

Mountain Plains  
Regional Council

COLORADO  
MONTANA  
N. DAKOTA  
S. DAKOTA  
UTAH  
WYOMING

National Association of Housing and Redevelopment Officials

# What Matters Most? RESIDENT STORIES

**Meet some of the  
residents in the  
Mountain Plains Region  
who will be affected  
as ongoing and indiscriminate  
budget cuts continue**

## Colorado Resident Stories

**Giving All Our Citizens a Shot at the American Dream.** The deck seemed stacked against Carlos and Ray. Sons of a single mom who'd never gone beyond eighth grade, statistics predicted they'd drop out of school as well.

But as participants in the Boulder Housing Authority's after school activities, they joined the "I Have A Dream" program which guaranteed to pay their college tuition if they graduated from high school. Not only did they graduate, but these socially-popular brothers excelled, doing well both in class and on the field. Carlos and Ray recently started college.

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**Housing Assistance Leads to Self-Sufficiency.** Pam applied for Family Self-Sufficiency, while living in a Boulder Housing Authority community. She was going through a divorce. She needed to support her three young children but had few current job skills, as she had stayed at home to raise her kids. Facing irregular child support from her ex-husband, Pam enrolled in the Front Range nursing program, applied for a Pell grant, received student loans, and chose a work-study program so she could pay for her education and living expenses.

While in school, she received help from the Colorado Childcare Assistance Program. Pam completed the nursing program, passed the exams, and was offered a job at Longmont United Hospital. Although she is still receiving housing assistance, Pam is no longer on food stamps or Medicaid. She's considering returning to school part-time to earn her Bachelor's Degree in Business.

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**Programs That Make a Real Difference in People's Lives.** The single mom of three highly mobile and active boys, Corinna was in a difficult financial situation after the death of her husband. The family lived in a cramped apartment near a busy street, the best that Corinna could afford with her low-paying job.

With the help of public housing assistance, Corinna and her children became some of the first tenants at Foothills Community, a housing authority property in Boulder, Colorado. In her new home, she could send her boys off to play safely in the city park across the street, while she sat on the front porch, alternately monitoring her children and studying for her B.A. degree. With tears in her eyes, she said, "I never thought I could afford to live in a neighborhood where the boys would thrive while I studied to make all our lives better."

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**Safe, Affordable Housing Opening Doors to Success.** Surviving financially as a grad student in Boulder is tough enough. Being blind adds yet another obstacle, one that could have made it impossible for Jenny to get through school.

With housing assistance from Boulder Housing Partners, however, Jenny not only finished her Masters, but went on to earn her Ph. D. With a degree and classroom experience, Jenny is now ready to take on the world.

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## Colorado Resident Stories (cont'd)

**Determination Leads to Success.** Prior to obtaining a Housing Choice Voucher from Adams County Housing Authority in 2007 Adrianna's living conditions were overcrowded and unstable. At times she would bounce from one family member's home to another just to have somewhere to live. As a young teen mother who was determined to accomplish something and make something of herself. She worked hard to increase her earned income, and obtain suitable employment. Adrianna enrolled in ACHA's Family Self Sufficiency program to have additional support and guidance to realize her goals.

She shared how embarrassed she was to say "I was receiving government assistance" because at times it had such a negative connotation depending on who she shared it with but later realized that she was using the support of the assistance to better her life situation. She states "Being on housing gave me a chance to live in a safe neighborhood, have affordable housing to call my own and accomplish my goals that have led me to self-sufficiency".

Some of her accomplishments simply included budgeting, money management and becoming independent from the state's food assistance program. She has learned how to prioritize finances and has improved her credit score. After four years of guidance she has recently graduated from the FSS Program with an escrow balance of \$3,855.00 and has recently relinquished her Housing Choice Voucher. Adrianna is on the path to becoming a 1st time homeowner!

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**To Members of Congress:** I am writing you today to share about my family's experience with the Family Self-Sufficiency and Home Ownership Program through the Fort Collins Housing Authority. My wife and I have four children under the age of 9, each with their own unique needs. For years we struggled to find safe, stable and affordable housing, and due to economic reasons, we had to live in poor quality rental units with substantial problems. In an effort to find more ideal housing, we have lived in almost ten different rental units since the kids were born.

