

THE ACHIEVER



Photo by Marlene Quaroni

Stephanie Berman-Eisenberg
Leads Carrfour in aiding to house the underserved

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Stephanie Berman-Eisenberg leads not-for-profit Carrfour...

As president and CEO of Carrfour Supportive Housing, Stephanie Berman-Eisenberg notes a lot of misconceptions about the homeless and hopes this population will receive more empathy. Homelessness can occur for a number of reasons, she said, including job loss, caring for a severely sick child or being a veteran and returning home with no job or place to live.

Carrfour – “crossroads” in French – competes in the world of for-profit affordable housing developers. The organization distinguishes itself, however, by providing services that Ms. Berman-Eisenberg said are critical to helping families turn lives around and stay housed, including case management, appointment and training services, recovery support, life skills training and parenting support.

Established in 1993, Carrfour was born out of the Miami Greater Chamber of Commerce when members noted the local attention to the homeless situation, mainly for emergency shelters. A group of chamber members asked what happens after a quick emergency fix. The idea of Carrfour is to create permanent solutions for those leaving homelessness.

Miami Today reporter Susan Danseyar interviewed Ms. Berman-Eisenberg in her office.

Q: What does Carrfour do?

A: We are a not-for-profit provider of both supportive housing and affordable housing.

Q: How did Carrfour’s mission evolve?

A: We were born out of the Miami Greater Chamber of Commerce. In 1993 when we were created, there was a lot of attention to the homeless issue but most of the attention was being paid to emergency shelters and a quick emergency fix. A group of chamber members thought that was great but asked what’s going to happen next. Carrfour came about to create permanent solutions for folks leaving homelessness.

Q: What supportive services help lead to self sufficiency?

A: We provide anything the family needs onsite to stay successfully housed and not cycle back into homelessness: case management, appointment and training services, recovery support, life skills training, parenting support.

Q: What’s the main difference between the private sector providing housing versus the non-private sector?

A: What makes us different is the supportive services we provide onsite and also the type of families we house.

The affordable housing developers will typically house families in the 60% of average median [income] range. Even though they still need affordable housing, they’re on the higher end of income. Our families are the extremely low income and formally homeless.

The other big difference is the supportive services we provide on-site, which we feel are critical to helping our families turn their lives around and stay housed.

Q: Does the government have a role in providing affordable housing?

A: They help with the funding. They sometimes help us with sites. For example, the building that we’re sitting in is a long-term lease with Miami-Dade County. We have a public library on the ground floor, so this is a great example of a public-private partnership.

Q: Does the political climate make it difficult to get funding from government?

A: Yes and no. The idea of housing for the homeless and affordable housing has come a long way in Miami. Folks are more receptive. There’s political support for it, which we didn’t experience in our early years, but there’s always a need for more resources.

Q: Is part of your role following that to make sure you get enough?

A: Yes. At both the state and local government level, we follow policy changes and are constantly advocating for additional resources.

Q: What resources does Carrfour receive?

A: The bulk of our capital financing comes from the tax credit program from the Florida Housing Finance Corp. We also cobble together local subsidies as a not-for-profit where we get a lot of foundation support. A typical building like the one we’re sitting in could have eight or nine capital funding sources to create the whole budget.

Q: Does Carrfour ever get the land you

...as it provides supportive housing and affordable housing

The Achiever

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Age: 42

Born: Miami

Education: Brandeis University, undergraduate; Harvard University, master's, not-for-profit planning, social policy and administration.

Personal Philosophy: Do what you're passionate about and always make sure you balance work passion with your family life and all the other things that make you happy.

build on free? If you have to buy land, do you pay market rate?

A: Whenever possible, Carrfour tries to get land free. Through competitive bid processes, we have received land from Miami-Dade County and the City of Miami. Given how hard it is to cobble together sources to build our developments, getting the land free makes these developments more economically feasible.

When we have to buy land, we do have to pay market rate. It is very hard to make the numbers work on a supportive housing development when you are paying top dollar for land.

Q: What are current projects you're working on?

A: We're doing a lot in Liberty City. We have two projects in predevelopment that we're going through underwriting and hopefully we'll break ground within the next year.

We've also been doing a lot of work on Liberty Square, which there's been a lot of attention to lately. It's the last remaining public housing development in that area.

