

July 2009

Homelessness Prevention: Creating Programs that Work



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FOREWORD

With the passage of the American Recovery and Reinvestment Act of 2009, President Obama and the United States Congress created the “Homelessness Prevention and Rapid Re-housing Program,” funded with \$1.5 billion. This new program represents a striking shift in the federal priority for homelessness prevention, and may herald a paradigm shift in the area of homeless services. Prior to this program, most communities had relatively few and uncoordinated programs to help people avert homelessness. Most poor people faced with an acute housing crisis have had to resort to short stays in emergency shelters. And most people have had to exit such programs without any formal assistance, often returning to shelters as a stop-gap between stays with friends and family. Shelters have been able to offer protection from street homelessness and safe harbor from potentially dangerous or abusive conditions, but they have not always been able to do much more.

The Homelessness Prevention and Rapid Re-housing Program (HPRP) acknowledges that we can and should do more. Our responses to poor people faced with acute housing loss have often been too little, and too late. With a renewed commitment and resources, communities can now help many families and individuals to avoid homelessness, or when a short term shelter stay is unavoidable, get people rehoused and reintegrated into their community as quickly as possible.

The new initiative places a priority on *housing stabilization* as the centerpiece of homelessness assistance. Whether a household is on the brink of losing its home, or whether a family or individual has been in shelter for a significant period of time, the new program provides resources for communities to help resettle people into housing. At the same time, the initiative recognizes that some people will need more than housing assistance to stabilize. Some people have treatment or service needs, or require assistance in finding job training or employment. Receipt of such assistance will be necessary for some people to stay housed, and to resolve the underlying circumstances that may have contributed to their housing problems. Communities will have the opportunity to use these new resources to connect people to the network of services in their communities which can provide ongoing support to the people who need them.

For more than fifteen years, communities have organized their homeless service systems into “Continuums of Care.” These local Continuums have tried to assure that individuals and families have access to an array of supportive services and temporary housing options while they are homeless, as well as some permanent housing options for people with disabilities and histories of chronic homelessness. Some have even gone further to develop homelessness prevention systems. The new HPRP initiative recognizes that as good as they may be, local homeless services systems alone cannot solve the problems of the diversity of people experiencing housing loss. By necessity, local Continuums will need to form partnerships with a broad range of community organizations and resources which can help with the new goal of housing stabilization. This includes legal aid organizations, immigration assistance agencies, health and mental health providers, employment development programs, family services, and host of other programs. A lack of access to these services has often been cited as a frustrating source of homelessness, and many homeless programs have had to rise to the task of

delivering such services out of necessity. However, in the emerging paradigm, mainstream community service systems can no longer be left on the sidelines, but have to be engaged as full partners, with mutual responsibilities for the vulnerable households who need both their services on an ongoing basis, as well as the emergency housing assistance that the homeless system can provide.

For too long and too often, becoming homeless has been akin to entering a black hole. Without the anchor of home, people have lived without knowing where they would find their next bed, their next meal, or if they would have to do without. People have anxiously hoped for assistance, some finding it, and others having to fend for themselves on the streets, in a barren landscape of despair. Just as recent efforts to get people with chronic homelessness off the streets and into housing have helped to re-energize communities, the new Homelessness Prevention and Rapid Re-housing Program promises to provide an opportunity for communities to renew their commitments to addressing the needs of people experiencing temporary housing crises.

For many communities, homelessness prevention and rapid re-housing will be new areas of practice. Of course, as in all things new, there is much we do not know. We may not yet know with certainty which households should be targeted for which resources and for how long. But we are starting that learning process now, and we will gather evidence and data to refine our practices as we go forward. The HPRP initiative also provides us with an opportunity to evolve our service systems in a new direction, consistent with the recently reauthorized McKinney-Vento Act. This guide provides advice to communities on how to begin to organize themselves toward these goals. It advises communities on how to embark on a newly responsive path of providing direct and practical assistance to households so as to help them to save their housing if possible, and relocate if they must, while getting connected to the services and supports that can help them to achieve long-term housing stability.