It wasn't until we began working with our Family Self-Sufficiency coordinator that we began to develop a realistic plan to secure stable and affordable housing for ourselves. With the support of this excellent program, we were able to purchase our own home in a nice neighborhood, near good schools that meets our diverse needs. Truly, without the assistance provided by the Family Self-Sufficiency and Home Ownership Program, we may never have been able to make the leap into home ownership even though our income is stable and good enough to pay our mortgage and maintain our home. The burden of saving up for a down payment and building our credit would likely have been insurmountable without the personal support and assistance that we received. Our Family Self-Sufficiency coordinator helped us to create a reasonable budget and taught us to live within our means so that home ownership was not only a possibility, but an accessible and sustainable option for our family.

These days, we have the pleasure of seeing our children creating memories and thriving in large part due to the safety and stability of our home. Without question, we would not be living in our wonderful home if it weren't for the services and support that we received through the Family Self-Sufficiency and Home Ownership Program. We are forever grateful. Most Sincerely, Daniel Covey.

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## Colorado Resident Stories (cont'd)

**Desiree joined the Youth Employment Academy** at DHA in April of 2012. At that time Desiree was a 17 year old high school drop out with a 10 month old son. Desiree's goals were to earn her GED and then find a job. Through YEA Desiree completed the READY program a week long job readiness program through Metropolitan State University of Denver and the four week Pre-Professional Occupations in Healthcare Academy. After participating in the Healthcare Academy Desiree realized she was interested in becoming a dental hygienist for a career. In November 2013, Desiree earned her GED and is applying to college to enter a dental hygienist program. She is also applying for jobs so she can work as she is going to college and support herself and her child.

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**The Denver Housing Authority Homeownership Program** celebrated two successful home purchases in the month of November 2013. The two purchases were DHA public housing residents — Krystal and Katie. Krystal and Katie received matching fund from both their Individual Development Account (IDA) through Mile High United Way of Denver (MHUW) and Master Savings Account (MSA) through DHA accounts and were graduated of the DHA Family Self-Sufficiency Program. Katie cashed out in 2011 with over \$24,000 and Krystal cashed out just after she purchased her homes and received over \$34,000. Krystal and Katie also secured loans with great interest rates. Katie's was at 3.75% with the American Dream Loan. Krystal now has an FHA loan with a 3.5% interest rate. Both of these women's success stories are shining examples of what can happen with hard work and persistence.

## Montana Resident Stories

**Nicole is a single mother of three.** She had been on the Section 8 waiting list for over a year. She was so excited when she was told that she was eligible and was issued a voucher for the Housing Choice Voucher Program. Finally – she could provide a safe, warm home for her family. Nicole was paying over 60% of her income for her housing. She really needed the help. She searched for over a month for a unit where she could use her voucher. The day that she turned in her Request For Tenancy Approval, she received devastating news from the Housing Authority. Due to sequestration and unknown budgets from HUD, the Housing Authority pulled all of their issued vouchers off of the street. Nicole does not know how long she can go on paying so much of her income for her housing. The Housing Authority could not tell her when she may be issued another voucher.

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**A Housing Authority manager was invited to speak** with a group of realtors from the community.

During the presentation, a realtor asked “How will sequestration affect your housing programs”. The manager explained the major reductions the agency had already taken due to the federal budget decisions and decisions made by HUD. The conversations seemed to fall on deaf ears until the manager stated “Housing Assistance Payments in the amount of 1.5 million dollars are paid to private landlords in our community. HUD is asking Housing Agencies to do the same job with 69% of the funding. Can you allow families with Section 8 Assistance to continue to live in your units with 69% of the HAP Payment?”

Several realtors and landlords came up to the manager after the meeting and asked how and who they should talk to at the Federal level. These kinds of cuts WILL affect the discretionary programs and WILL affect the small business person, the average landlord, in many of our communities.

## North Dakota Resident Stories

### **A 54 year old male resident of Oak Manor.**

Firefighter forced to retire due to lung/breathing problems. Voluntarily continues to assist the Manvel fire station workers with directions to calls to which they respond via the scanner they provide for him. Continues to 'be part of their team'. There's no doubt he'd rather be out fighting those fires with his peers.

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### **A 53 year old male resident of Oak Manor.**

A successful construction worker who contracted pneumonia and while being hospitalized, contracted Methicillin-resistant Staphylococcus aureus (MRSA) and almost died. Upon his recovery, he was advised that if he tried to go back to work in the construction trade, he'd probably die as his lungs would not be able to take the weather conditions.

He moved into our property and worked with the Service Coordinator who referred him to computer classes at the LaGrave Learning Center. He went on to the TechForce program and from there became a student at Northland Technical College. He is currently a student working toward a degree that will enable him to re-enter the work force in a job that will, once again, afford him his financial independence.

