

Piloting Change

Helping Seniors Overcome Housing Barriers

The following piece explains the importance of the Fair Housing Act and how it enables seniors with disabilities to access affordable housing. By NWPP Housing Case Manager, Marisa Espinoza

In April 2018, housing advocates across the U.S. celebrated the 50 year anniversary of the Fair Housing Act (FHA). A component of the 1968 Civil Rights Act, this legislation plays an active role in the lives of low-income seniors, who are often members of groups that have been historically marginalized and impacted by discrimination in housing: women, people of color, people with disabilities, and people who were born outside of the U.S. The FHA makes it possible for housing case managers like me to advocate for clients with disabilities and ensure they have an equal opportunity to obtain affordable housing.

The FHA prohibits discrimination in rental housing, as well as other areas of housing like sales, advertising, and financing. Its main purpose when first adopted was to ban racial discrimination in housing, which is still a severe problem at the time of this writing. In fact, the Fair Housing Council of Oregon (FHCO) reported in November 2018 that significant discrimination and “adverse differential treatment” based on a person’s race or country of origin were seen in the Fair Housing Testing that FHCO conducted in the city of Portland. And, though the FHA has been a federal law for decades, the residual effects of widespread racial discrimination and segregation in housing in the 20th century continue to limit housing opportunities for people of color today.

The FHA says that certain protected classes, or groups of people who share a characteristic or attribute, may not be turned away from housing on the basis of that characteristic. In addition to race, the protected classes include religion, sex, national origin, and disability. This last category, people with disabilities, is one that applies to many of our case management clients at NWPP. We frequently witness how seniors who have

insecure housing or are experiencing homelessness can have significant physical and mental impairments that prevent them from securing an affordable place to live.

ACCOMMODATIONS

People with disabilities are protected from discrimination by the FHA’s requirement

that landlords accommodate people with disabilities. An accommodation is an action a landlord can take that makes it possible for a person with a disability to receive an equal level of benefit from housing that a person without a disability receives, and this can happen in two ways.



The first way is called a “Reasonable Modification”, which is a change that is made to the physical structure of the housing to make it accessible to people with disabilities. This could be installing a ramp for a wheelchair user to enter the building, adding grab bars in a bathroom so that someone with mobility problems can shower safely, or installing a device with flashing lights so that a tenant who is deaf or hard of hearing can be aware when the smoke detector or door bell has sounded.

The second way is called a “Reasonable Accommodation” (RA), which is a change to a landlord’s policies, practices or services to make the housing more accessible. This might allow a tenant who needs daily assistance to have

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From the
EXECUTIVE DIRECTOR
 Laura Golino de Lovato

Dear NWPP Friends

2019

The Year of Northwest Pilot Project

Do you remember where you were or know what was going on 50 years ago? In 1969, the first person walked on the moon. Woodstock celebrated “Three Days of Peace and Music” in upstate New York, capping off the Summer of Love. The Concord SST made its first flight. The Portland Trail Blazers basketball team was formed and ready for the 1970-71 season. And Northwest Pilot Project was started. **Yes – that’s right, it’s Northwest Pilot Project’s 50th Anniversary!**

In October 1969, Peter Paulson, an Episcopalian minister, began Northwest Pilot Project as an all-volunteer response to seniors at risk of losing their ability to live independently. At the time there was no agency providing support for the elderly poor and as a result, elderly people were being put into nursing homes unnecessarily. NWPP began to “pilot” programs in areas of unmet need including the first Meals-on-Wheels program in the state of Oregon, advocacy efforts leading to increased accessibility of Tri-Met bus system for disabled people, relocation services for seniors losing their housing due to building closures and gentrification of areas of the city, and organizing a coalition of downtown Portland churches to provide

emergency help to the poor. Over the years many of these programs, such as Meals-On-Wheels, became independent agencies. Today, NWPP’s work is focused on housing assistance, transportation, and advocacy.

