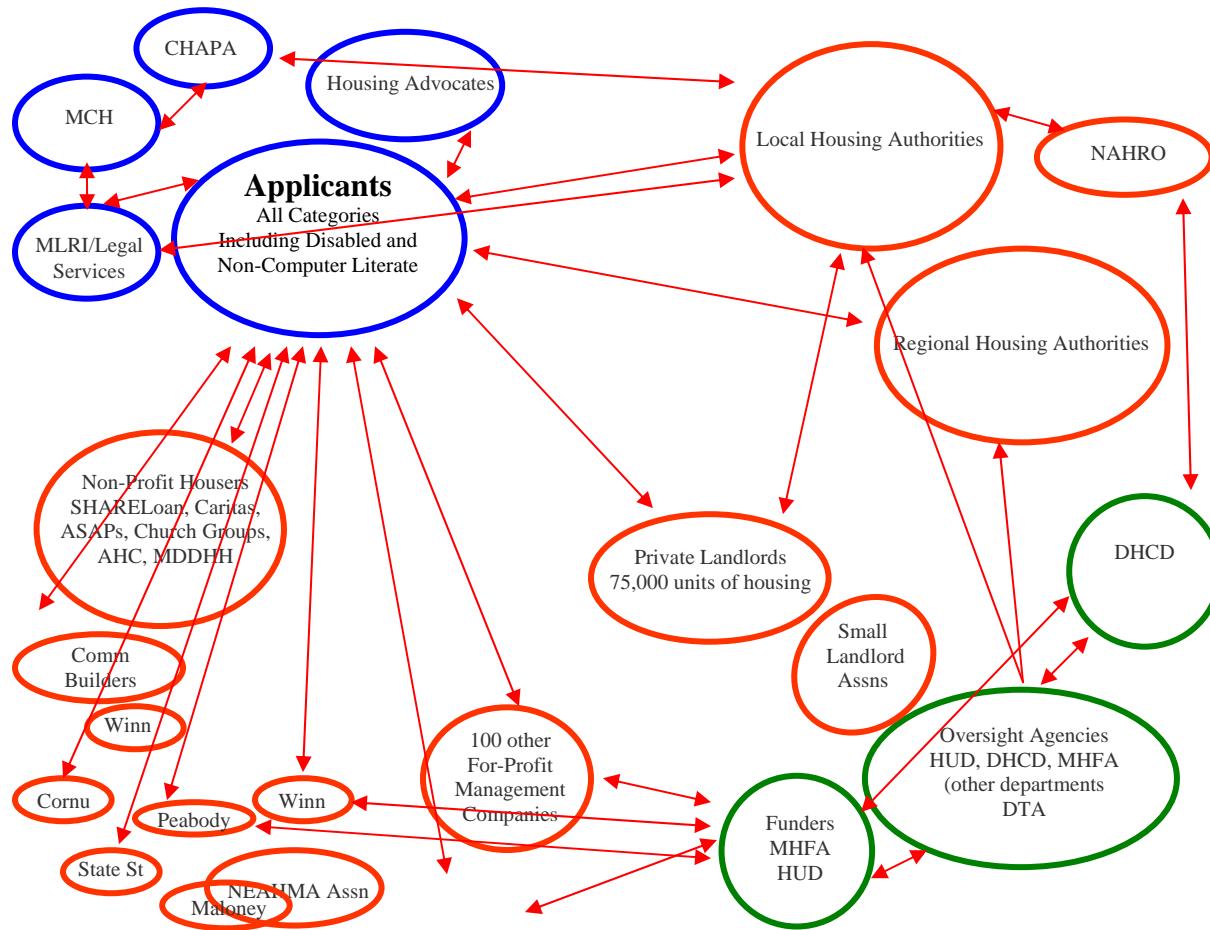
- Advocates and Providers can be trained to use the HousingWorks system in one 25-minute session.
- Does not require systems change for most participants – allows them to continue using their current waitlist and application systems, but with
 - Fewer repetitive phone calls because information about the units can be updated online
 - Accurate estimates of wait time
 - No illegible applications
 - Reduced data entry, minimizing human error
 - No duplicate names
 - Fewer ineligible applications (most will be eligible for the housing because of the search criteria that led them to the provider)
 - Fewer obsolete applications
- Provides immediate savings for all users, especially in comparison to software.
- Many features of HousingWorks are free: applicants and advocates can search for housing and resources and receive email updates about waitlists for free. Finding out what waitlists are open, a 20 hour a month process, is now eliminated and is also a free service. Advocates pay \$150 a year for the option of computer-generated applications, which save approximately 20 hours a month for full-time advocates (approximately \$3500 per year, based on a salary of \$28,000) Housing providers can be listed online, update their information, and provide online applications for free. They can pay (price varies based on number of units and voucher turnover) for HousingWorks waitlist management, which is still significantly cheaper than most waitlist software.

Allows accurate and automatic data collection

If a significant number of providers and advocates use the HousingWorks database, it will be possible to create detailed reports about number of users, income levels, average time on waitlists, supply and demand comparisons, and Fair Housing Act compliance at the push of a button. For the first time a specific and accurate evaluation of the housing situation can be made. Oversight agencies and funders can use this information to plan effective policy benefiting applicants and the general public. Less money will be spent by the government to research the situation, so more can go toward building new units.

