

## On the Main Streets of Charm City: MSH's Baltimore City Housing Initiative

By Kathryn (Katie) Rouse, MSH Operations Manager

Bringing our award-winning "Main Street Model" of quality, affordable, independent rental housing for people with psychiatric disabilities to Baltimore City was a long-held goal for Main Street Housing.

In 2012, MSH started our Baltimore City Housing Initiative thanks to the generous support of The Harry and Jeanette Weinberg Foundation, the Maryland Department of Health and Mental Hygiene, the Maryland Department of Housing and Community Development, and our friends, neighbors, supporters and donors. After three extremely busy years, we are proud to report that we now own five properties in Baltimore City, with a total capacity of 14 Tenant Slots!

"Main Street Housing providing this type of quality housing allows Baltimore City residents with mental illness to remain in their community and live successful, independent, healthy

lives," explained former MSH Board of Directors President Hope Tipton, who championed the early planning efforts for Main Street Housing's expansion into Baltimore City.

Responding to a Housing Crisis

Even before our first Baltimore City rental housing units became available, MSH started receiving a steady stream of applications from individuals and families in Baltimore City desperately seeking stable, quality, affordable housing. That's not surprising, given that Maryland ranks as the 4<sup>th</sup> most expensive state in the country for rental housing, 23.8% of people in Baltimore City live below the poverty line, and 23% of Baltimore City house-

holds experience severe housing problems like overcrowding, high housing costs, or lack of kitchen or plumbing facilities according to 2014 reports by national and federal agencies.

Having "a stable and safe place to live... and the independence, income, and resources to participate in society" are recognized by SAMHSA as essential components of long-term recovery.



Advocates and policy makers in Baltimore City are well aware of the biggest obstacle faced by people with disabilities when it comes to finding housing: a lack of income. The Journey Home: Baltimore's Plan to End Homelessness states it clearly: "People with disabilities who rely on federal Supplemental Security Income... cannot afford to rent a modest one-bedroom apartment without rental assistance."



Unfortunately, rental assistance is also exceedingly hard to find. When the Baltimore City Section 8 housing voucher waitlist opened for just 9 days in 2014, The Baltimore Sun

reported nearly 74,000 applicants registered in the hopes of being selected for one of the few thousand available vouchers becoming available. The list isn't expected to open again for another six years.

Adding to the crisis is how the number of available affordable rental units in Baltimore City has been steadily decreasing over the past decade. In 2012, there were just 43 affordable rental units available for every 100 "Extremely Low Income" households according to analysis by the Urban Institute.

"The need for housing for behavioral health consumers in Baltimore City is greater than any other region in the

state," said Tony Wright, Executive Director of On Our Own, Inc. in Baltimore City and current MSH Board of Directors member. "It will be a great service to operate Main Street Housing within Baltimore City to be able to start to address that overwhelming need."

Hope Tipton agrees. "Housing is a critical component of everyone's life. It impacts employment, where a child goes to school, where you buy food, and often a person's health. For individuals with mental health issues, obtaining independent, safe, and affordable housing is critical to their success. Without [quality, affordable housing], many individuals with mental health disabilities would be in mental health facilities, in subpar housing, in homeless shelters, or on the streets."

East and West, Home Is Best

MSH's Baltimore City Housing Initiative creates new choices in affordable housing beyond traditional service-based programs and set a standard of excellence for housing that truly fosters recovery.

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Hope Tipton, Magistrate, Baltimore City Circuit

Court and Former MSH Board President

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"Main Street Housing offers...

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Tony Wright, Executive Director, On Our Own,

Inc. and current Director, MSH Board

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MSH has rigorous property selection criteria regarding quality, location and sustainability. Properties must be in great condition, located in neighborhoods that offer access to employment, education, recreation and health services, and be sustainable at affordable monthly rent amounts designed to fit the needs of individuals and families living on limited or disability income.

Finding properties that meet those standards is an intensive process. Over the past three years, David Roper, MSH Western Regional Property Manager reviewed "more than 200 properties in total - researching the property and neighbor-

hood and making in-person visits to many of them - to find five that met our criteria."

MSH purchased our first Baltimore City properties in 2013. Both properties are single-family homes in quiet neighborhoods in Northeast. Thanks to generous funding from The Harry and Jeanette Weinberg Foundation, we were able to make major upgrades at one property, including an additional full bathroom and kitchenette in the building. These changes dramatically increased the property's flexibility to accommodate co-tenants or a larger family.

In 2014, again with significant support from The Harry and Jeanette Weinberg Foundation, MSH purchased two more homes in Baltimore City. Our third property is a friendly brick row home in Northeast with an updated kitchen and finished basement. We were able to complete additional renovation projects at this property thanks to funding from the Jacob Lowenthal Residue (administered by PNC Charitable Trust) and The Herbert Bearman Foundation. Our fourth property is a large and sunny single family home in Northwest, which had the added bonus of a large garage for storage!

This year, we've had the fantastic opportunity of purchasing a small, 4-unit apartment building in Northwest Baltimore as our fifth property. We have heard many requests from individuals seeking single units over these past three years, and we are so excited to be able to offer affordable apartments to single adult tenants and small (2 person) families. MSH will be completing several small rehabilitation projects at this property over the next few months, and we expect it to be fully occupied this summer. Our efforts in FY 15 in Baltimore City have been helped by significant support from The Harry and Jeanette Weinberg Foundation as well as support from the United Way of Central Maryland and the Herbert Bearman Foundation.

A Home Makes All The Difference

"The positive atmosphere around me and the availability of the staff."

That's some of the feedback Main Street Housing hears from our Baltimore City tenants, and we have worked hard to make sure our properties support wellness and recovery. MSH Western Regional Property Manager David Roper and Maintenance Worker John Allen empower tenants to take comfort and pride in their homes through "supportive accountability" practices like inspections and coaching.

Tony Wright sees how MSH provides housing opportunities

that are optimized to support wellness and recovery.

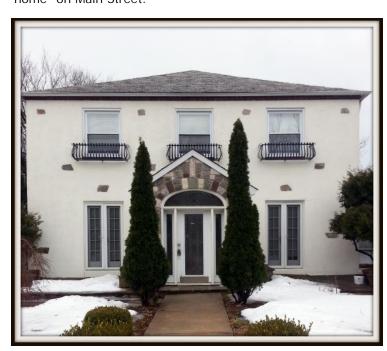
"Other than the obvious issue of the price of housing, there's also [a barrier of] stigma faced by behavioral health consumers - being discriminated against and abused because of their behavioral health issues. Main Street Housing offers a safe environment, a safe haven for people with lived experience, and eradicates the stigma that behavioral health consumers may encounter when trying to get housing in

the general community."

MSH received more than 100 Rental

Applications for Baltimore City in 2014, and our selection process prioritizes applications from people in restrictive and unstable housing situations (i.e. inpatient psychiatric units, Residential Rehabilitation Programs and homelessness). So far, the vast majority of Baltimore City tenants have come to MSH from one of these three situations.

The last three years have been challenging and exciting, and we could not have achieved such fantastic progress in Baltimore City so far without all our friends, donors and neighbors. It is your support that has made the best moments of 2014 possible: placing keys in the hands of our new Baltimore City tenants and welcoming them to their new home "on Main Street."



<sup>&</sup>quot;The quiet and clean atmosphere of my house."

<sup>&</sup>quot;The privacy."