



**The Framework for
an Equitable COVID-19
Homelessness Response**

#HousingEquity

Advancing Equity and Impact

**Funding and Implementing an Equitable
Prevention and Rehousing Continuum**

Webinar #2 in Series

<http://housingequityframework.org>

Partners



The Framework: Guiding Strategies

1. Advance racial justice and equity
2. Address the highest needs first
3. Grow Partnerships
4. Get people into Housing
5. Act Quickly



Webinar Series on Advancing Equity & Impact

1. Harnessing the American Rescue Plan to Prevent and End Homelessness (Recording available)
- 2. Implementing and Funding an Equitable Prevention and Rehousing Continuum (Today)**
3. Housing Navigation and Landlord Engagement (August 5)
4. Aligning Services Funding and Resources (TBD)



Today's Agenda

Goal: To advance equity and impact by **implementing effective prevention and rehousing continuum** in communities

1. Racial Inequities and Homelessness
2. Implementing an Equitable Prevention and Rehousing Continuum
3. Funding a Prevention and Rehousing Continuum
4. Having the Biggest Impact in Your Community
5. Key Takeaways



Today's Presenters

- **Center for Housing Justice**

- Kevin Solarte kevin.solarte@nis.us

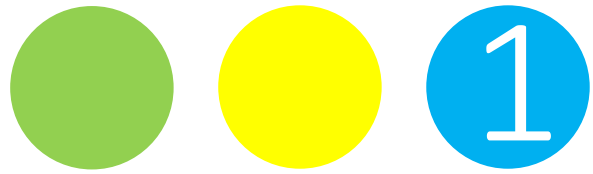
- Lincoln, Nebraska

- Alexandria Labenz alabenz@unl.edu

- All Home California

- Tomiquia Moss tmoss@allhomeca.org





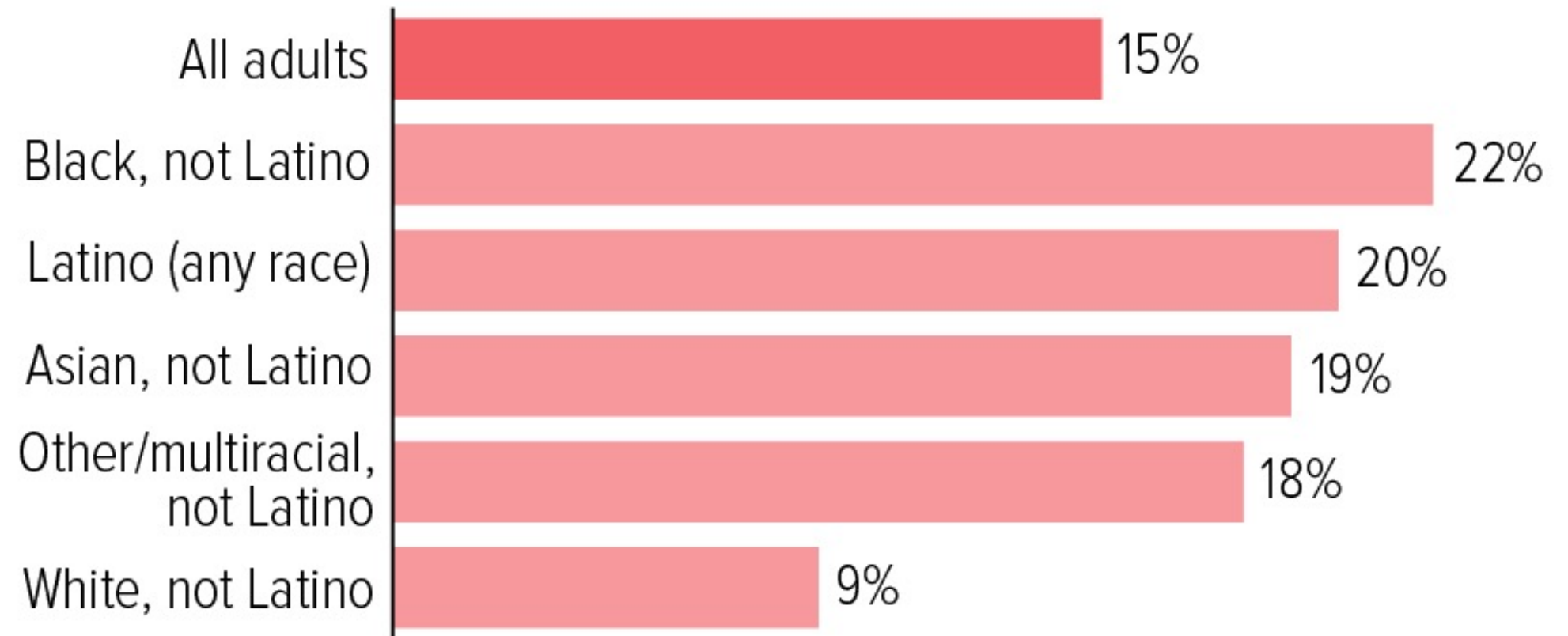
Racial Inequities and Homelessness

Housing instability and
homelessness
are
inextricably linked to
long standing racial disparities
and
have been amplified
during the pandemic.