Fifty-years is a milestone for any entity, but for a small and mighty organization like NWPP, it’s **phenomenal**. Since 1969 we’ve helped over **40,000 seniors** and we are still going strong. Last year alone we stabilized the housing of 598 seniors, and on an annual budget of \$2M.



But wait.....THERE’S MORE!!

We have some other reasons to celebrate and successes to share:

- This year will be our **40th Walk-a-thon** fundraising event on Sunday, May 5th. And for the first time attendees and supporters will be able to register and support us online! Visit our website: www.nwpilotproject.org
- We have a **new website**. This new site will feature more robust resources for those in need of housing assistance, and more

information for those who want to support our work. Same URL, but a whole new look! www.nwpilotproject.org

- We have developed a new and innovative online tool for seniors comfortable with using technology to identify basic housing options. Our proprietary **Online Housing Assessment Tool** is a one-of-a kind resource that will increase service delivery to seniors seeking information and resources about housing in Multnomah County.
- We’re also **growing to meet the growing needs** of very low and extremely low-income seniors in our community. Over the next six to 12 months, we’ll be adding staff positions and creating new partnerships to serve more seniors

CELEBRATE!

Northwest Pilot Project could not celebrate this incredible milestone if it hadn’t been for YOU! Whether you’re a donor, a service partner, a funder or community advocate, a former staff or board member or maybe all of the above, it’s because of YOU that we’ve been able to succeed at our mission of bringing hope and dignity to low-income seniors. We look forward to celebrating with you.

SAVE THE DATE:

FRIDAY, OCTOBER 4th
NWPP: 50 YEARS OF SUCCESS!

We’ll have some fun looking back at NWPP’s history and we’ll applaud the contributions of some very special individuals and groups. Watch for the invitation with all the details.

ONWARD!!

Laura

St Andrew Parish Presents 2019 Martin Luther King, JR. Awards

St. Andrew Catholic Church presented its annual Martin Luther King, Jr. Awards at Mass on Sunday, January 20. These awards are given to people whose service embodies the values of Dr. King, who used nonviolence, civil disobedience, and Christian teaching to advance the cause of civil rights in America.

An award is given each year honoring a community group for their works of social justice in the greater metropolitan area. The Community Service Award went to **Bobby Weinstock** and **Susan Emmons of Northwest Pilot Project** who have a combined sixty years of service to elderly people who live in Portland's downtown. Weinstock's remarks were a litany of gratitude for all the people—volunteers, staff, donors and the clients themselves—who make NWPP's many programs successful. Over the years, the agency has relocated hundreds of elderly and disabled tenants who were threatened with homelessness as their apartment buildings were demolished or gentrified. Weinstock has thirty years working as a Housing Advocate for NWPP.

Emmons told a story about a demonstration organized by NWPP in 1998, when Portland City Hall was reopened after a \$30 million remodel. Elderly

people from across the city greeted City officials at the official opening in order to request a set-aside of money for low-income housing. "We weren't too popular," Emmons recalled. "One 93-year-old lady asked me if we would get arrested, and I told her that was unlikely, since it is not illegal to come to City Hall. She looked disappointed, and I asked her, 'Did you want to get arrested?' 'Yes,' she told me. 'It would

be a wonderful story to tell my grandchildren.'" Emmons, who served as NWPP's Executive Director, retired at the end of 2016.

Each year, at the Sunday closest to the holiday celebrating Dr. King, these awards reassert the parish's sharing in what he called, in his Nobel Peace Prize acceptance speech, his "audacious faith in the future of mankind."

Relocation HAPPENS!!

The 2018 holiday season was not a joyous time for the tenants at The Lincoln Hotel: all 26 households got 90-day eviction notices on December 21. The building's owners had decided to discontinue operation of the building after decades as a very low-rent modest, single room occupancy (SRO) residence. Northwest Pilot Project had worked with many residents over the years. The affordable rent and the building's location in downtown Portland made it ideal low-income housing.

