



31 Properties in 15 Years: Developing Quality, Affordable Housing on *Main Street*

By Katie Rouse, MSH Operations Manager

"The core idea was that people living with mental illness had the right to live 'on Main Street,' and this organization would provide opportunities for tenants [with psychiatric disabilities] to have the same rights and responsibilities as any other renter."

Norma Berlin, a founding MSH Board member

Fifteen years ago, a small group of consumers and administrators with extensive experience in the mental health system came together to discuss an exciting opportunity. New models for housing for people with disabilities were emerging across the country in response to deinstitutionalization from hospitals and other facilities.

However, a difficult combination of overwhelming need, economic limitations and paternalistic models was producing a narrow array of options for housing in many communities. In the worst cases, rundown buildings shared by too many people offered residents little in the way of privacy and left everyone vulnerable to being stigmatized. Residential programs offered solutions for individuals needing intensive supports, but created a different barrier. When housing is intrinsically linked with required participation in mental health services, an individual making significant progress in their recovery could actually jeopardize their ability to remain in residential housing.

There were also a few pioneering examples of housing models designed by, with and for consumers where desirable, non-service-linked housing options enhanced a person's strengths and freedom. The group in Maryland had convened to explore launching a housing program that embraced quality, affordability and choice as absolutely necessary to offer a real foundation for long-term mental health recovery and community reintegration. The driving mission would be to create quality, affordable rental housing options so desperately needed by individuals and families with psychiatric disabilities trying to survive on disability benefits and public assistance.

If it were successful, the organization would not only offer a better quality of life for tenants, but would also set a new standard for how mental health consumers could successfully live independently in the community with the same dignity and equality afforded to their neighbors.



As Mike Finkle, Executive Director of On Our Own of Maryland, Inc., remembers, "we brainstormed lots of different names [for the organization], but 'Main Street Housing' really captured what we were trying to do: help consumers get from the back wards to Main Street!"

Making A *Main Street Model*

With the support of leaders in the mental health consumer movement and state administrators, Main Street Housing (MSH) began as a program of On Our Own of Maryland thanks to grant funding from the Mental Health Administration, now the Behavioral Health Administration, of the Department of Health and Mental Hygiene (DHMH). In a very short time, it grew into a separate, subsidiary corporation with a passionate Executive Director, Kenneth Wireman.

"In the beginning, I was one staff person trying to make the dream of independent, non-service linked housing a reality.

Only after contracting for our first property in 2002 did I fully begin to understand the long-term implication of what we were accomplishing," recalled Wireman.



Tenants on Main Street: First tenants with MSH Executive Director, Ken Wireman

Finding the financial support to purchase that first property was an adventure. Helping meet the needs of people standing at the intersection of housing and mental health connected MSH with strong allies at DHMH and at the Department of Housing and Community Development (DHCD). Grants from these agencies made it possible for MSH to purchase their first four units in the City of Hagerstown in Washington Co.

These were quickly followed by homes in Howard, Harford and Frederick Counties. By 2006, up to 18 tenants across four communities could finally find quality, affordable, independent housing 'on Main Street.'

Each new community presented another opportunity to test the model. MSH's core philosophy is one of "**supportive accountability**," where tenants are expected and encouraged to take up the rights and responsibilities outlined in their *Lease Agreement* like any other renter.



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Paying rent and bills on time, keeping the unit in good order, and being a good neighbor are the three "Tenants of Tenancy." MSH staff offer guidance and support as peers when tenants have questions or problems. There is no requirement regarding what mental health services a tenant might choose to utilize. Instead, tenants have autonomy to choose the services they want to help them live well in recovery.

