

A little help can often go a long way

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To begin addressing housing security, we don't have to wait until we have all the answers or all the funding we want. We can start with the needs we know about and the funds we have. **There's something we can all do now.**

We don't have to fix every problem a homeowner has to improve their health, safety, and sense of housing security. If we stay focused on providing solutions and not the distractions of "what if" and "but also," we can significantly increase our communities' housing security.

Since December 2016, Verde Valley Habitat for Humanity has been offering critical home repair services to keep people in their homes. Middle-aged, middle-income people – people who don't often consider what it's like to live on a retirement income or one paycheck away from homelessness – are often shocked to hear about the household problems that can end up driving people out of their homes.

Here are some of the projects Habitat of the Verde Valley has undertaken over the past four years, allowing dozens of people to stay in their homes:

- We've installed grab bars in the bathrooms of aging homeowners and replaced bathtubs with walk-in showers to help prevent falls.
- We've built wheelchair ramps for homeowners whose mobility has changed as they age.
- We repaired a leaky roof to keep a home's interior safe from the elements.
- We weatherproofed a home to keep out the cold and heat.
- We've replaced exterior doors, locks, and broken windows to ensure the people inside are kept safe.

- We've repaired water damage and replaced damaged flooring that could have led to dangerous conditions, like mold.
- We've replaced broken water heaters, leaky plumbing, and toilets so that people have needed amenities.
- We've painted the exterior of a home to help aging homeowners stay in their manufactured home, so they are not evicted from their park, after paying on their house for years.
- We've modified bedrooms so the homeowner can have a hospital bed brought in.
- We've replaced exterior lighting so the residents can see as they come and go after dark.
- We've deployed fire-wising around the outside of a home – removing weeds and debris to reduce fire hazards – to make the property safer and more aesthetically pleasing to the homeowner and neighbors.

We evaluate a homeowner's home and determine what repairs will improve the homeowner's health, safety, and housing security – what's going to allow them to stay in their home – and prioritize those repairs.

Often, we cannot remedy every issue we want to handle right away. We have to go back to the other repairs later if we have the funding to do so. And we don't try to go it alone. We partner with community members, volunteers, faith communities, hospices, and municipalities to help keep people in their homes.

Critical home repair programs, like the one we run at Verde Valley Habitat, are excellent tools to keep people in their homes. But they can be improved and expanded. In particular, municipal governments would benefit from more funding for this type of work, which could come from a more robust Arizona Housing Trust Fund.

The people most in need of housing security assistance

in the Verde Valley are those who have very low-to-low incomes (usually Social Security retirement is their only income) and those who live in a home that sits on land they do not own, such as people who live in travel trailers and RVs.

Unfortunately, government funding for critical home repairs often cannot be used to help these homeowners. That's because the characteristics that make these homeowners vulnerable – very low fixed incomes and not owning the land – end up disqualifying them from critical home repair support.

For instance, at Verde Valley Habitat for Humanity, we require homeowners to be current on their property taxes before providing critical home repair assistance. But for very low-income people, being behind on tax payments often goes hand-in-hand with the need for critical home repairs. More homeowners would get the repairs they need to stay in their homes if there was more property tax support for very low-income homeowners.

Another example: In the Verde Valley, many seniors park their travel trailers and RVs in a friend's yard or an RV

park. They live in these homes because it's affordable for them. **But most government-backed assistance funding cannot be used to assist these homeowners with repairs or wheelchair ramp needs because the homeowner does not own the land underneath them.** If that requirement were eliminated – or, perhaps, modified to require an affidavit from the homeowner and landowner agreeing to the repair or modification – these funds could be used to help some of our communities' most needy.

Finally, government funding for repairs sometimes requires that the whole home be brought into building code compliance. While this rule makes sense, it can also be a deterrent to helping an aging or disabled homeowner make home restorations and improvements. For example, if the home doesn't meet eligibility requirements – in particular, if the cost for repairs exceeds the total funds available or if the after-rehabilitation value of the home exceeds 95% of the area median purchase price for single family housing, as determined by HUD – then the home will not qualify for the public funds.



After a successful career owning her own medical billing business, Tania went back to school later in life and earned her bachelor's degree in human services with a concentration in counseling psychology. Shortly after graduating, she became the executive director of Verde Valley Habitat for Humanity. She previously served on the organization's board of directors as vice chair and chairperson. Tania's passion to make a difference in the Verde Valley has compelled her to lead the organization in its mission to help families obtain and maintain safe, decent, and affordable homes. Her dedication, compassion, and desire to help improve the lives of individuals is what drives her to lead the Habitat for Humanity affiliate to excellence in serving the Verde Valley community. She has served on local committees and boards of the schools her daughters attended, and her church. She is involved in the Sedona Housing Committee, VVREO Regional Housing Committee and AZ Habitat Advocacy Committee.