We've been advocating strongly for the past year for some redevelopment in that community and also to encourage government to make sure that it's a holistic redevelopment, not just knocking down of the housing and the rebuilding of the existing housing but to make sure education is taken into account, that the social services the family needs are brought in, that there's wellness amenities.

We need to make sure the residents of Liberty Square have access within five minutes to any store, any neighborhood amenity they need and not have to take three buses and a Metrorail ride to get somewhere they need to go.

Q: What are the locations and how big are these projects? How are they funded?

A: We have two. Coalition Lift is a 34-unit demonstration project funded by the Florida Housing Finance Corp. This development will house chronically homeless high utilizers of our community's most expensive systems of care, such as jails, emergency rooms, hospitals and shelters.

This project will also have a research component that we believe will show that it is much less expensive to house these individuals in supportive housing than leaving them on the streets cycling through these expensive systems of care.

We are also developing Liberty Village in Liberty City, which will be a supportive housing community for veterans. Liberty Village, which will contain 60 apartments, has a \$16 million budget funded by the Low Income Housing Tax Credit program, Florida Housing Finance Corp., Miami-Dade County and a grant from the Home Depot Foundation.

Q: Walk me through how Carrfour works in partnership to build affordable housing.

A: We have partnered with for-profits to build some of our developments. We partner with government in buildings like the one we're sitting in today and we have a couple of other partnerships with Miami-Dade County.

We have a community down south called Verde Gardens that was a partnership with the Miami-Dade County Homeless Trust, which is 145 units of supportive housing for homeless families, a 22-acre organic farm and a farmers market. That land is still owned by the county but we operate it for them, provide the supportive services on site and also operate the farm.

Q: How much do your tenants typically pay for units?

A: Carrfour develops and operates two types of housing: supportive housing for the formerly homeless and affordable housing for low-income families. In our supportive housing, we charge our residents 30% of whatever income they earn as rent. For example, a disabled veteran earning \$550 in VA benefits would pay \$165 a month in rent; a single mother working a minimum-wage job earning approximately \$1,288 a month would pay \$386 a month in rent.

In our affordable housing, the rent is a fixed amount set by our funders and not based on a percentage of a household's income. In these units, the rent varies from \$381 for a one-bedroom to \$1,056 for a three-bedroom. At fair market rents, these same units in our community would rent from between \$907 for a one-bedroom to \$1,594 for a three-bedroom.

Q: How many people does Carrfour have in how many units? Do you have a target for the immediate future?

A: Carrfour currently serves 3,388 men, women and children in developments that we have built throughout Miami-Dade. Our goal is bring at least 100 new units on line each year that would house approximately 250 new individuals each year.

Q: How long does the average tenant stay?

A: Our housing is considered permanent housing, so families can stay as long as they would like to assuming they are following terms of their lease. For families in our supportive housing, we do encourage them to move on once they no longer need the support. When we have an open affordable apartment, we give priority to our families who are in supportive housing and are ready to move on.

Q: What is the difference between affordable and supportive housing?

A: They look exactly the same, and from a tenant-landlord perspective they are also the same. Families in both affordable housing and supportive housing sign leases and pay rent.

The only difference is that in supportive housing there is the added safety net of on-site supportive services to provide the families with the support they need to remain successfully housed.

Q: What's the state of homelessness in Greater Miami?

A: A lot of progress has been made in the 20 years since the homeless trust and Carrfour were created, but there's a lot more to be done. The last count mid-January showed over 4,000 individuals and families still on the street and in shelter.

Q: Are there enough shelters?

A: There aren't, and Carrfour's philosophy is that the real solution is permanent supportive housing. You could continue to build shelters but that's not going to produce the outcomes that our community really needs.

Q: What criteria does Carrfour use to allocate affordable housing?

A: Income is one. There are different income levels within our communities that people have to meet, but all are under 60% of the area median income.

For our homeless units, families only pay 30% of whatever income they have as rent so it's very affordable. For somebody who's not able to work and their only source of income is a disability check, the rent they pay is 30% of that entitlement benefit.

Q: Carrfour includes in its core values that its environment promotes new ideas. Can you give me examples?

A: Verde Gardens is a good example. We wanted to create a community where healthy living and sustainable living permeated all aspects of the family's lives, from providing work and training opportunities to providing food education and healthy cooking education.