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ACKNOWLEDGEMENTS

This guide was prepared by Abt Associates Inc. for the National Alliance to End Homelessness and is intended to help communities and providers plan how they will expand or develop programs to prevent homelessness in their community. The team that produced this guide includes a variety of experts on prevention and homeless programs. Marge Wherley served as primary author of this guide, under contract with Abt Associates. Additional content and editorial support was provided by Tom Albanese, Gretchen Locke, Brooke Spellman, and Emily Holt (Abt Associates, Inc.) and Dr. Dennis Culhane (University of Pennsylvania).

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CHAPTER ONE

HOMELESSNESS PREVENTION

1.1 Why Homelessness Prevention?

In the last two years, our nation has witnessed profound changes. Unemployment has reached levels not seen in a quarter century. Homeowners and renters alike have been driven from their housing by foreclosures--to compete against each other in a tightening rental market. Wages and public assistance benefits have declined in relation to escalating prices for everything from consumer goods to food and housing. Accordingly, those whose financial and personal supports place them at the bottom of the ladder are increasingly only one financial crisis or one more episode of family conflict from homelessness. Shelters for families, youth, single adults, and survivors of domestic violence are filled with households who have lost their housing and have no way to pay the costs of re-housing. Their prolonged length of stay prevents other households in crisis from accessing critical safety net resources.

Those are the crises. But there are also new opportunities to effectively intervene. Communities are being given new resources to respond to the challenges of some of their most vulnerable citizens.

On February 17, 2009, President Obama signed the American Recovery and Reinvestment Act, which includes \$1.5 billion for the Homelessness Prevention and Rapid Re-Housing Program (HPRP). This funding is being distributed on a formula basis to 540 states, metropolitan cities, urban counties and U.S. territories. Within a matter of months, hundreds - if not thousands - of programs will be developed or expanded to help people avoid homelessness or leave homelessness for permanent housing.

This unprecedented opportunity will require each participating non-profit agency to thoroughly but quickly plan how they will prevent homelessness in their own community. This is no small challenge! Yet, fortunately, much is now known about the causes of homelessness and the various strategies that might help prevent its occurrence. Programs have been offering financial assistance and services to prevent homelessness for nearly two decades. Research has clarified risk factors. For additional information on the nature and cost of homelessness and assessing local needs refer to the Alliance publication "Homelessness Prevention: Creating Programs that Work – A Companion Guide".

Yet in the end, each community has its own unique mix of housing and employment resources, its own safety net and its own gaps. The HPRP funding offers a unique prospect for effectively and efficiently preventing households in crisis from losing their housing. This Guide is an attempt to distill some of the program planning and development lessons already learned from research and already successful homelessness prevention programs, so communities can develop and implement homelessness prevention programs. It is intended for two audiences: the managers who make decisions about program design and the staff who use those decisions to deliver services to people at risk of homelessness. These two audiences should not be viewed as mutually exclusive. Managers must know the impact of their decisions on the people

their staff will serve and the methods available to staff to prevent homelessness. Staff should know the context and reasons for creating a program. If possible, both groups should read the entire Guide.

The manual is written in roughly chronological order for planning. However, program development is not a strictly linear process. Each decision has implications for every other decision. If one decision is changed, others must be re-examined and, likely, modified.

1.2 Principles of Prevention

Everything in this Guide is based upon a set of underlying principles for good homelessness prevention services. These basic principles should influence every aspect of program design and implementation.