Over 1 in 7 Renters Not Caught Up on Rent During Pandemic, With Renters of Color Facing Greatest Hardship

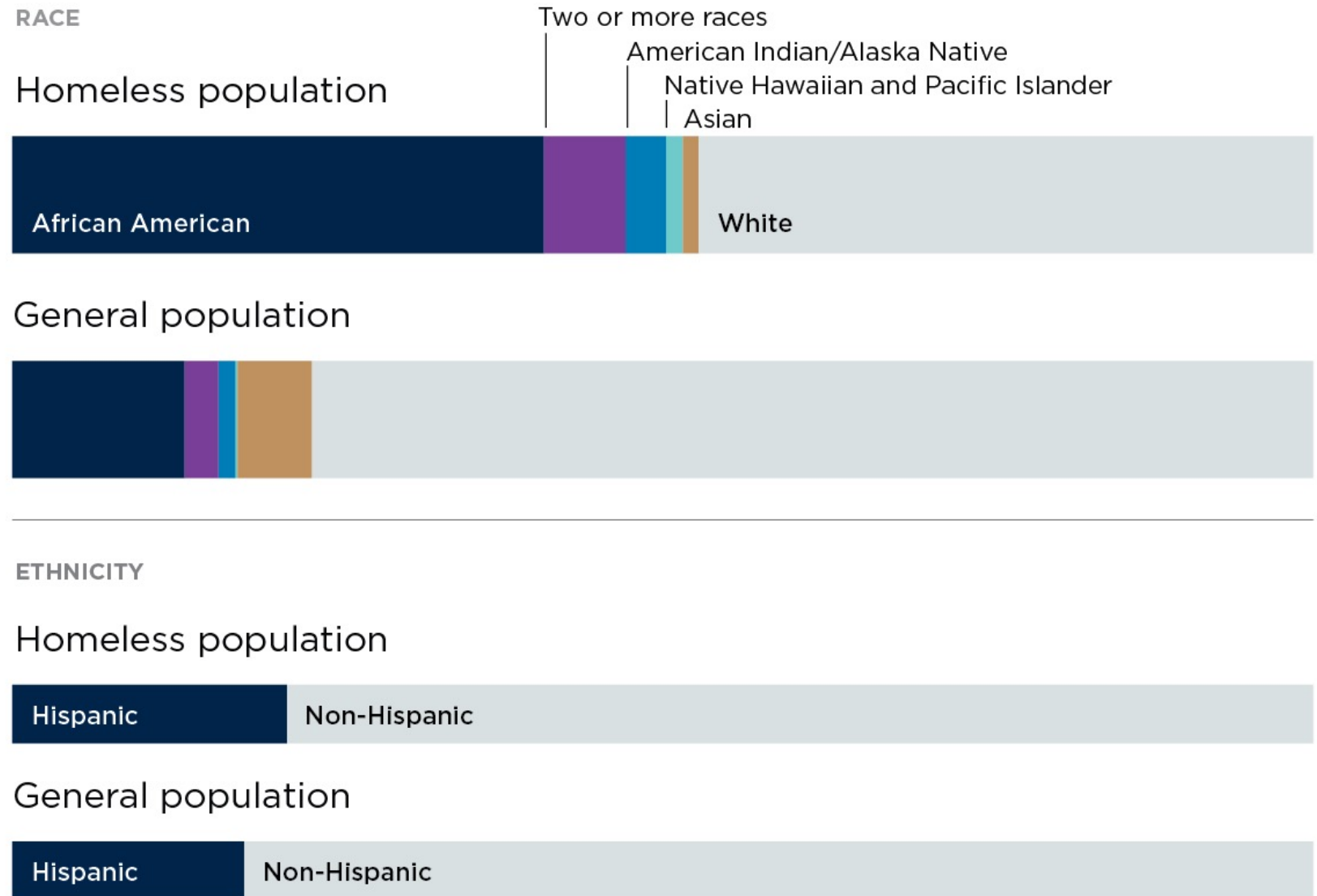
Share of adult renters saying their household is not caught up on rent



Note: Other/multiracial, not Latino = people identifying as American Indian, Alaska Native, Native Hawaiian or Pacific Islander, or more than one race. Chart excludes renters who did not respond.
Data Source: CBPP analysis of Census Bureau Household Pulse Survey tables for March 17 - 29

People of color are more likely to experience homelessness

Race and Ethnicity of people experiencing homelessness compared to the general population



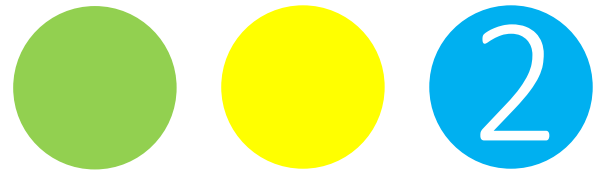
Note: Homeless population data are for a given night in 2017

Data Source: National Alliance to End Homelessness, 2017 Annual Homeless Assessment Report to Congress, Part 1

Discussion

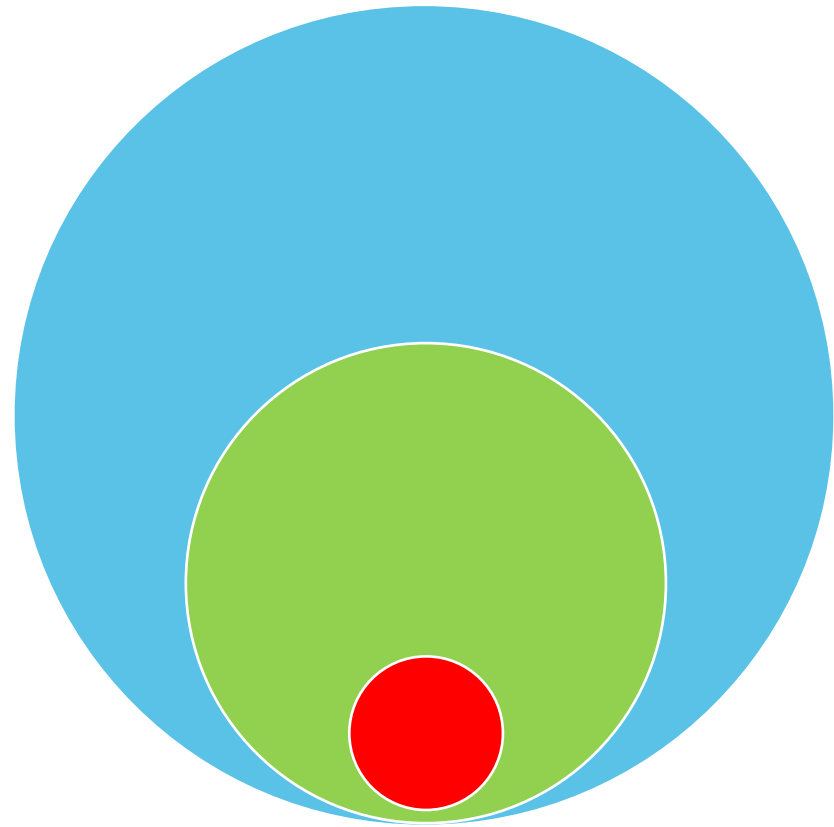


- As you look back over the past 16 months of the pandemic, what racial and other disparities related to homelessness and housing instability emerged or became more visible in your community?



