

## THE ELIGIBILITY ERROR

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Social worker Sarah Adams wrung her hands as she paced up and down the hall outside of supervisor Rochelle Robinson's office. Rochelle was just finishing a phone call and had asked Sarah to wait outside before they began their weekly Friday afternoon supervision session. Sarah couldn't stop thinking about what had happened that morning with Ms. Washington. She also knew Rochelle would ask about the families who participated in the orientation session last Saturday. What should I say? Sarah wondered. I know Rochelle will be able to tell that something is wrong with me. Should I tell her what I found out?

### **Fort Wayne, Indiana**

Located in the northeast corner of Indiana, Fort Wayne was a mid-size metropolitan area with a population of approximately 500,000 in the city and surrounding areas. Approximately 200,000 residents lived within the city limits. Like many other cities, Fort Wayne experienced a rapid growth in suburbanization in the 1950s and 1960s. As a result, fewer economic resources were available in the city, impacting residents, housing stock, the city tax base, and social service programs.

Social service housing organizations in Fort Wayne included both those that provided housing services and those that provided housing resources. Housing service organizations included Habitat for Humanity Fort Wayne, a local affiliate of Habitat

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Development of this decision case was supported in part by the University of South Carolina College of Social Work. It was prepared solely to provide material for class discussion and not to suggest either effective or ineffective handling of the situation depicted. While based on field research regarding an actual situation, names and certain facts may have been disguised to protect confidentiality. The authors wish to thank the anonymous case reporter for cooperation in making this account available for the benefit of social work students and practitioners.

for Humanity International, and New Hope Housing Corporation. New Hope offered services ranging from affordable housing to home ownership programs. Like other housing service organizations, New Hope actually housed people through emergency shelter services or other housing in the community. Housing resource organizations, in contrast, provided advocacy for housing policy issues or funding to housing service organizations. The Indiana Planning Council on the Homeless and the United Way of Allen County were two such organizations.

### **New Hope Housing Corporation**

New Hope was established in 1980 as a non-profit faith-based organization. Located in the heart of Fort Wayne, the mission of the organization was to “serve individuals, families, and communities through innovative housing programs as a response to God’s call for social justice.” New Hope had built a solid reputation in the community based in part on this commitment to social justice.

New Hope had strong leadership. It was headed by the Jon Powell, a dynamic leader who had served as Executive Director since 1990. He held a Master of Social Work degree and had received an honorary doctorate degree from a local university. His vision and leadership were an important part of the positive reputation New Hope held in the community. In addition to Powell’s leadership, the 15-member Board of Directors also promoted the mission and vision of the organization through strategic collaboration with external organizations. Board members served three-year terms and were well-respected community members. They brought to the organization a willingness to work, which also contributed to the strong reputation the organization held in the community.

New Hope offered a number of housing opportunities in the community, including emergency shelter services, rental properties, assisted living facilities, a home ownership program, and a loan assistance program. Together, these programs served nearly 200 families each year, 70% of which were female-headed households. Twenty staff members implemented the programs. Staff members came from various educational backgrounds, with most holding Bachelor of Social Work or Sociology degrees. Seven staff members also held Master of Social Work degrees.

New Hope relied on multiple funding streams. It received a significant portion of its funding from Christian churches and individual donors. In addition, the organization pursued and won many foundation grants, and funding from the state and federal governments. A close connection with the city of Fort Wayne also al-

lowed the organization to purchase vacant homes in the central city for back taxes, thus allowing the organization to spend money on renovations rather than pay full cost for these structures.

### **Sarah Adams**

Sarah Adams, a Caucasian female, graduated in 1997 from a small Christian college in Michigan with a Bachelor's degree in Sociology. As a teen, she had developed a strong passion for urban and community issues through volunteer work, so decided to focus her attention on community development. In this program she was able to take some social work courses, and also focus on macro issues in the community.

After graduating she moved to Fort Wayne. She took a job at Central City Homeless Shelter as a day program assistant. She was directly involved with organizing day programs for the mostly male residents, which included job training and life skills development. She initially enjoyed this position and the opportunities to develop activities for the residents, but felt herself being worn down from the residents' limited progress. Month after month, she would see the same clients and help them with the same skills. Her work didn't seem to make a difference.

After three years at the homeless shelter, Sarah felt a need for change. She was anxious to learn more about program administration and decided to enroll in a Master of Social Work program. It would be too expensive, she decided, to enroll in the program full-time without being able to supplement her expenses with a steady income, so she decided to start as a part-time student and seek a change in employment.