Conclusion

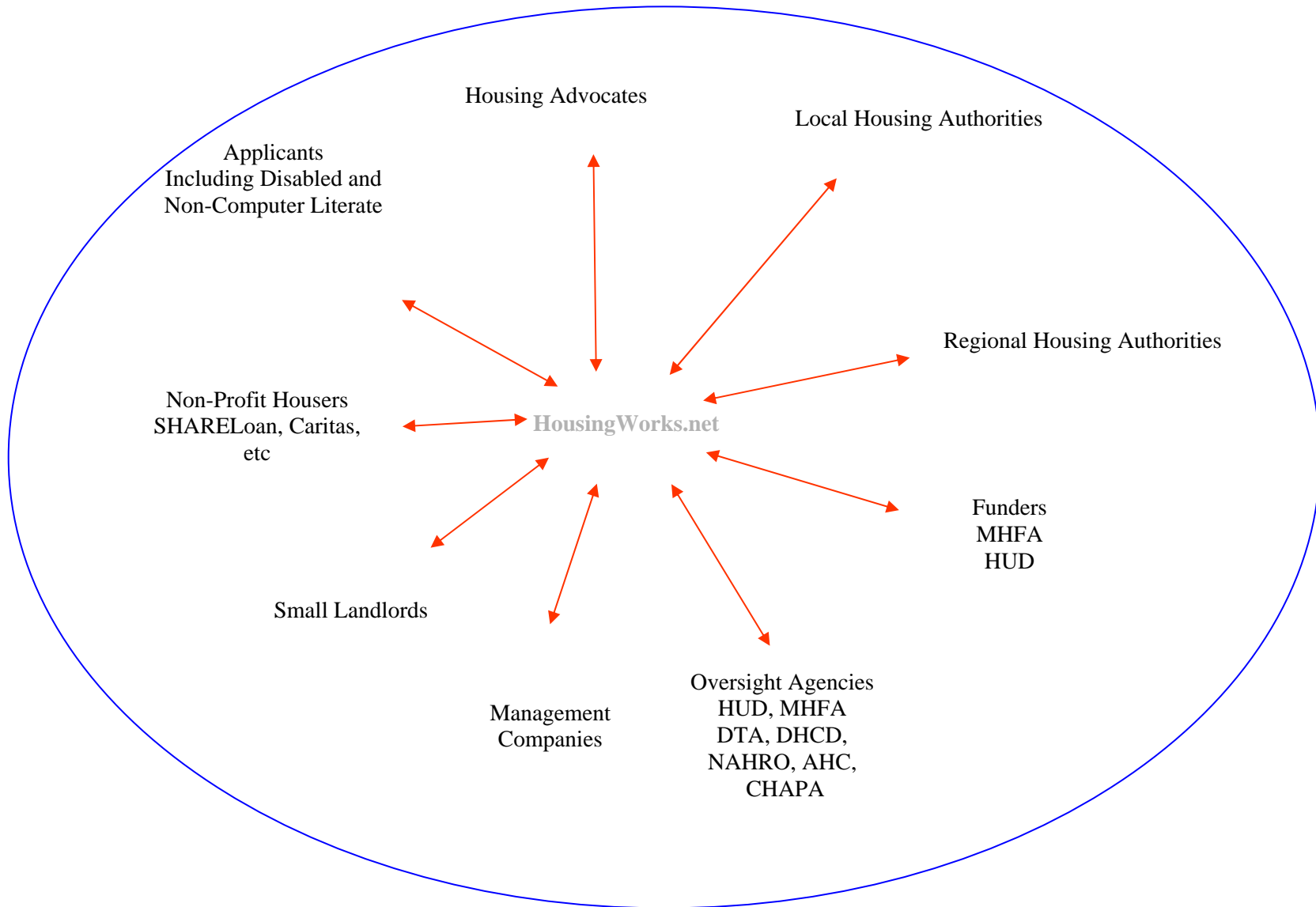
An internet-based ecosystem such as HousingWorks can eliminate or greatly alleviate the shortcomings of the current housing system. Even with partial implementation, HousingWorks can greatly relieve these problems. Ultimately, HousingWorks offers the possibility that people who cannot afford market prices can have fair and equal access to housing.



LEGEND: **BLUE** = Applicant and Housing Advocate Groups
RED = Housing Providers
GREEN = Oversight and Funding Groups

Example of how this set of networks produces unintended results: DTA (Dept of Welfare) requires homeless in shelter to submit a certain number of applications each week in order to stay housed in shelter. Applicants and advocates respond by sending many ineligible applications to housing providers. Housing Providers are swamped processing these applications, and months or years later offer someone a unit, only to be told, "I have no intention or ability to live in your town," and the providers want to distribute names of applicants who turn down housing to their peer groups who also have applications from that person, in order to strip them of any priority status. Mediation cases then increase, and legal groups may threaten to sue if this is implemented. Data on number of people needing housing is impossible to collect because funding groups can't share waiting lists in any politically practical, economically feasible manner.

The Housing World Viewed as an Ecosystem (and Internet-Based)



Same problem approached via an ecosystem: Applicants send more application but only to places where they are eligible AND interested, in a shorter time. (They are screened by system prior to generating applications. Housing Providers eliminate 90% of their data entry, so no matter how many applications are received, their workload is reduced. Further, their waitlists are automatically cleaned and updated every time the applicant applies anywhere else. No systems change, or different waitlist software is required. This process not only makes applying for housing a much more efficient thing, it also makes automatic data collection possible.