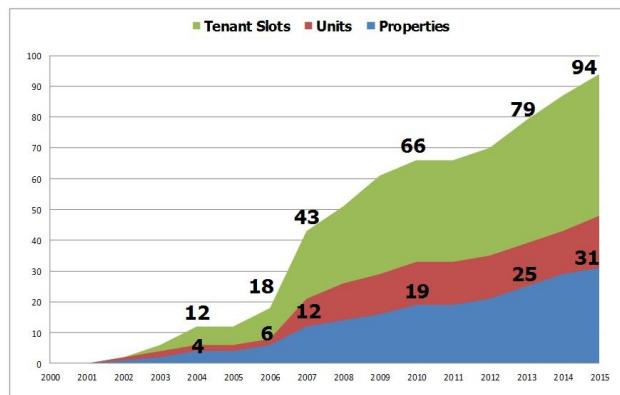
The **Main Street Model** challenged traditional beliefs about housing for people with disabilities. Housing models had focused on achieving "readiness," often measured by programmatic compliance, before helping a person pursue opportunities for independent living. In contrast, a core belief of the 'Main Street Model' is that the personal fulfillment of establishing a self-directed life in the community, apart from any role in the mental health service system, is what most successfully sustains a person's motivation to use the services and supports that help maintain their new social identity and better quality of life.

Each time MSH expanded into a new county, the organization was warmly welcomed. Properties became homes. People transformed from "patients" to tenants and neighbors. Communities gained new members and an engaged Landlord that kept properties in great condition. Problems, when they happened, were solved with creativity and compassion. Tenants paid their rent, lived their lives, and pursued their personal ambitions. The model worked!

At MSH's five year anniversary, the organization was commended by leaders at DHCD and the Department of Disabilities for successfully playing a visionary role in creating a new standard for quality, affordable housing options that supported individual recovery and independence.

Setting SAIL for Statewide Expansion

In 2007, MSH crossed the Bay Bridge to bring the Main Street Model to the Eastern Shore. The organization nearly doubled in size as it took on 5 properties across four Mid-Shore counties from another non-profit, Shore Alliance for Independent Living.



This significant and rapid expansion allowed many consumers renting from SAIL to stay in their homes, and it created a whole new Eastern Region for MSH. Just a year later, MSH was expanding again by purchasing its first three properties in Talbot Co.

"That was one of the most exciting moments," said Gloria Bowen, MSH Regional Property Manager. The first properties purchased in Talbot Co. were brand new, and the first tenants were friends leaving RRP together. Bowen remembers meetings with the tenants and Channel Marker, Inc. staff during the leasing process. The day she handed them the keys, "they were so excited, and so appreciative of this brand-new home."

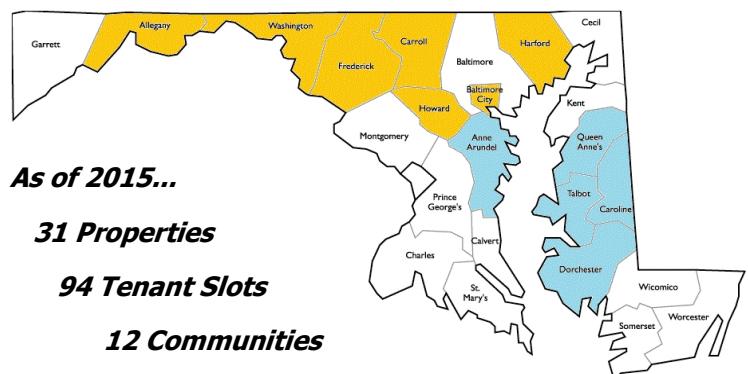
Two years later, these tenants were able to share with Department of Disabilities Secretary Cathy Raggio how their lives had changed since moving to Main Street. They could make their own schedules, plan their own meals, make decisions about decorating and chores. Independent living with supportive Landlord services through MSH offered so many more choices and opportunities compared with the residential rehabilitation setting where they had lived previously. Like so many other MSH tenants, they were proving that people with psychiatric disabilities could and would live successfully and autonomously in the community with self-selected supports. Seven years later, they are still "model tenants" according to Bowen and just celebrated their 7th anniversary in their home.



2010: Secretary Cathy Raggio meets with MSH staff Gloria Bowen and tenants.