Implementing an Equitable Prevention and Rehousing Continuum

Risk associated with housing instability varies



Limited Risk

Moderate Risk

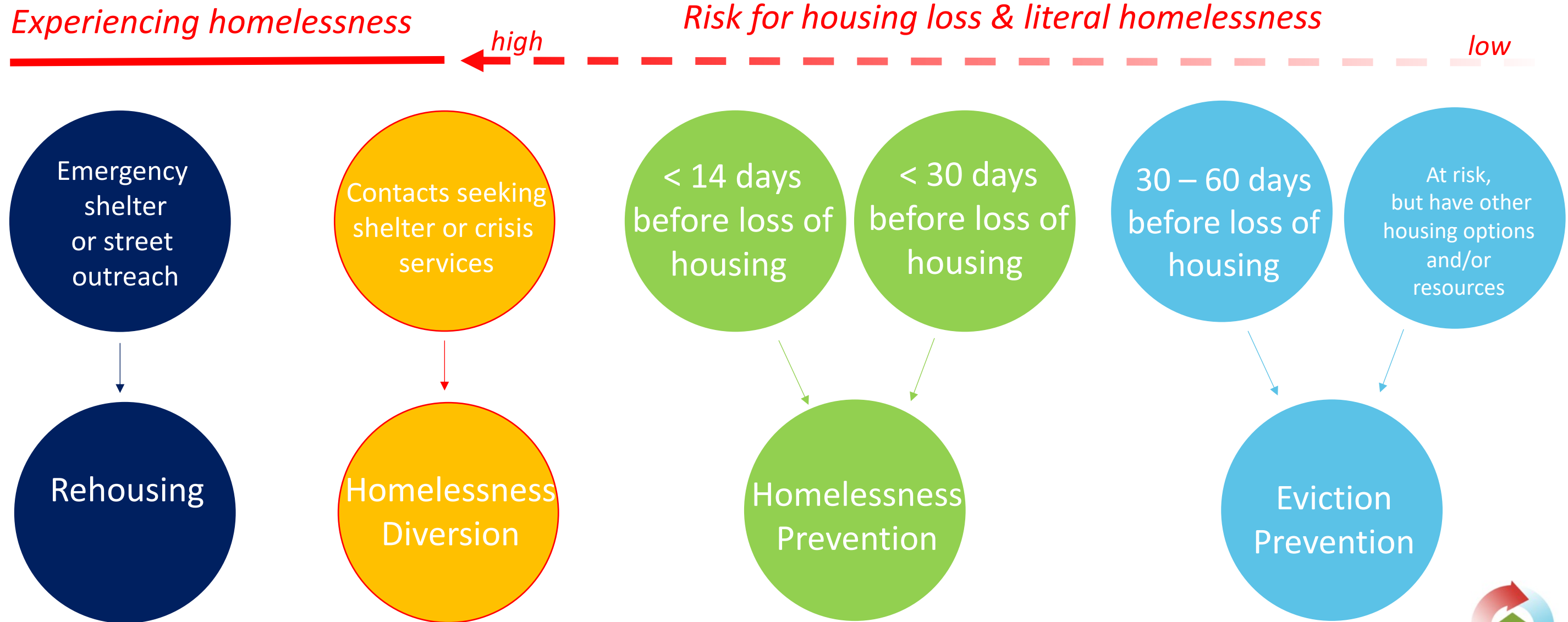
Extreme Risk

Greatest Risks of Homelessness

- Being Black, Indigenous or other person of color
- Prior histories of homelessness
- Lowest income levels
- Staying in more informal living arrangements
- Immigrant households and people who communicate in different languages
- Survivors of domestic, intimate partner, or sexual violence
- People with disabilities and disabling conditions
- Prior histories of justice involvement or eviction



What interventions are available by risk type?



Prevention and Rehousing

Financial Assistance

- **Housing Support**
 - Rental & utility assistance
 - Rental application fees
 - Security or utility deposits
 - Utility or rental arrears
 - Moving costs
- **Other Financial Support**
 - Costs associated with obtaining identification documents
 - Transportation help for work or housing search: Car repairs, bus passes, gas, vehicle repairs, and other expenses
 - Bus, train, or airplane tickets to help facilitate return to family
 - Food assistance

Services

- Housing problem solving
- Strengths-based case management
- Conflict resolution
- Housing search
- Landlord-tenant mediation
- Connection to mainstream resources
 - Including new ARP child tax benefits & stimulus checks
- Family mediation
- Tenant legal services
- Credit repair