- **Principle 1: Crisis resolution.** Every situation that could result in homelessness is a crisis for the person experiencing it. Crisis resolution responses must include: rapid assessment and triaging, based upon urgency; an instant focus on personal safety as the first priority; de-escalation of the person's emotional reaction; definite action steps the individual can successfully achieve; assistance with actions the individual is temporarily unable or unwilling to attempt; and returning the person to control over their own problem-solving.
- **Principle 2: Client choice, respect and empowerment.** People in crisis may feel paralyzed by the urgency and the potentially devastating consequences of their situation. Homelessness prevention services must help people in crisis regain a sense of control and feeling of empowerment to actively overcome obstacles. A constant emphasis on the client's goals, choices, and preferences, an unwavering respect for their strengths, and reinforcement of progress are essential for empowerment. This does not mean clients are protected from the natural consequences of their actions.
- **Principle 3: Provide the minimum assistance necessary for the shortest time possible.** Respect includes "letting go" as soon as the person has the resources, knowledge and tools to continue their lives--however they choose to live them. Providing "just enough" to prevent homelessness enables a program to help far more people in crisis. Often this means ensuring resources are used to help persons at-risk of losing housing of any kind—persons who would otherwise end up on the street or in an emergency shelter—before using resources to provide assistance for other needs. Providing non-essential assistance to a program client will cost someone else in the community their housing.
- **Principle 4: Maximize community resources.** Mainstream assistance programs are intended to be the backbone of every community. Creating duplicate services for a sub-population such as people at risk of homelessness allows mainstream agencies to continue to bypass or ineffectively serve people

who have a right to better quality and access. Duplication also wastes valuable, limited resources that could be spent to keep more households from becoming homeless.

- **Principle 5: The right resources to the right people at the right time.** The earlier a program intervenes in a housing crisis, the lower the cost. The outcomes may look impressive, but research shows that most people who receive prevention assistance would not have become homeless even without assistance. The later the intervention, the more costly and the lower the success rate. But at the latest stages of an individual's housing crisis, it is virtually certain she or he would have become homeless without assistance. Good prevention programs strive to target people who have the highest risk of becoming homeless but who also have a good chance of remaining housed if they receive assistance.

CHAPTER TWO

CREATING YOUR PROGRAM DESIGN: CRITICAL DECISIONS

2.1 Targeting

When designing a prevention program an organization must decide how they will define their target population. That initial decision is critical and should guide all program planning decisions that follow. A primary factor in determining who an organization should serve is the urgency of the potential participant's housing crisis. People with more urgent crises may be in the midst of escalating family conflict, be in court for an eviction hearing, or be moving every two or three nights to another person's couch without a permanent plan for housing. Some of these situations require specialized expertise, so most prevention programs would probably not focus solely on every "most-urgent" case. However, every prevention program must ensure that priority can be given to people who are at greatest risk of imminent homelessness. In general, the higher the urgency the more intensive and expensive the intervention is likely to be, so providers should plan accordingly.

An organization may target one particular subpopulation, perhaps a high-risk group with whom they already work. A victim services provider may target survivors of domestic violence. A youth services provider specializing in family reunification may target older teens in families with high levels of conflict and high potential for runaway/throwaway youth homelessness. A refugee resettlement provider may target refugees who have completed federally-funded resettlement services but are still extremely low-income and experiencing housing instability. This specialized approach can be a good choice when the at-risk population requires special cultural competencies or professional training.

Another option is targeting all at-risk households within specific geographic boundaries. The "catchment area" might include several counties, all or part of a suburb, or even a single high-poverty city neighborhood. A place-based focus requires the ability to find diverse people at risk and to intervene with a variety of approaches. If and when specialized competencies are required for some subpopulations, the program may use specialized contract services or refer to another agency that has the necessary expertise. A key advantage of a generalist approach: the community knows where to find help and there is less service duplication.

2.2 Consumer Involvement in Planning

In the disability rights community, there is a saying: "nothing about us without us." Once the target population is chosen, that group becomes the most valuable source of information for program planning. Households and individuals who recently experienced a housing crisis, whether it was successfully resolved or resulted in homelessness, can offer a variety of perspectives that can and should guide program design. Ask for input that will help make good

program decisions. *How much financial assistance did you need to keep your housing, and for how long? Could you have negotiated with a landlord during the crisis—and if not, would you have wanted someone else to negotiate on your behalf?*

There are many ways to gain consumer input. An interview in a comfortable setting with assurances of privacy will be effective if the person has developed a trusting relationship with the agency or interviewer. It is often more productive to conduct focus groups at a location that is used by the target group. It is respectful and helpful to give the participants a small stipend and/or snacks for attending and, if needed, offer on-site daycare for their children. When group members believe their input is valued and will help others, they are usually highly motivated. Providing a leader who is able to quickly engage with the group, perhaps because of a similarity in age, race, gender, language or life experience, is highly effective in stimulating conversation. In fact, focus group members can become so involved in providing helpful information to the facilitator and to each other that they are disappointed when the group ends and request another meeting!