By 2011, there were housing options 'on Main Street' for consumers in eleven communities. New initiatives supported by DHMH and DHCD had added properties in Frederick, Cumberland (Allegany), Westminster (Carroll) and Annapolis (Anne Arundel). MSH now had 35 units and 70 tenant slots, with a Regional Property Manager and Maintenance Worker for each region. The organization had doubled yet again, and brand new opportunities were on the horizon.

MSH Property Development & Expansion (2000–2015)





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Opening Doors in Baltimore and Beyond

"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. "Affordable, safe housing... lays the initial foundation for recovery."

Hope Tipton, former MSH Board of Directors President, championed the organization's early planning efforts for expansion into Baltimore City. "Housing is a critical component of everyone's life," she explained. "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."

In 2012, The Harry and Jeanette Weinberg Foundation provided generous support to jumpstart MSH's long-awaited expansion initiative into Baltimore City. Together with grant funding from DHMH and DHCD, MSH purchased four houses and a 4-unit apartment building in Baltimore City. Finding properties that met MSH's high standards for quality, sustainability and very affordable rent amounts (~\$250/mo for an individual) was an intensive process. Each property needed additional rehabilitation to make it an optimal living environment, which was made possible through grant support from the United Way of Central Maryland, the Herbert Bearman Foundation and the Jacob Lowenthal Residue (a PNC Charitable Trust).

As MSH has expanded, so has recognition of its successful and progressive model for affordable housing development. In 2008, MSH was honored as an "Exceptional Partner in Creating of Affordable Housing" by the Maryland Affordable Housing Trust, received a Caliber Award from Mid-Shore Mental Health Systems, Inc., and was profiled in the national periodical *Mental Health Weekly*. Four years later, MSH was recognized at the Governor's housing conference with a Commitment to Excellence Award from DHCD. In 2013, the National Council for Behavioral Health recognized MSH's "impressive track record" and unique model with First Place for the Reintegration Award of Excellence in Housing.



An Award-Winning Model: MSH Staff with DHCD Secretary Raymond Skinner at the 2012 Governor's Housing Conference.

Beyond awards, MSH has also garnered international recognition. Government leaders from Israel and representatives from an agency in Wales (United Kingdom) have made site visits to MSH this past year to learn about its successful strategies for developing permanent, supportive, independent housing for people with disabilities.

A Home Makes All the Difference

If you ask current MSH Board President Diane McComb, there is a beautifully simple way to explain the fundamental difference between the Main Street Model and restrictive housing options for people with psychiatric disabilities.

"Nothing says home like a key to the front door."

A key means autonomy and choice, privacy and security, rights and responsibilities. Choosing and renting an affordable home offers the chance to reestablish an identity and self-concept based on achievements and relationships, not illness. Living in the community opens new doors for friendships, education and employment. This is why MSH's motto has always been "a home makes all the difference," to recognize the powerful and long-lasting positive impact of its progressive model both for individuals and families gaining a better quality of life and for systems and communities more fully embracing a recovery paradigm.

"We've helped change the entire mental health system from one of maintenance and deficit-based services to one based on recovery and wellness," said Wireman.

With a new economic landscape and raised consciousness about civil inequalities, individuals and agencies are searching for effective models for affordable housing development with strong supporting evidence. Over the past five years, initiatives in Easton, Frederick, Annapolis and Baltimore have tested the "Main Street Model" in Maryland's metropolitan areas with exciting results. The average length of stay for all MSH tenants over all time who completed the initial term (one year) is nearly four years, and that's with a third of MSH properties being acquired less than four years ago!

This summer, MSH celebrated as their 94th Tenant Slot became available and quickly occupied. With 31 properties and a current housing development initiative already underway in Frederick, the organization is poised to soon reach another major milestone of 100 Tenant Slots across Maryland. A clear mission, tremendously supportive partners and dedicated staff have guided the organization through strong and steady growth along a dynamic journey to the 15-year mark. From Cumberland to Cambridge, MSH will continue to push the standard for housing for people with psychiatric disabilities where it belongs: right on Main Street.