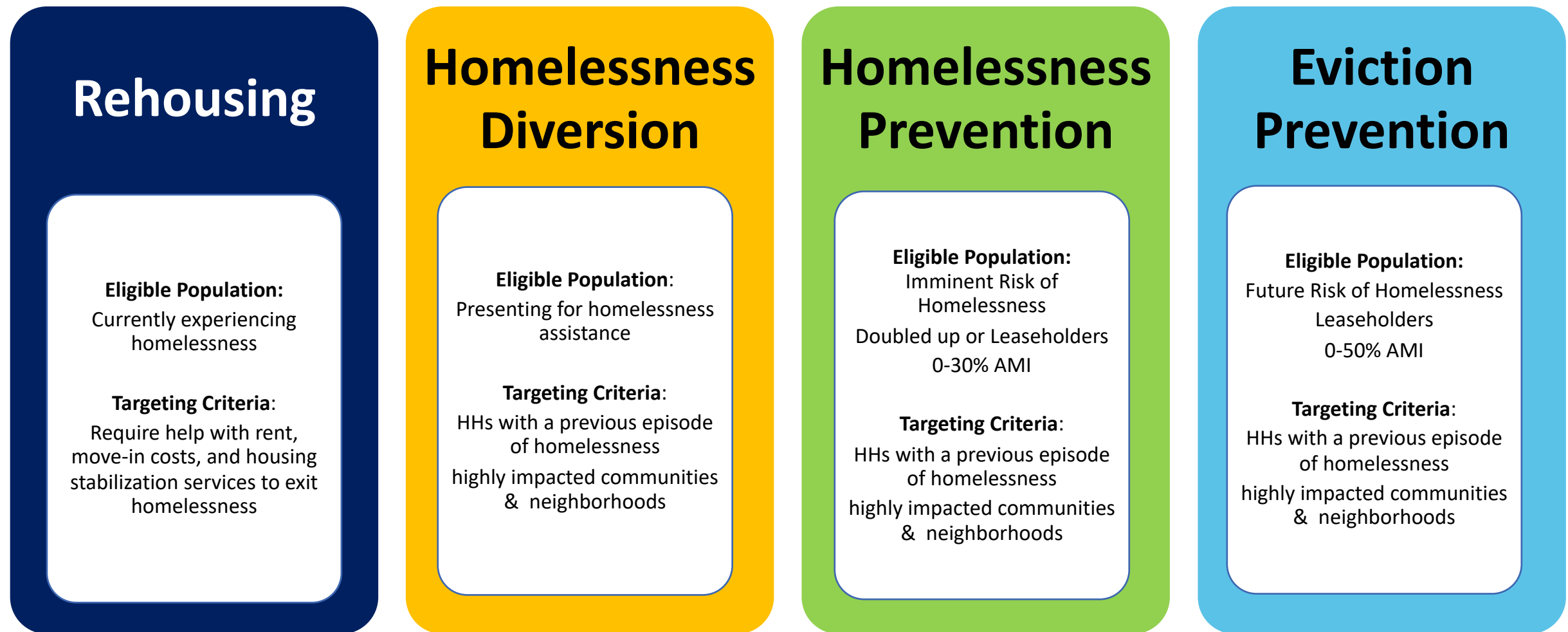


Housing Problem-Solving: The Practice

- *More than asking a prescribed set of questions and completing an application.*
- Skilled, trained, and flexible staff engage in open-ended, exploratory conversations to understand a household's strengths and existing support networks.
 - Sometimes the solutions are as simple as mediating a conflict with a family member or connecting a household to community resources like health, social services, and employment.
 - At other times, the solution might include onetime financial assistance.
 - For some, ongoing follow up is necessary to provide continued support to families as they work through conflict or other challenges



Interventions



high ← **Risk for housing loss & literal homelessness** → *low*

Discussion

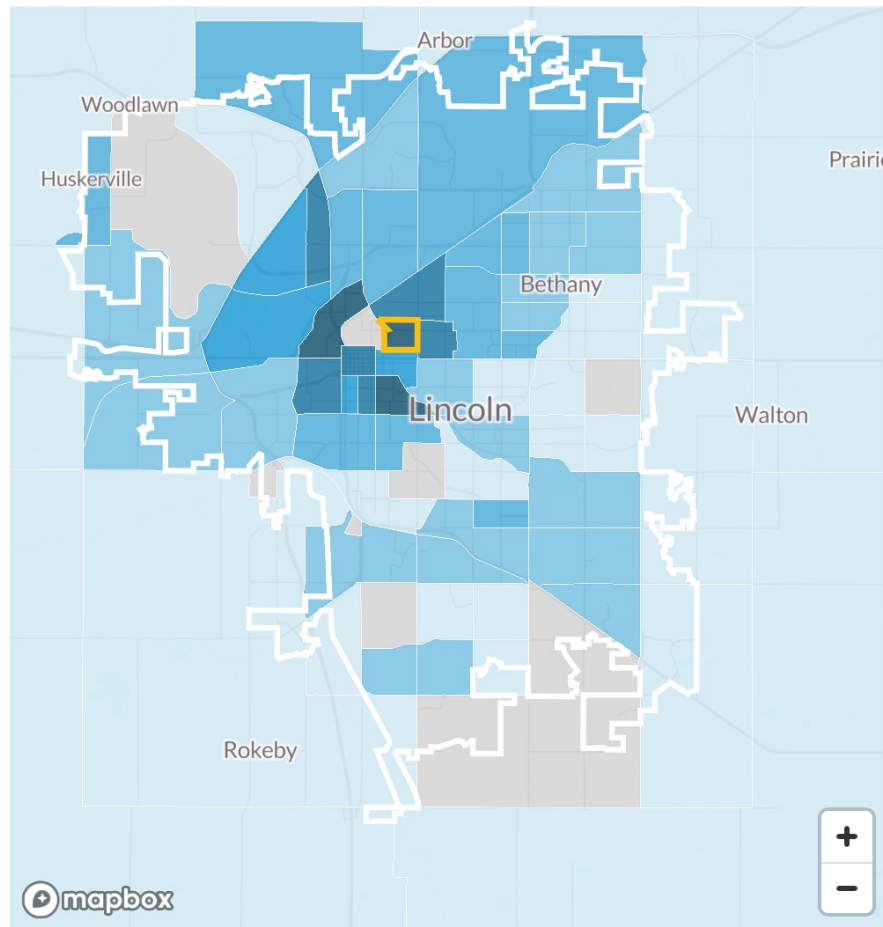
- With historic levels of federal funding to address housing instability, what steps did your community take to expand the continuum for rehousing and prevention?