Strong tenant protections in the City of Portland – 90 days' notice for no-cause evictions and cash relocation assistance – gave these residents a small cushion. Even so, finding another apartment by March 31 at a rent they could afford was going to be a tremendous challenge. The risk for each of them becoming homeless was very high.

When NWPP learned of the building owner's decision, we reached out to The Lincoln's on-site manager to identify which residents would be eligible for NWPP's services, and then our team went to work.

NWPP requested and received financial support from two of its key partners: Multnomah County's Joint Office of Homeless Services (JOHS) and CareOregon. The funds – \$100,000 total – will allow NWPP to provide relocation help and ongoing rent assistance to The Lincoln residents to find new apartments where rents will likely be significantly higher than \$490 per month average they'd been paying.

Two temporary staff plus three volunteers, overseen by members of NWPP's staff, worked quickly and found new homes for 22 of the 26 households. (Four of the residents had relocated prior to NWPP's involvement.) By March 15th, all the residents of The Lincoln had found new homes. NWPP will continue to work with each person to ensure that they have a plan for permanent housing that's affordable for them. We are so grateful to the County and CareOregon for their financial contributions.

Check for updates about The Lincoln residents at: www.nwpilotproject.org



Susan Emmons and Bobby Weinstock with the Community Service Award



Join Us for A Walk in the Park

Walk-A-Thon, Sunday, May 5th

Show your support and have fun doing it! Raise money for Northwest Pilot Project's programs and services to help low-income seniors secure housing, transportation and supportive services. For 50 years, NWPP has helped provide a life of dignity and hope to low-income seniors in Multnomah County, touching the lives of 3,000 people each year.

The Walk-A-Thon is our major fund-raiser of the year. Our corporate sponsors cover all expenses for the Walk-A-Thon, so 100% of the money raised by walkers goes directly to support our quality services to low-income seniors.

The goal of this year's Walk-A-Thon is \$200,000. Call 503-227-5605. We'll send you everything you need to participate in our Walk-A-Thon, or go to our website: www.nwpilotproject.org and you will find everything you need to participate. It's easy and it's fun.

Start getting your pledges today!

Putting your best foot forward

Here's how you can walk for NWPP. It's easy!

- 1 Call 503-227-5605 to receive your Walk-A-Thon materials or go to our website: www.nwpilotproject.org
- 2 Get as many pledges as possible before May 5th, 2019
- 3 Form a team. Ask friends, co-workers, and family members to join you.
- 4 Arrive on Sunday, May 5th by 12:30 p.m. to register and join us for our 40th Annual Walk-A-Thon from 1–2 p.m. in the South Park Blocks by Portland State University.

You can even bring your dog!





Prizes, pizza, music, FUN!

Prizes include hundreds of dollars in gift certificates from major retailers and area restaurants.



We are grateful to the band **Hollowdog** for providing great rock and roll tunes *pro bono* for the Walk-A-Thon!

Walk Your Way to an Amazon Echo Bundle!

Bundle includes: Amazon Echo Show, Amazon Echo Dot, Philips Hue Smart bulb and a Smart plug!

All individual walkers who have at least \$500 in pledges on their pledge sheet will be automatically entered to win an Amazon Echo Bundle for your home.



Can't be at the Walk-A-Thon? Participate by pledging!

If you are unable to participate in this year's Walk-A-Thon you can still show your support for NWPP – by making a contribution with the coupon below!

In the midst of the current housing crisis in Portland and Multnomah County, hundreds of seniors living on limited incomes face their own personal housing crisis. Our goal is to end homelessness for the low-income elderly and ensure every person 55 years and older has a safe and affordable place to call home for as long as they can live independently.

By supporting Northwest Pilot Project you are making an investment in the future by helping us house low income seniors and connect them with services that will enable them to age in place. This will reduce the number of homeless elderly accessing hospital emergency rooms, mental health clinics and the already crowded shelters.

Please give today to help seniors facing loss of housing. Now, and for the future.