We do children's activities in the kitchen and the farm. The idea was to bring something to that community that was more than housing. That was the idea behind the farm and the kitchen and the market.

Q: What feedback do you get from residents?

A: We see someone moving in and the look in their eyes, desperation when they're first moving in. A year or two later, when you're riding the elevator with them, you see their whole presence and everything about them has just turned around.

We have residents who are on our board of directors and they're the voice of the residents. We regularly hear about how transformative the services and the housing is that we provide.

Q: How does homelessness in this area compare with the rest of the country?

A: Miami-Dade County has made significant progress, especially in housing the chronically homeless. There are a lot of innovative programs throughout the county from Carrfour and other partners we work with like Camillus House and Citrus.

There's a lot of innovation here. A lot of folks come from other states to see what's being done in Miami, but there's also a huge amount of need and there's also a transient homeless population not only of Miami homeless folks but folks that come down here from other parts of the country, especially during the winter.

Q: What can society do to mitigate the problem of homelessness?

A: A lot. Employment is a big issue. If employers were more friendly to special needs populations, understand the importance of giving a chance to someone who might not have long histories of employment or recognizing that someone might have breaks in employment that if given an opportunity would be transformative.

Q: Do veterans make up a large percentage of our homeless?

A: We serve a lot of veterans. We are a recipient of a large grant from the Veterans Administration called the Supportive Services for Veteran Families program. Through that program, we serve 1,000 veterans a year in Miami-Dade and Broward County, either veterans who are already homeless or facing homelessness.

Q: The leadership at Carrfour is all women. Is that by design?

A: I never really thought about it. It just so happens to be all women and it's unique not so much in the not-for-profit world but definitely in the real estate industry and the affordable housing industry. We typically find ourselves as the only women at the table.

Q: How many employees do you have?

A: We are at about 150.

Q: Are you responsible for the hiring?

A: I am. We collaborate. I think that it's important with our leadership team to make sure that everyone has the ability to be part of important decision making.

Q: What are your suggestions for discovering and hiring talented and productive workers?

A: On the social services side, we don't have such a hard time filling a vacancy. We do have a harder time on the real estate and finance sides. We try to give people opportunities others might not. We understand the reason someone might have a different-looking resume than others who has actually proven to work for us.

We have folks on our services side who have been in recovery and they're some of our best case managers. They have an ability to connect with and engage our residents. You can't learn that in school so a lot of life experience that we look for is probably pretty unique to Carrfour.

Q: What are your suggestions for effective fundraising?

A: Fundraising is always a challenge. What Carrfour has learned is to be really creative in sources of seeking funding. We've always served veterans and that's an area that there's a lot of foundation support for right now.

Q: You said you get creative in sources for seeking funding. What's an example?

A: One of the developments we're building right now in Liberty City called Liberty Village is going to be veteran supportive housing. Typically we would cobble together government sources, but we heard that the Home Depot Foundation had an interest in serving veterans and we approached them. They're giving us a sizable grant for that development. That's another example of something a not-for-

profit can bring to the table that a for-profit developer wouldn't have access to.

Q: Do the children who've lived in shelters have special needs when they come out?

A: They're behind in school often because they've been moved around so much. Some of them have lived in foster care because their families haven't been able to keep them while they've been living on the street or going from shelter to shelter.

It does sometimes take the family some time to settle into their new home once they move in, to kind of get into a routine, get adjusted to school, get adjusted to living together again as a family, but that happens very quickly.

When you put a roof over somebody's head, it's amazing how transformative it is and how quickly the adjustment happens. When we have visitors coming through our buildings and they come into units and they walk in, they say it's really nice and could look like a place where they'd live. There are pictures on the walls, there are candles burning; they're nicely decorated and that happens very quickly once you give somebody a nice place to live. They own it, they want to take care of it, they want to make it their own.

Q: Where do you live?

A: In Aventura.

Q: Tell me about your family.

A: My family came from Cuba in the 1960s. They are all still in Miami. I'm married and have a 5-year-old who's the light of my life.

Q: Is he old enough to understand what you do?

A: He is, and I've brought him to our buildings and he's met our families. He comes sometimes to play with some of the kids who live here. He says that his mom builds houses and that he wishes I built them with Legos, which is his passion.

Q: Do you have hobbies?

A: Work and my family are my number one priorities, but I enjoy photography and traveling.