Reach Communities Facing Greatest Risk

- **Partner with people experiencing homelessness, with residents and organizations from impacted neighborhoods** to strategize and design and implement programs
- Ensure that **outreach efforts and resources are effectively reaching neighborhoods** and communities, including BIPOC communities
- Use the web-based tool, **Where to Prioritize Emergency Rental Assistance to Keep Renters in Their Homes**, created by the Urban Institute, to identify neighborhoods.
- **Target or dedicate shares of emergency rental assistance and other funding** to neighborhoods experiencing the greatest impacts and risks and homeless assistance programs/Continuum of Care

Targeting Tool for Outreach – Lincoln, NE CoC



Emergency Rental Assistance Priority Index percentile



Lincoln CoC (NE-502) ✕

CENSUS TRACT 000700 **325**
in Lancaster County, NE ELI renters

Emergency Rental Assistance Priority Index: 98th percentile (among Nebraska tracts)

Housing Instability Risk Subindex: 97th percentile
Shares of: people living in poverty, renter-occupied housing units, severely cost-burdened low-income renters, severely overcrowded households, and unemployed people

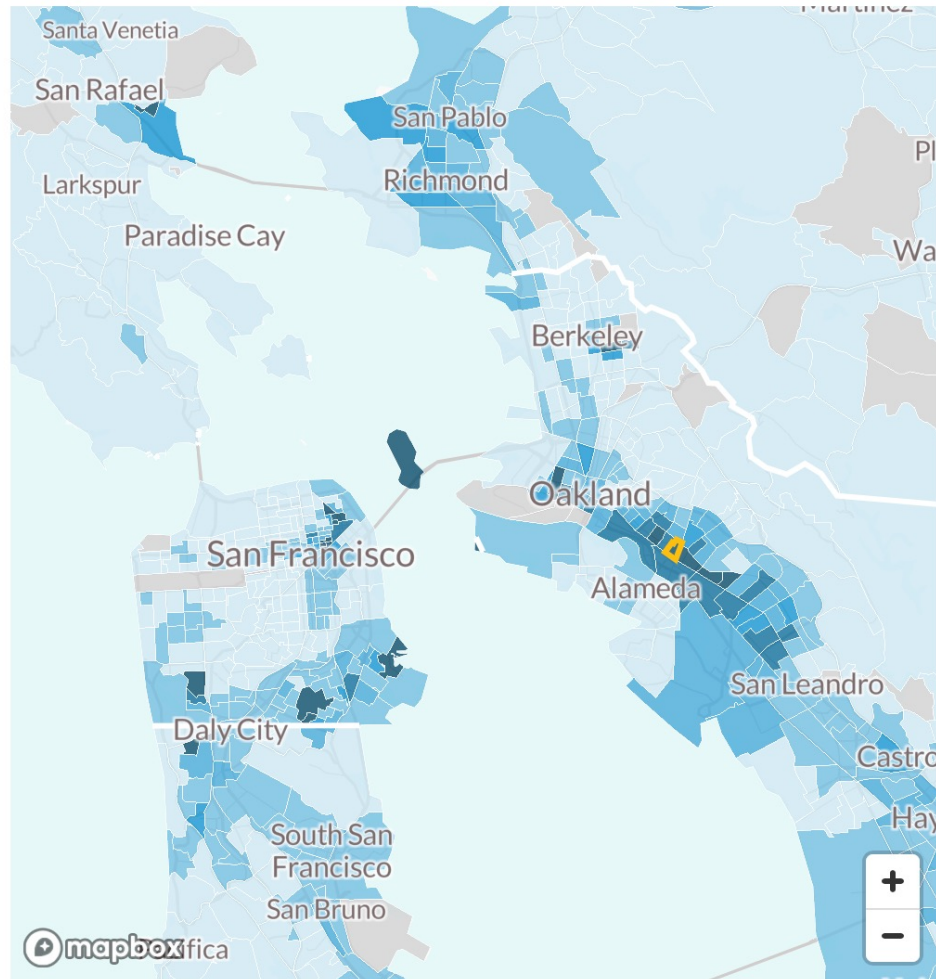
COVID-19 Impact Subindex: 94th percentile
Shares of: adults without health insurance and low-income jobs lost to COVID-19

Equity Subindex: 98th percentile
Shares of: people of color, extremely low-income renter households, households receiving public assistance, and people born outside the US

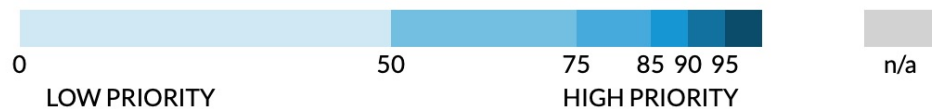
ELI renters = extremely low-income renters, or renters with incomes at or below 30 percent of the area median income

<https://www.urban.org/features/where-prioritize-emergency-rental-assistance-keep-renters-their-homes>

Targeting Tool for Bay Area



Emergency Rental Assistance Priority Index percentile



Alameda County, CA



CENSUS TRACT 406202
in Alameda County, CA

550
ELI renters

Emergency Rental Assistance Priority Index: 98th percentile (among California tracts)

Housing Instability Risk Subindex: 97th percentile

Shares of: people living in poverty, renter-occupied housing units, severely cost-burdened low-income renters, severely overcrowded households, and unemployed people

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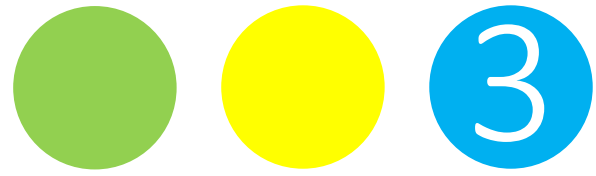
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Discussion



- How did your community undertake getting resources to communities most impacted by the pandemic?
- How did your strategy shift over time?
- Beyond geographic targeting what other strategies are important to reduce disparities?