COUNT ME IN!

We can walk for you!

I'm supporting NWPP's 40th annual Walk-a-Thon!

☐ \$25 ☐ \$50 ☐ \$100 ☐ \$125 ☐ Other _____

Name _____

Address _____

City/State/Zip _____

Mail to: NWPP, 1430 SW Broadway, Suite 200, Portland, OR 97201

Or pledge online at **www.nwpilotproject.org**

Join us in keeping seniors housed!



Overcoming Housing Barriers continued from page 1

a live-in caregiver, permit a tenant who is hearing impaired to have an assistance animal despite a no-pets policy, or provide forms in large print or help with filling out forms to tenants who are blind or have low vision.

RAs are often used for tenants who already live in housing, but they can also be used during the application process for potential tenants, including when an applicant is rejected. The FHA requires that the process of applying for housing also be accessible to people with disabilities, but for many disabled applicants, the disability itself can make it difficult to obtain an accommodation. For this reason, acting as an advocate to help a client request an RA to overturn a denial of housing is an essential part of the work of a Housing Case Manager at NWPP.

BARRIERS & IMPACT ON RENTING

To explain how RAs help our clients we need to understand housing barriers. Barriers to housing are problems that could show up on a housing background check or screening that could lead to rejection by a landlord. The most common barriers that our clients have are criminal convictions, poor credit history, or past evictions.

A landlord is authorized to determine their own guidelines for screening an applicant and what types of housing barriers they won't accept, which are listed in the screening criteria of a building or property. However, there are legal restrictions in Oregon for how long an applicant's eviction can count against them as well as what types of convictions or charges can be considered. In

many cases the criteria our clients are measured against still pose a challenge to renting because the negative effects of disabling conditions can seep into all areas of someone's life: their ability to work, pay rent, build good credit, and at times, to have good conduct and follow rules. These negative effects often lead to housing barriers.

An applicant can be denied for disability-related housing barriers long after they have obtained better care or resolved the underlying issue that caused it, which can prolong an individual's housing crisis. Many landlords aren't familiar with the research studies which show having a housing barrier like a criminal conviction does not actually predict how well a tenant will do in housing. And in recent years, the federal Department of Housing and Urban Development has told landlords to be more precise in how they use an applicant's criminal background to screen a tenant because this practice can disproportionately harm people of color, who are vulnerable to institutional racism within the U.S. criminal justice system.

When an applicant is denied housing on the basis of their screening, the

landlord might tell them directly, but more often an applicant is instead mailed a letter called an "Adverse Action Notice" which states that the client's application failed to be approved. The notice might state why they were not approved, or direct the applicant to talk to the company who conducted the background check or screening.

SAMUEL'S STORY

When I am working with a disabled senior who has been denied rental housing, I consider three key questions to determine whether I should assist them in requesting an RA from the landlord on the basis of disability. To show you the process, I will share what took place for Samuel, a client I worked with who is now living in permanent, subsidized housing.

Question 1: Is the reason the person was denied directly related to their disability?

When I first met Samuel, he was 57 and had been staying at a local homeless shelter for several months after losing his housing due to his lack of income. Primarily Spanish-speaking, Samuel had lived in the U.S. for thirty years and worked strenuous physical jobs throughout that time, until several months prior to our meeting. He suddenly found that he could no longer

maintain his work because of an unknown, debilitating physical condition that had gradually worsened over recent years, causing mobility problems, swollen joints, and severe pain. Samuel was unemployed and hoping to find part-time or lighter duty work, but his time in shelter was running out quickly.