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### **A 50 year old female resident of Homestead Place.**

Physically and developmentally disabled. Works with case managers and direct care staff to maintain a level of 'independence'. Participates in the on-site noon meal program and works at a local office with the assistance of a job coach.

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**A 53 year old male resident** dealing with various health issues including diabetes, obesity and kidney disease. Receives assistance with homemaker services as a result of Service Coordination referral. Participates in the on-site noon meal as well as other on-site services including UND nursing student programs and nutrition information provided by NDSU extension.

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**A 52 year old mentally ill resident** was experiencing a relapse because of self-medication. The tenant's behaviors had become erratic and abusive. An eviction was being considered. Referrals had been made to Vulnerable Adult Protective Services and Protection and Advocacy with no results. The service coordinator filed Involuntary Committal papers with the local State's Attorney's office. The resident went into in-patient therapy for several weeks and appears to be doing quite well and is functioning positively since the intervention.

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**It had been reported that a 73 year old resident** who has a 38 year old family member in the household was behind in rent and that the resident's personal hygiene had deteriorated to the point it was affecting other residents (for example, at the meal site). The service coordinator had extensive contact with an out of state relative to try to help the resident address these issues. Other contacts included the outreach office at the local senior center and adult protective services. Because an able bodied person was living in the household, the resident wasn't eligible for a number of services. However, in working with the housing administrator and with family members, the resident was able to bring the housing account current and so the lease is no longer in jeopardy. The out of town relative eventually was able to come to Grand Forks and help the resident purchase new clothes as well as seek services via the service coordinator to enable ongoing home services and therefore address the hygiene issues. At this time the rent continues to be current and the resident's health continues to improve.

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**A man and his family** came over to the United States from a foreign country in order to start a better life for themselves; through services received the family ends up in Grand Forks, North Dakota. Some of the services provided included a translator, as the family did not speak English. The translators helped the man, his wife, and daughter apply for housing; through finding housing the family was able to find other resources to learn English, obtain jobs, and other necessities such as clothing and groceries.

## North Dakota Resident Stories (cont'd)

After receiving housing the man was able to learn a little English and apply for a job through Experience Works. The man's job was to clean up apartment complex properties in order to keep them looking clean of garbage, leaves, and weeds; each day the man would have to take the bus to get to and from work, spending part of his income on bus tickets. But, through the great work and work ethic the man possessed he was able to later be hired for a full time job close to home, by a grocery store, and a hospital.

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**Back in the 1980s** a woman and her son moved into our apartments after a horrible divorce. The woman didn't receive child support and raised her son on her own, providing den mother services for boy scouts and always supporting her son. Today the woman has lived in the same apartment for 23 years and over time has come to cherish everything. Recently, it was brought to our attention the amount of belongings the woman was keeping in her apartment. The woman's son is now grown and moved but she still works two jobs to pay for her apartment. In addition she is working on hoarding issues.

Hoarding has become a serious issue within the home as many base heaters, windows, closets, and even a bedroom were inaccessible. The first time entering the home, one was unable to walk comfortably down the hallway. After working with the woman for six months the home has become de-cluttered, accessible in every room, and the kitchen is able to be used. Since the hoarding issues have been addressed the woman is now able to stay in her home.

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**A 51 year old man** has been living in the GFHA properties for about four years due to a tragic snowmobile accident on Christmas day of 1972. Now, living to the best of his ability the man receives Social Security and services from the greater Grand Forks. Through these services the man is able to live independently, engage in volunteer efforts at Altru Health, and live a happy, healthy life.

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**A man, 68 years of age,** is living off of only Social Security income. He is currently on oxygen at all times and lives in an apartment complex with elevators available. While his medical expenses have increased over the years, his rental assistance has allowed him to afford his additional living expenses which has kept him living independently.

He is currently connected with Homemaker Services to help clean his apartment as he gets exhausted easily. He continues to drive his own vehicle to get around town. His home is located near health care services and a supermarket making transportation easier.

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**One day a woman** living in California called the GFHA office wondering if there were handicap accessible units in Grand Forks. Willing to move anywhere, she researched housing in several states and found that Grand Forks may have some availability. The woman, 48 years old at the time, was living with her father in a house that was not suitable to her needs. She had recently undergone brain surgery and with other illnesses starting to take effect on her body, she was in need of a place to live that could help support her physical and financial needs.

Living off of no other income but Social Security, she was encouraged to fill out the application. She was offered a handicap accessible unit days later, was leased up and moved in one of our units in just 4 weeks. With her rent based on her Social Security income, she is able to afford her additional living expenses. Her physical illnesses, including cancer, have landed her in a wheelchair; however, with handicap accessible housing she is able to live independently. The location of her new home leaves her in close proximity to health care, transportation, banking, a supermarket and more.