Funding a Prevention and Rehousing Continuum

Funding the Prevention & Rehousing Continuum

Funding Source	Rental & Utility Assistance	Services	Other financial assistance
Emergency Rental Assistance (1 + 2)	Yes	Limited	No
Coronavirus Relief Funds	Yes	Yes	Yes
Emergency Solutions Grants-CV (CARES Act)	Yes	Yes	Yes
CDBG-CV (CARES Act)	Yes	Yes	Yes
ARP – Utility Assistance	Yes	No	No
ARP– EHV	Yes	Very Limited	Limited
ARP – HOME	Yes	Yes	No
ARP – TANF EA	Yes	Yes	Yes
ARP state/local government aid	Yes	Yes	Yes



Discussion

- Why and how did you establish the Lincoln Prevention Assistance Common Fund?



Housing Program Characteristics

	Emergency Rental Assistance	ESG-CV	Emergency Vouchers	HOME Homelessness Assistance
Funding	\$46.6 billion	\$4 billion	\$5 billion	\$5 billion
Expenditure Dates	ERA 1: 9/30/2022 ERA 2: 9/30/2025	9/30/2022	9/30/2030 (cannot be reissued after 9/2023)	Obligation by 2025 (4 years) Expenditure by 2030.
Eligible Households	At or below 80% AMI; Hardship due to COVID; Risk of homelessness or housing instability	Experiencing or at high risk of homelessness	Currently or recently experiencing or at risk of homelessness; survivors of domestic violence	Experiencing or at risk of homelessness; survivors of domestic violence, veterans; other populations with greatest risk of housing instability
Additional Notes	No requirement for past tenancy	Distributed in two allocations	Approximately 70,000 vouchers. Distribution based on relative need and local capacity	Distributed via the HOME Formula

Discussion



- What strategies did your community undertake to braid and leverage federal resources?
- Given the value of hindsight, what would you do differently?

Learn More About These Funding Streams

See previous Webinar and handout:

Harnessing the American Rescue Plan to Prevent and End Homelessness, for more specifics on funding sources

Available at
housingequityframework.org



Advancing Equity and Impact Harnessing the *American Rescue Plan* to Prevent and End Homelessness

This document summarizes how new Federal resources can be deployed to reduce and prevent homelessness with a racial justice and equity lens ensuring assistance reaches households experiencing the worst impacts of the pandemic, especially Black, Indigenous, and people of color (BIPOC) households. These ideas complement and build on recommendations included in the suite of reports and tools that are part of [The Framework for an Equitable COVID-19 Response](#) project.

“Housing instability and homelessness are inextricably linked to long standing racial disparities and have been amplified during the pandemic. The American Rescue Plan provides financial opportunities to address these disparities.”

1. New Federal Funding Through the American Rescue Plan And CARES Act

States and communities have access to historic levels of funding from the Federal government that can be deployed to prevent and end homelessness. The primary housing funding includes two allocations from the Treasury Department for emergency rental assistance and three types of funding from the US Department of Housing and Urban Development (HUD). All funds have strict time constraints for spending and eligibility requirements. The chart to the right summarizes some key features of these sources.

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Information culled from federal documents available as of 6/24/21. Readers should rely on information from federal websites as changes may occur over time.



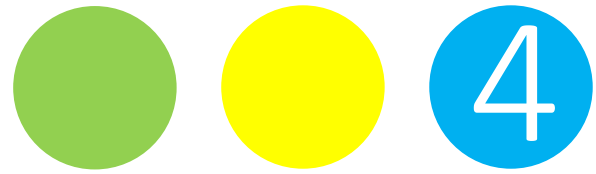
Center on Budget and Policy Priorities • National Alliance to End Homelessness
 National Innovation Service • National Healthcare for the Homeless Council
 National Low Income Housing Coalition • Urban Institute
 Barbara Poppe and associates • Matthew Doherty Consulting



Learn More About These Funding Streams

- **Emergency Rental Assistance** @ <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program>
- **HOME Homelessness Assistance** @ https://www.hud.gov/program_offices/comm_planning/home-arp
- **Emergency Housing Vouchers** @ <https://www.hud.gov/ehv>
- **ESG-CV** @ https://www.hud.gov/program_offices/comm_planning/homeless_esg_covid-19