People who were once homeless are a good source of guidance, both initially and on an ongoing basis. They have experienced the crisis and its aftermath, they know what it took to recover and re-stabilize. Some of the most successful programs deliberately include formerly homeless people in every aspect of their program, from creating a program advisory committee, to staff hiring, to appointments on the Board of Directors.

2.3 Decisions About Program Depth and Breadth

Prevention of homelessness is first and foremost an intervention into a housing crisis. Most of the time, the crisis is a financial setback, conflict between a tenant and landlord, or a dispute between household members. A very short-term intervention such as payment for past due rent, a telephone call to the landlord, or a problem-solving session with the household can resolve many problems quickly. Such interventions are relatively inexpensive and a limited program budget can be stretched to serve many individuals and families.

But there will be situations that require a deeper or longer level of involvement. A program whose target population includes older workers who have exhausted unemployment benefits might need to offer medium-term rental assistance. Families with high levels of conflict and high potential for youth homelessness may require several sessions with a skilled mediator who can address family expectations and behaviors. Formerly homeless individuals being released from an institution with an inadequate housing plan will require housing relocation and several months of stabilization, often with financial assistance.

Prevention programs should provide only what is absolutely necessary to stabilize housing—and for only as long as it continues to be necessary. The shorter and more “shallow” the intervention, the more households the program can serve. But without the ability to offer more intensive or longer-term assistance when it is needed, some households will become homeless. Each prevention program must plan how deep and long their services can be—and how many households will require that level of assistance. That balancing act is a key challenge of prevention.

A 1991 report by the Inspector General of the Department of Health and Human Services found that programs offering only financial assistance to prevent homelessness were equally successful in achieving stable housing as prevention programs that offered financial assistance and case management to every client. The cash-only programs were able to serve sixteen times more people with the same funding.

2.4 Services: To Create or to Refer

The decision about whether to provide or refer households for assistance such as family mediation or legal services depends on the agency's current level of expertise and the availability of other mainstream resources. In a community with many specialized mainstream resources, a prevention program would have no need to develop parallel services. An agency with specialized family services staff that plans to add a homeless prevention program targeting families in conflict will not have to make referrals for mediators. However if the community and the prevention agency both lack an essential service, such as credit repair or legal advice about landlord-tenant laws, creating that resource may be necessary.

Whenever mainstream services are available, it is always better to make those services more accessible and effective rather than replicating them for a specific sub-population. Mainstream services are often funded on a long-term basis and will be available beyond the immediate situational crisis. They can support a household over time and contribute to continuing stability.

Homelessness prevention services *prevent homelessness*. They do not cure poverty, stabilize mental health or improve parenting. But by preventing the stress and disruption that accompany homelessness, prevention programs enable people to continue to make their own choices, to address their life dreams and personal concerns from the safety of stable housing. When the immediate crisis is resolved, many households will want to connect with education programs, a psychologist, a chemical dependency counselor, or a family services center. Prevention programs should be skilled at helping those connections occur, even though they will not require households to use them.

2.5 Staffing Decisions

When designing a new prevention program, a number of staffing decisions must be made. Will the new program utilize existing staff, asking them to take on new roles? If so, what additional training will they need? Or will new staff be hired—and what education or experience should they have? Should staff specialize in one particular target population or one type of housing intervention? Or should all staff be able to respond to any situation?

When a program is covering a geographic area, it is usually better to have generalist staff who can assess a variety of situations and creatively intervene in all. Conversely, when the program specializes in a particularly high-risk population, such as families in conflict or refugees with limited English, staff will have to have special conflict resolution or foreign language skills to be effective.