Though Samuel clearly possessed a strong work ethic and demonstrated that he would



President Lyndon B. Johnson signs into law the Fair Housing Act of 1968. Courtesy of the Library of Congress.

be a responsible tenant in any building, many landlords could still deny his application due to his poor credit history. His credit report showed past due debt to a creditor, as well as an outstanding medical bill in collections that he was unable to pay. Even buildings designed for low-income and economically vulnerable tenants have restrictions on the amount of credit issues they will accept in a prospective tenant. In Samuel's case, the past due debt was accrued when his health began interfering with his ability to get to work, and he used a credit card to make up for missed wages and pay for basic living expenses. The medical bill in collections went unpaid for similar reasons. Thus, when we received word that his application to an affordable SRO (single room occupancy apartment) was denied, we knew that the denial was directly related to his disability.

Question 2: Is there proof of this person's disabling condition?

Early on, Samuel and I discussed how to use his Medicaid benefits, which were new to him. Several weeks later, he had an appointment scheduled at a community health clinic where he was to begin receiving primary care from a physician. Not long after, he was diagnosed with chronic gout, a form of inflammatory arthritis that often affects people with diabetes, and can become severe when individuals have limited access to quality health care. He began to receive treatment for this and I requested verification of this condition from his new doctor and kept it ready in case it was needed later on, to use as proof of his disabling condition.

Question 3: Has there been some change to ensure the person's disabling condition is being managed more effectively now, in contrast to how it was managed in the past?



Samuel has affordable housing due to a Fair Housing Act reasonable accommodation.

For Samuel, it was clear that with the ongoing medical care he now had in place, he was unlikely to have a repetition of his credit issues. In fact, because he was now going to apply for Social Security Disability, his future income would likely be much more stable and any setback to his health would no longer jeopardize his ability to pay rent.

Samuel had a strong case for an RA and we worked together to send an RA request letter and verification of disability to the landlord as quickly as possible; many landlords are under pressure to get vacant units filled. In the letter, we described the above circumstances, emphasizing that the issue that led to the denial was caused by his disability. We formally requested, under the Fair Housing Act, that his application be reconsidered. After a few days, the property management company overturned the denial.

POSITIVE OUTCOMES

Samuel's ability to access this apartment had long lasting impacts. Having his own place made it possible to attend regular medical appointments and physical therapy, and keep up with the process of applying for Social Security Disability Income (SSDI). Eventually, his name came to the top of the waitlist for a permanently subsidized building.

Around the same time, he was awarded his SSDI. Now, at 60, he lives comfortably in a building designed for low income seniors, easily accessing public transportation to get to appointments, and cooking healthy meals that keep his diabetes and chronic gout from worsening.

Many clients I've worked with have stories that parallel what happened to Samuel. I often meet seniors who are likely to receive a denial on the basis of criminal history, and in some cases they can show that their conviction was due to a lack of mental health or substance abuse treatment, and submit proof that they are now in a program of recovery and their symptoms have stabilized. All too often I meet seniors who were evicted because of cognitive or mental health issues that affected how they managed their money or paid rent. In these cases, showing proof that they now have a Representative Payee, or someone else enlisted to help, can be an effective way to get the denial overturned. In other cases, we've incorporated proof of participation in a variety of other programs into RA requests.

Along with the many ways our housing case managers advocate for individual clients who are having trouble securing housing because of their disabling conditions, laws like the Fair Housing Act are an essential tool to making sure they can eventually overcome barriers to housing. Thanks to the protections within the FHA for people with disabilities, many of our clients now live in buildings designed for the needs of low-income seniors. Though the RA process can take significant time and effort, it's a joy and a privilege to see the look of relief in the eyes of a senior who was close to losing hope when they are finally approved as a tenant.



NORTHWEST
PILOT PROJECT

1969 – 2019

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CHANGE SERVICE REQUESTED



Join Us

Walk-A-Thon, Sunday, May 5th

Great prizes in all age categories! **Free Pizza** for all walkers!

Terrific **Live Music!** Help raise money to help low-income seniors in need of housing, transportation and support services.

Schedule: Registration: 12:15–12:45 PM; WALK-A-THON: 1–2 pm; Pizza/Prizes: 2–3 PM
Find all the details for the 2019 WALK-A-THON on pages 4 and 5