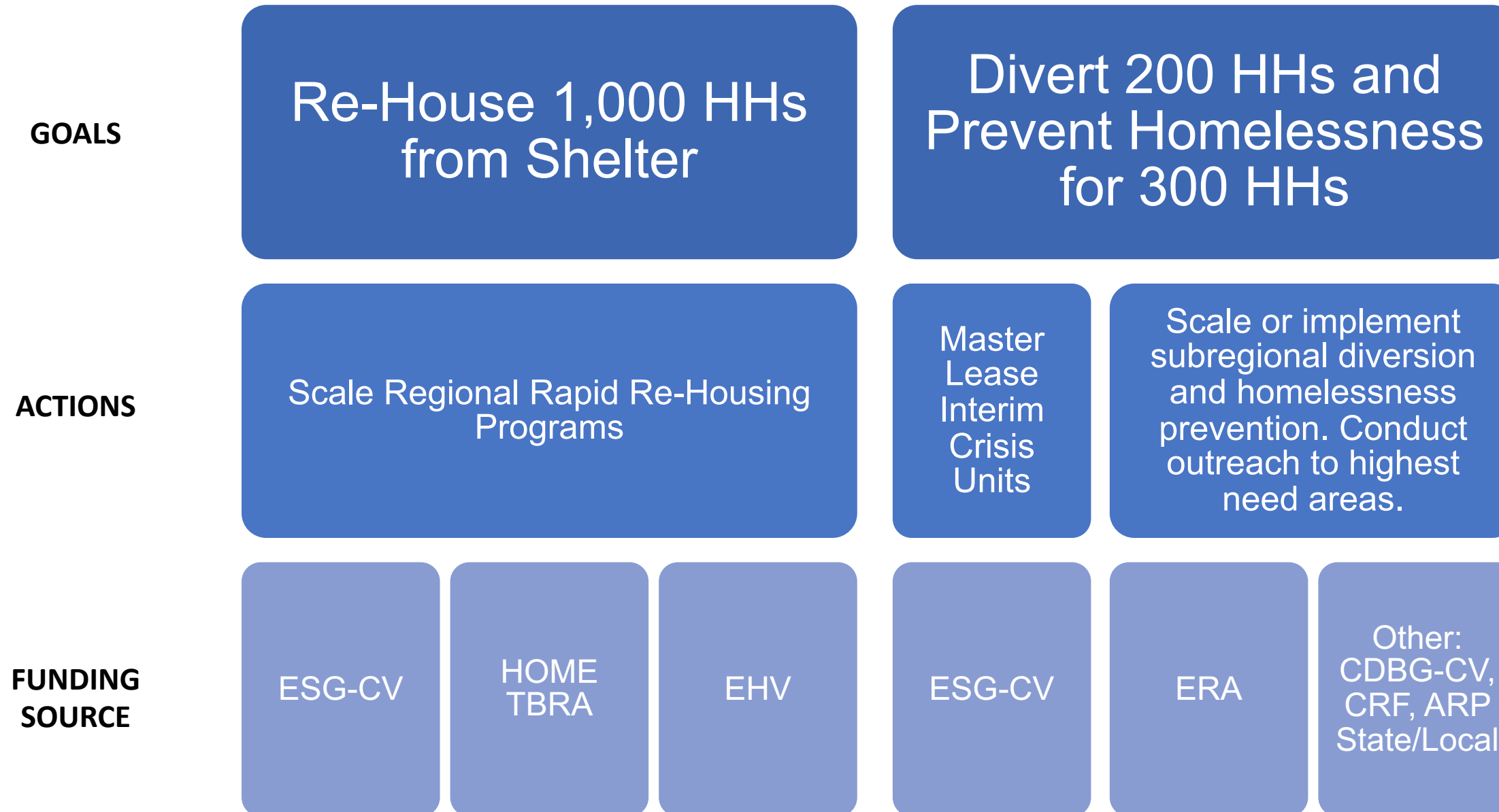


Having the Biggest Impact in Your Community

Example: Balance of State/Rural Location w/High Sheltered Homelessness

	Area 1	Average		
Sheltered Homelessness	3,257	904	↑	Higher sheltered homelessness
Unsheltered Homelessness	780	577	↑	Available rental stock
Pct. ELI Renters with Severe Cost Burden	72%	70%	↑	Average housing instability
Rental Vacancy Rate	9.3%	6.3%	↑	
ELI Units Available per 100 Households	37	37	=	

Example: Goals and Priorities



City of Lincoln - Nebraska

	Area 1	Average		
Sheltered Homelessness	2,231	328	↑	Low unsheltered
Unsheltered Homelessness	208	38		Tight rental market
Pct. ELI Renters with Severe Cost Burden	55%	55%	↑	Medium inflow into homelessness
Rental Vacancy Rate	3.2%	4.0%	↑	
ELI Units Available per 100 Households	42	40	↓	

Goals and Priorities for Lincoln, NE

- **De-congregate Emergency Shelter**
- **ESG CV-1 \$ reserved for** exit of Family Shelter residents from Hotel to RRH
- **Created Lincoln Prevention Common Fund (LPAC)** utilizing existing Coordinated Entry System and Community Foundations
 - *CARES Response and Recovery* (\$800k+ by end of 2020)
 - *CDBG-CV* (initially rent and mortgage – later only use for mortgage assistance only - \$850k to date)
 - *ERA 1.0* rent and utilities started Feb 2021 (over \$3.5 mil to date)
 - *ESG & ESG-CV* Prevention Assistance
 - *Local Community Foundation* \$ for instances that Federal \$ can not assist
- **Created LPAC Eviction Court** position working out of Eviction Court to provide direct referrals from court docket and in court to LPAC assistance.
- **Expanded Rapid Rehousing** : *ESG-CV2* – increase RRH in CoC by 100 units over 2 years.
- **Emergency Housing Vouchers** through partnership with Lincoln Housing Authority
 - 100 vouchers to be filled by September 30, 2023
 - prioritizing persons in PSH ready to Move-on followed by those in RRH (includes families, transitioned aged youth, and those feeling domestic violence)
 - Utilize voucher fees for landlord incentive and ERA 2.0 funding for housing stabilization services needed for successful transition into EHV
- **HOME allocation:** provide additional housing development and support services to build/refurbish approx. 21 units available to PSH. Targeting population in most acute need and highest emergency system use.
- **ERA 2.0** Examining best available use and flexibilities allowed as we monitor outflow of the ERA 1.0 assistance.

Homelessness Prevention Landscape: Pilot, Iterate, Advance

In March-April 2021: All Home began demonstration projects partnering with the cities of Fremont, Oakland and San Francisco as the cities implemented new rental assistance programs with federal funds.

All Home CA

- Homelessness Prevention is critical to our regional goal of a 75% reduction in unsheltered homelessness by 2024.
- We must reduce the homelessness inflow to permanent housing exit ratio.
- Region lacked a common definition of homelessness prevention and metrics to evaluate outcomes, agreement on a service model and consistent level of services provided, and most programs are not well-targeted to households most likely to become homeless.
- New sources of federal funding created an opportunity and challenges to making progress toward a regional homelessness prevention network.

