Report on the Supportive Housing Community Land Alliance

Summarized by Thomas T. Thomas

The Supportive Housing Community Land Alliance (SHCLA, <u>www.shcla.land</u>) is a new collaborative organization that uses the community land trust model to create and steward affordable, supportive housing and home ownership opportunities for and with people living with serious mental health conditions and extremely low income in Alameda County. The land trust acquires homes and master leases them to adult residential facility operators. The speaker at our August 18 meeting, postponed from July 24 due to technical difficulties, was SHCLA Executive Director **Teslim Ikharo.**¹ He explained that the model includes community ownership, long-term affordable availability, and resident-centered emphasis.

Teslim Ikharo started with supportive housing in Louisiana, where he also got his legal degree. He has since worked on housing projects in San Francisco before becoming the land trust's executive director.

SHCLA began with a proposal submitted in 2019 for a Mental Health Services Act (MHSA) Innovation Grant to create housing opportunities in both incorporated and unincorporated areas of Alameda County. It works in partnership with and gains support from the Alameda County Health Care Services Agency, Alameda County Behavioral Health Services and its Peers Organizing Community Change (POCC), the Northern California Land Trust, and Building Opportunities for Self-Sufficiency (BOSS) in Berkeley, among others.

The organization's mission is to create access to mental health services and housing for people with serious mental health issues who are living below 30% of the median income in Alameda County. The group's efforts include two models: one is support for licensed board-and-care facilities, the other is the family partnership model—which was the main topic of Ikharo's presentation. Oakland is the center of Alameda County's homeless population,² and SHCLA currently has two projects there: a 15-bed and a 10-bed facility.

After its founding, the organization began with a pilot project launched in 2020. Ikharo joined them in 2021. The Internal Revenue Service approved their tax-exempt status in 2022. And they made their first application for state funding in 2023. They are currently working on a purchase and sales agreement with the owner of a large house in Oakland that would become a 24-bed licensed board-and-care facility.

SHCLA's approach is community based. They work with the stakeholders in a project, but they also include on the SHCLA board several public representatives. They seek to establish facilities in neighborhoods that have access to parks, transit,

¹ During the Zoom meeting, **Kyle Ganley**, a CPA from the East Coast who assists the SHCLA with technical issues, sat in to help answer audience questions.

² According to Ikharo, Alameda County has a homeless population of 15,000, of which 32% have a serious mental illness.

and job opportunities. Their projects include a resident's council with family participation—where families can share interests and concerns, similar to NAMI—and which can engage with neighbors.

Activities on an SHCLA project include property acquisition and rehabilitation, working with service providers to get supportive services for the residents, obtaining micro grants to improve the residents' quality of life, and taking a collective impact approach to services such as health care and peer support.

If a family were to try to acquire a home for its mentally ill child or loved one on its own, they would face the issues of acquiring and maintaining a property, where real estate development is time-consuming and expensive. Many facilities without family involvement end up warehousing their residents without services. And the available market-rate housing is not tailored to those with a serious mental illness.

The family-ownership model that SHCLA promotes is based on independent living. The family—or group of families in most cases—will own and maintain the house, while the land trust owns the ground under it and leases it back with a 99year lease. The organization promotes a "biophilic design," with plantings outside and plants inside, which provide residents a connection with the living world.

SHCLA works with the family or families involved to select appropriate sites and educate them in stewardship of the property, including education on mortgages, budgeting, maintenance, and repairs. The group also has model operating agreements, so that members can know and understand their relationship and responsibilities. At the end of the resident's life, his or her share of the property can be sold to another person who fits the criteria of serious mental illness and low income.

The tools available to the family to participate in this model include special needs trusts (SNT), which the family sets up to care for their loved one after the parents' death; a tax-advantaged ABLE account, which allows a person with disability to save and invest for disability-related expenses; and a retained life estate, which allows a person to inhabit a property during their lifetime and then transfers full ownership to another upon his or her death.

The SHCLA model includes on-site services and is trauma informed, with a focus on recovery using milestone measurements. Their programs are culturally responsive, compassionate and collaborative, peer centered and peer led, and community integrated against isolation and stigma. Supportive housing has been shown effective, with 97% of residents remaining housed for a year or more. And it's cost effective compared to in-patient treatment and other alternatives.

You can support SHCLA's efforts by engaging with community leadership, joining their mailing list, and of course donating directly. You can contact Teslim Ikharo at teslim.ikharo@shcla.land.

Q. Do similar community housing land trusts operate anywhere else in the United States or in other countries?

A. Not to Ikharo's knowledge. This is a unique operation.

Q. How big are the houses that SHCLA is looking for? Do they take smaller homes?

A. The organization must act quickly when a property becomes available, but they also have to study the feasibility of acquisition and plan for rehabilitation. Smaller properties are more at risk.

Q. Are there zoning issues for these types of facilities?

A. AB 2162, the California planning and zoning law governing housing development, has helped to streamline these projects.

Q. If parents are partners on the ownership of the facility, what is the pay structure and how much can they be expected to supply?

A. Ikharo stressed that SHCLA is a non-profit organization and is not "selling beds for dollars." It acquires land and leases it to the owners of the building, who in the case of families—are expected to work out the capital structure among themselves. Every project will have a different situation. And those involved should obtain legal advice in writing the operating agreement among the participants.

Q. What happens when a parent invests in a residential facility and then they die?

A. If you create a special needs trust with an interest in the building, presumably it will have a named trustee who will operate the trust according to your wishes.

Q. What about the NIMBY factor and neighboring groups?

A. Serious mental illness does have associated stigma that is not seen with developmental issues and other disabilities. AB 2162 helps with this. But the facility's resident council is an important part of community engagement.

Q. People with mental illness, even when they have the same diagnosis, can have different symptoms—some are quiet, and some are disruptive. Is there a mechanism to ensure appropriateness of the living situation?

A. Again, the resident council can address these concerns.

Q. Does your model include an on-site case worker?

A. The model is intended for residents who are somewhat self-sufficient, able to manage their medications and engage in activities like cooking and cleaning. An onsite case worker should not be needed.

Q. Would it be possible for a family to buy into a property before the need arises?

A. The model is designed for families to organize among themselves and participate in providing matching funds.