Her job search did not last long; she heard of an opening at New Hope's home ownership program and applied immediately. She knew about this program from previous volunteer work with Habitat for Humanity and strongly believed in their mission. She interviewed for and was offered the position of case manager in the home ownership program. Part of her role would be to implement a new pilot program New Hope was starting with the Department of Housing and Urban Development (HUD). This yearlong pilot program would assist families receiving Section 8 assistance with a transition to home ownership through New Hope's pre-existing home ownership program. HUD paid New Hope to recruit families into this new program and for program costs associated with serving these families. In collaboration with New Hope staff, HUD developed the eligibility guidelines

for the Section 8 families that would be part of the HUD/New Hope partnership program and polices to guide its implementation. HUD administrators and New Hope staff were eager to determine the success of the partnership program and hoped it would continue as a permanent program following the pilot year.

### **Saturday Morning**

Sarah arrived at the New Hope office at 7:55 a.m. on an April Saturday morning. She and Eliza Brown, a social work colleague, would be leading a home ownership information session. They had led sessions together before and were comfortable with the material they needed to present.

All clients interested in New Hope's home ownership program were required to attend an information session. New Hope offered the information session every six weeks on a Saturday from 8:30 a.m. to 5:00 p.m., and provided lunch and child-care to families who pre-registered.

On this day, fifteen families had pre-registered, an average turnout for a spring information session. New Hope had seen a marked increase in their client numbers since they began the pilot HUD/New Hope partnership program.

"Looks like we're all set up," Eliza said as she filled the last information packet with a brochure describing the home ownership program.

"Okay," Sarah replied, "I'll unlock the doors and we can start with registration."

As Sarah opened the door, the first participant greeted her for the information session.

"Good morning," the African American woman said.

"Good morning," Sarah replied, "my name is Sarah, and I'm a case manager here in the home ownership program."

"Hello Ms. Sarah, my name is Ms. Washington," the woman volunteered, "I'm here for the information session."

"Welcome! We're meeting in the last room on the right," Sarah pointed down the hall. "We have coffee and donuts available and Eliza, one of the other case managers in our program, will help you register."

"Thank you," Ms. Washington said as she walked down the hall.

Twenty minutes later all the pre-registered participants had arrived and checked in and Sarah began the session.

"On behalf of the New Hope Housing Corporation, Eliza and I would like to

welcome you to our home ownership program information session," Sarah said.

The participants, all of whom were female, sat in a circle listening intently.

"Why don't we start by introducing ourselves," Sarah continued. "If you would like, please tell your name, and perhaps how you heard about New Hope and the home ownership program."

The women began, saying only a few things about themselves, their name, whether they had children, and why they were interested in the home ownership program. Sarah knew from experience it usually took until at least lunchtime for the participants to feel comfortable enough to really engage in the session. Five of the women, including Ms. Washington, were currently receiving Section 8 assistance and were possible candidates for the pilot HUD/New Hope partnership program.

The information session continued with both Sarah and Eliza leading portions of the session on topics such as financial credit, budgeting, insurance, and other key issues the families would learn throughout the three year program.

At four o'clock the women were asked, if they remained interested in the program, to complete the application sheets in their information packets. Sarah and Eliza walked around the room to assist the women with their applications.

At the end of the session, thirteen women left completed applications. Later, Sarah and Eliza divided the applications among themselves and arranged follow-up appointments with the women.

### **Wednesday Morning**

"Good morning," Sarah said, and asked the man who answered the telephone, "May I speak with Ms. Washington?"

"Who's calling?" the man asked, sounding suspicious.

"This is Sarah Adams, from New Hope Housing Corporation. Ms. Washington..."

"Just a minute," the man interrupted.

Sarah waited, wondering what kind of family situation she was dealing with. *Could this man be Ms. Washington's brother? He didn't sound old enough to be her uncle or father.*

"Hello, this is Ms. Washington," a voice broke in on Sarah's thoughts.

"Hello, Ms. Washington, this is Sarah Adams calling from New Hope Housing Corporation. We met at the information session on Saturday." Sarah continued,

"I'm reviewing your application materials and wonder if we could set up an appointment to go over your current situation."

"That would be fine," Ms. Washington said, "I leave for work at 2:00 p.m. each day, so anytime in the morning would be fine."

"That would be great. Could we meet this Friday at 9:00 a.m.?" Sarah questioned.

"Yes, that works, I will see you then," Ms. Washington said and she hung up the telephone.