## South Dakota Resident Stories

**You are 68 years old, Veteran**, your name is John Coyle. To have a place to live, called home is a real treasure, considering just how many people have nowhere to go whether it be homelessness or coming back as a Veteran; no job, no place to call home. Having the high-rise to call home is like a gift knowing what your rent will be from month to month. You would have been another homeless person on the street. You have a deep appreciation for the employees who work in the office to keep all the paper work straight, also the tremendous job the maintenance people do. It means you have a roof over your head, something to eat, and a place to shower. Something homeless people don't have, winter time freeze to death.

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**My name is William D. Dittmer** and I am currently a resident in your housing program. I just wanted to thank you for all you have done for me by helping me get re-established in society. I could not have done it without you and your program. I am currently a participant in the Northern Hills Drug Court Program. I have struggled with drug addiction my entire adult life. I have been in and out of jails and prisons as a direct result of my drug use. I have been homeless due to my using and legal troubles. However, I was given an opportunity of a lifetime to participate in the Drug Court, thus giving me a chance to become rehabilitated in society rather than in prison which has little to none rehabilitation for people.

Once I was released from jail, all I had was a garbage bag full of stuff and was homeless. After a thorough application process, I was considered by the Meade County Housing Authority to be placed into a nice one bedroom apartment, and the rent was income based so that I could afford it. I truly believe because of this opportunity, I was able to succeed.

For the first time in my life I had a safe place to call home. It caused me to believe in myself and other people enough to take on the project of starting my own pest control company. Currently I am building

up my company, paying bills, and am a productive member of society. Most importantly, I am clean and slowly re-establishing my relationships with my family.

Hopefully soon I will be able to buy a small house and marry my girlfriend and have a family of my own. None of this would have been possible if you had not believed in me and given me the opportunity to stay clean.

Thank you so much for believing in me and giving me a hand up to start a new life. I will always be grateful, and I will never forget the impact the Meade County Housing Authority and the Northern Hills Drug Court has had on my life. Thank you.

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**"A" was a single mother of three**, attempting to work a part time job and attend college. She moved in with a man she had been seeing and believed he was going to make it possible for her to focus solely on finishing her degree as he encouraged her to quit her job. Shortly thereafter, the abuse began. When her name came to the top of the waiting list and we were able to assist her with rental assistance, she moved out of the abusive household and into a tax credit property close to school. This December she graduated with her BSRN and took a job in Omaha, closer to family. Her children are thriving and she has a new life.

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**"J" and "N" were a young couple with baby number three on the way.** "N" had long suffered with a serious heart ailment and at the age of 17 got his first pacemaker. "N" worked many unskilled labor jobs trying to support his family, but due to his deteriorating health, he was often let go because physically he could not perform many of his required duties. "J" had been diagnosed as bi-polar shortly before the birth of their last child and after delivery, started to self-medicate. Soon, she began disappearing for days at a time and finally cut off all contact with "N" and their family about four months

## South Dakota Resident Stories (cont'd)

after the baby was born. "N" had applied for SS disability but was denied, but because we were able to provide him and his three daughters with rental assistance, he has been able to provide a stable home for his family. "N" went through training at Vocational Rehabilitation services and has now secured a full time position with a grain elevator. He has worked there for over a year and though he remains on the program, he pays about 2/3 of his rent, his children remain in a stable home they love, and all are doing well in school.

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**The City of Yankton is home to the state mental health hospital**, known as the Human Services Center (HSC). At the time the Yankton Housing and Redevelopment Commission was established, we developed a relationship with Lewis and Clark Behavioral Health Services as well as the IMPACT program. We were able to secure a "Mainstream" voucher program for 57 non-elderly disabled clients and after 14 years, are still assisting many former HSC clients as they transition from life inside a state institution to a life within a community. From a strictly financial standpoint, it is much more cost effective to provide these SSI/SSDI recipients with rental assistance than it is to keep them in a state sponsored facility. But more important, from a human standpoint, we are improving the quality of life of both these clients and the neighborhoods in which they reside.

## Utah Resident Stories

**"C"** came to our agency in July 2009 to receive housing assistance. At the time she had the desire to go back to school. This posed a problem since she was raising her nephew, who she had custody of, and a son of her own. "C" needed to find a way to make this goal a reality; she was only two semesters from completing her bachelor's degree and wanted to move on to graduate school. In order to accomplish this "C" would need rental assistance. She has now successfully completed her degree, graduated from graduate school and has recently secured employment that will sustain her family without further government assistance. 'C' could not have achieved this major accomplishment in her life without the Section 8 rental assistance program.