From Scarcity to Abundance: Creating a Prevention Continuum

Reducing new episodes of homelessness requires a suite of prevention intervention strategies deployed such that each household gets what they need at the time they need it

Eviction Prevention

Eligible Population:

- ***Future risk of homelessness***
- *Leaseholders*
- *0-50% AMI*

Targeting criteria:

- *HHs with severe rent burden*
- *Active eviction, landlord harassment or habitability issues*
- *Highly impacted communities and neighborhoods*

Homelessness Prevention

Eligible Population:

- ***Imminent risk of homelessness***
- *Doubled up or leaseholders*
- *0-30% AMI*

Targeting criteria:

- *HHs with a previous episode of homelessness or severe rent burden*
- *Highly impacted communities and neighborhoods*

Homelessness Diversion

Eligible Population:

- ***Lost housing and either seeking shelter or in shelter***
- ***Presenting for immediate homelessness assistance***
- *Doubled up*
- *0-30% AMI*

Targeting criteria:

- *HHs with a previous episode of homelessness*
- *Highly impacted communities and neighborhoods*

Bay Area Regional Homelessness Prevention Network

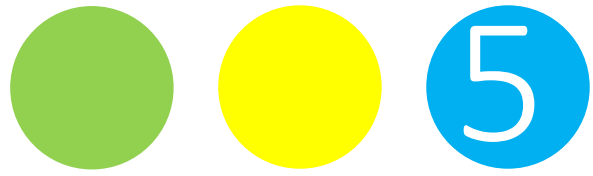


Underway:

- Launched in three jurisdictions in early 2021 – Fremont, Oakland and San Francisco
- Geographic targeting to high need areas in each city
- Developed Data Platform for Applicants and Service Providers
- Research-based Assessment Tool Embedded in the Platform that Prioritizes Households with Highest Risk of Homelessness
- Common Eligibility Criteria and Services Offered
- Manual and Workflows for Network Providers
- Building flexible pool of regional philanthropic support to leverage public resources

Still to come:

- Training Curriculum/Learning Collaboratives
- Common Research Evaluation/Metrics
- Further Build-Out of Service Components
- Future collaboration/transition to NEW Bay Area Regional Financing Authority



Key Takeaways

Tips for Allocation

1. Allocate resources sufficient to **fully scale Homelessness Diversion and Rehousing** before investing in Homelessness Prevention
2. Partner with **people who have lived expertise** to set resource allocation priorities and program design
3. Braid and leverage funding to **ensure the lowest income and households with greatest housing insecurity are prioritized and served**



Additional Tools & Resources

- Urgent Message About **Prioritizing People for Emergency Housing Vouchers**
- Having **Greatest Impact on Preventing Homelessness and Addressing Racial Inequities** with New Federal Emergency Rental Assistance Resources
- **Equity-Based Decision-Making Guide** and Assessment Tool
- **What We Heard from People with Lived Experience** about COVID-19, Homelessness, and Services
- **Making the Case for Homeless Children and Families** During the Pandemic
- Strengthening **Partnerships for Better Health Outcomes**
- **Videos** introducing and accompanying tools
- **Library of hundreds of other tools and resources** re: federal funding, operational guidance, State and local examples
- Available at HousingEquityFramework.org



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Questions?

<http://housingequityframework.org>



Housing Programs: Recommended Uses

Emergency Rental Assistance

- Homelessness prevention
- Diversion
- Prospective rental assistance for people exiting homelessness
- Eviction prevention

ESG-CV

- Rapid rehousing
- Diversion
- Landlord incentives
- Housing relocation and stabilization
- Supportive services
- Legal services
- Shelter/operations
- Outreach and related services
- Hotel and motel vouchers
- Homelessness prevention

Emergency Vouchers

- Tenant-Based Rental Assistance: Permanent affordable housing for people experiencing homelessness
- Supportive housing (when coupled with services) for people experiencing homelessness

HOME - ARP

- Development and support of affordable housing
- Acquisition and development of non-congregate shelter, which can be:
 - Converted to permanent or supportive housing
 - or*
 - Used as emergency shelter/remain as non-congregate shelter
- Tenant-based rental assistance
- Supportive services



Treasury Emergency Rental Assistance (ERA-2)

Allocations:

- First 40% of funds must be paid to grantees within 60 days of enactment.
- When a grantee has obligated not less than 75% of funds already dispersed, the Treasury Secretary may provide additional disbursements of the grantee's allocation.

Deadlines

- Funds provided under this bill are available until September 30, 2025.
- After March 31, 2022, the Treasury Secretary may recapture excess funds not obligated by a state or locality and reallocate and repay these dollars to eligible grantees who, at the time of such reallocation, have obligated at least 50 percent of the amount originally allocated and have met other criteria.
- Funds not obligated may be used to provide affordable housing to very low-income households, so long as the grantee has obligated at least 75% of its total allocation.
- The bill also extends the the deadline to spend the initial \$25 billion tranche of funding provided by Congress in December 2020 from December 31, 2021 to September 30, 2022.



HUD Homeless Assistance (HOME-ARP)

Allocations:

- Funds have been allocated using the HOME Investment Partnerships program formula.
- The bill waives statutory requirements, including a commitment deadline, matching requirements, and set-aside for Community Housing Development Organizations (CHDOs).
- Funds must be obligated by by 2025 and expenditures must be completed by by 2030.
- Up to 15% of the funds may be used to cover administrative costs.



HUD Emergency Housing Vouchers

Allocations:

- HUD notified PHAs of the number of emergency vouchers they will be provided, and they had until May 24, 2021 to accept their EHV allocation.
- According to a formula that includes PHA capacity and ensures geographic diversity (including rural areas) among agencies with voucher programs.
- If a PHA fails to utilize the vouchers within a reasonable period of time, HUD may recapture and redistribute any unleased vouchers and associated administrative fees to other PHAs according to the formula.

Voucher Sunsetting:

- After September 30, 2023, a PHA may not reissue any emergency vouchers when a family's assistance ends.