### **Friday Morning**

"This seems to be moving quickly," Ms. Washington said as she sat down in Sarah's office to discuss her completed application.

"We're trying to focus our efforts on applicants currently receiving Section 8 for our pilot program," Sarah explained, "and your application seems very strong. Perhaps we could start with you telling me about your interest in this pilot partnership program."

"When I moved here last year from Illinois," Ms. Washington explained, "I became interested in home ownership. I began exploring what programs offered and thought this program seemed like a good option, especially because of the transition from Section 8 to home ownership. I learned a lot about home ownership at the information session and would like to see if I can eventually own my own home."

"Well," Sarah said, "from my review of your application it seems like you would be a good fit for the program. Let's go ahead and review some of this information from your application to see what areas need focus in the next couple of months." Scanning the application, Sarah continued, "It looks like you transferred your Section 8 benefits from Illinois. Is that correct?"

"Yes," Ms. Washington explained, "we moved here to be closer to my parents."

"Okay," Sarah said, "and you have three daughters, two of whom live with you in your current place?"

Ms. Washington nodded and Sarah continued.

"You work second shift at Strong Packaging Company," Sarah confirmed. "Have you been full-time since you moved here?"

"Yes," Ms. Washington said, "I just started my tenth month."

Sarah continued, "And your annual income is \$23,000?"

Ms. Washington nodded.

"Any other household income?" Sarah asked, thinking of the many families in the home ownership program who often supplemented their employment wages by babysitting during a shift they were not working.

"My husband makes \$42,000 a year," Ms. Washington reported in a matter of fact tone.

"Your husband?" Sarah questioned, surprised this information hadn't been reported on Ms. Washington's application.

"Yes," Ms. Washington explained, "he works two jobs, second shift during the week, and another job part-time on the weekends."

Sarah thought for a moment. She wasn't completely sure of the income eligibility guidelines for Section 8, but this didn't seem right. *What's her total household income?* Sarah wondered, and began mental calculations.

"Your household income is over \$60,000 a year," Sarah exclaimed.

"Yes, does that make us ineligible for the home ownership program?" Ms. Washington asked.

"Yes," Sarah stated. "We work with families who are receiving Section 8 assistance or who have household incomes between \$30,000 and \$45,000 per year."

"Well," Ms. Washington responded, "I still fall in that category."

"You would," Sarah said, "but you just said you were married and you and your husband's income combined put you over the income eligibility. Why are you receiving Section 8 assistance?"

"Because of my income," Ms. Washington explained.

"Does your Section 8 case worker know you are married and that your husband also contributes to your household income?" Sarah asked.

"I don't know," Ms. Washington said, appearing irritated. "Why don't you just tell me what programs you have that I am eligible to receive?"

Looking at Ms. Washington, Sarah thought about the clients who so badly needed housing assistance such as Section 8. She opened her desk file and pulled out an information sheet on the New Hope's loan assistance program.

"You are eligible for a low-interest loan that will assist you in buying a home," Sarah said flatly. "You are welcome to take this sheet home and review it. I could also give you the application materials for this program."

"I will take a look at that and call you if I need an application," Ms. Washington said as she stood up and walked out the door.

Sarah stood up, moved to her office door, and watched as Ms. Washington brushed past the receptionist and walked out of the office.

“What was that all about?” Eliza questioned as she passed Sarah’s office.

Sarah shook her head and moved back to her desk. As she sat and thought about the appointment she grew more and more frustrated. *What right did this woman have to receive assistance? What about all those families she had worked with over the last nine months, many of whom so desperately needed help? The waiting list for families to receive Section 8 assistance was nearly two years long.*

### Friday Afternoon

“Come on in, Sarah,” Rochelle said after she hung up the phone.

Sarah walked into Rochelle’s office, trying to compose herself.

“How’s it going?” Rochelle questioned.

“Okay,” Sarah replied, still not sure how or whether she should bring up the situation.

“How was the information session last weekend?” Rochelle asked.

“It went fine,” Sarah answered tersely. “We had a good group.”

Rochelle looked at Sarah inquiringly. Sarah could tell she knew something was wrong.

“Did you get any applications for the HUD/New Hope partnership program?” Rochelle asked.

“We got five. I took three and Eliza has the other two,” Sarah replied.

“Okay,” Rochelle continued slowly, “I’m heading to HUD on Monday for our nine-month pilot discussion. Any issues with these new applications I should mention?”

Sarah paused, still frustrated about Ms. Washington, and wondered, *What should I say?*