**"R's"** life changed dramatically when she was involved in a car accident which resulted in paralysis from her waist down. After being released from the hospital and rehab, "R's" husband quickly became abusive and continually neglected her medical needs. When he left for the day he would often let the air out of the car tires, take the phone and hide her wheelchair, leaving her stranded at home with her small children. It soon became necessary for her to return to the hospital to recover from very deep bed sores. This recovery required months of hospitalization and more time at a rehab center. Shortly after he dropped her off at the hospital the last time, her husband moved with the children and filed for a divorce, leaving her stranded once again.

Legal Aid was willing the help "R" with the divorce and regaining custody of her children; however she needed a safe place to live in order to be reunited with them. Ability First helped "R" get in contact with the Housing Authority of Utah County and complete the required

paperwork. Based on her qualifications, "R" was soon admitted to the program. With a safe and affordable rental unit now being acquired "R" could now work to regain custody of her children, "R" has a place to call home where she could gain back some of her independence and stability.

In short, having access to and being on the Section 8 Rental Assistance program removed "R" from a hopeless situation of abuse, neglect and complete dependence on others, giving her an opportunity that would not have been available otherwise.

**My name is Marba Hedcock.** I am a single mother of two little boys and a Certified Nurse's Assistant at the Villa in Roosevelt, Utah. I work full time and do my best to take care of my children. My husband, who I am separated from and in the process of divorcing, is in Duchesne County Jail for domestic abuse and other charges including aggravated assault. I had to move in with my parents to feel safe. Without the Section 8 program I would not have been able to afford a place of my own. My children and I needed our own home and the only way I was able to provide that was with the help of the Roosevelt Housing Authority. People like me need these programs to help us get back on our feet.

**Carmen is a single mom of a child with a severe learning disability.** He was never able to attend mainstream school. He is currently a student at the School for the Deaf and Blind. Carmen works part-time as a translator in the courts and is very upbeat and optimistic. Her son graduated with his high school diploma this spring and is enrolled at the local technical college in CNA classes that start this summer. Carmen has spent her life assisting her son but wouldn't have been able to without assistance from the Section 8 program.

## Utah Resident Stories (cont'd)

**My name is Jana Rasmussen.** I am 47 years old. I am a Paraplegic from an automobile accident I had on March 10, 2008. Since that time, I have been in a wheelchair, having to depend on others for help. At first, I had to get enough strength to be able to help myself get from my wheelchair to my bed and back again. That made it necessary for me to have lots of physical therapy to build up my "upper" body muscles. I finally was able to do that, all the while having to rely on government assistance. I couldn't work, so I spent three years in the acre center in Roosevelt, and then the "Villa". I tried to find a place to live. I heard about Roosevelt Housing. I applied for assistance and was on a waiting list for handicapped housing, and was finally accepted. They subsidized my rent. That is the only way I can "survive", living on SS. After being approved with them, I was able to move into a handicapped accessible place where I could live alone and take care of many of my own daily needs.

At the Villa, the government was paying over \$5,000 per month for my care. Now they are paying \$450 a month for me to be in my own place. That alone is saving you over \$4,000 a month.

There are a lot of things I can do for myself, but still being in a wheelchair, you have to realize how many things I absolutely CAN'T do by myself. I have the need for help in many things and need assistance. I don't live near any relatives to help me close by, so I am blessed to have help from those who get paid through the government. I'm really grateful for all the help I receive, or I would still be having to live in a care center. The fact that I am still so young made it very difficult to have to be in an "Old Folks Home" though. At the Villa my roommate was 104 years old and I found it very, very difficult to have to live in that environment, even though those who worked there tried their best to make me happy there.

## Wyoming Resident Stories

**Gerry McGowen, the Chairman of the Board of Commissioners** of the Cheyenne Housing Authority told this recent resident story. Gerry is receiving regular cancer treatments at the local hospital. The nurses in the Oncology ward discovered that Gerry is involved with the Cheyenne Housing Authority and expressed to him that 4 of the 5 nurses in that ward were only able to obtain their nursing degrees

as a direct result of having received housing choice voucher rental assistance from the CHA. Gerry considers these nurses to be “angels,” but these angels say they wouldn’t have been able to pursue their education and their subsequent careers of caring for cancer victims without the rental assistance funded by the HCV program.