All staff should be able to negotiate with landlords, to assess and verify the need for financial assistance, and to maintain a problem-solving focus on the immediate crisis. All should know when and where to report suspected abuse or neglect or domestic violence. All should know how to engage with people and, once the work is done, to disengage.

Staff diversity and cultural competency will make a greater difference in some programs and for some populations than others. A program which rarely offers more than one-time financial assistance may have much less need to develop rapport with households they will see only once or twice. Programs that offer medium-term rental assistance and tenancy supports for renters who lack a basic understanding of landlord-tenant rights and responsibilities should give higher priority to staff with the skills and experience for client engagement. Finally, programs that intervene in the midst of relatively intense and private family disputes will need a very high level of cultural competency.

Cultural competency simply means understanding the backgrounds and context for decision-making of people from various cultures; this competency will allow staff to effectively communicate and offer solutions that resonate with the clients. Ongoing training is essential for staff to be aware of the needs and preferences of the diverse clients they will serve. Cultural competency is often most powerful when the staff has some obvious commonality with their clients. The commonality may be race, gender, language, sexual orientation or age. It may be a shared experience such as single parenthood, extreme poverty, problems with mental health or chemical dependency, or a personal history of family conflict. Staff who have faced similar life challenges and overcome them can offer a wealth of practical advice and a unique level of empathy. They also become role models, inspiring people with the unspoken or spoken message, "I did it and so can you." The more a prevention program needs staff to engage with clients, the more beneficial it is to hire and train people for cultural competency.

Sample Job Description for a Prevention Staff Position (Generalist)

Personal Qualifications: High school education or GED; excellent communication skills; effective problem-solving and negotiation skills; ability to remain calm and focused in situations where clients may be angry or anxious; basic math skills; attention to detail in follow-up and case notes; ability to interact respectfully with people of diverse ages, races and household composition.

Preferred: Experience with household budgeting and knowledge of public assistance benefit programs. Intermediate (or higher) Spanish language skills would be helpful. Persons of color, and applicants with a history of poverty or homelessness are encouraged to apply.

Duties: Interview individuals who are experiencing a housing crisis; assess and verify tenancy problems, income, and financial assistance needs; negotiate with landlords regarding late payments, damage or lease violations; consult with legal services staff regarding actions to prevent evictions; negotiate with host-guest households and families/partners experiencing conflict to find compromise solutions to domestic problems; with client permission, request mediation services for more serious conflict; help family connect with employment services and/or obtain financial assistance from government or private sources; recommend for supervisory approval the financial assistance and services needed to resolve current tenancy problems; with household, develop a housing plan with goals for successful case closing; implement plan; provide information to individuals regarding additional community resources they may need and want; and, maintain required data on all cases.

2.6 Landlord Incentives

Since some households cannot and should not remain in their current housing, every prevention program should have the ability to relocate their clients. Relocating people with extremely low incomes and housing barriers is not as simple as finding a rental listing and writing a check. In communities where landlords screen or set income thresholds, some households will be rejected. However, experienced programs can and do find housing for individuals with very high barriers.

Landlords use tenant screening to minimize their risks of non-payment, property damage and criminal behavior.¹ Prevention programs can make the landlord an offer that turns “high risk” tenants into low-risk business opportunities. Some of the incentives prevention programs may offer landlords:

¹ For a discussion of landlord barriers to securing housing and tenant screening criteria, see the Alliance publication, “Homelessness Prevention: Creating Programs that Work – A Companion Guide”.

- a. Reduced advertising costs and less time searching for tenants. When there is a vacancy, the landlord can call the prevention program and the program will quickly refer a tenant.
- b. Less work for the landlord because every tenant will have program support. The program staff acts as an intermediary to resolve issues that might arise: non-payment, complaints by and about the tenant, lease violations, property damage. The program intermediary will make home visits that include monitoring general tenancy issues, call the landlord periodically and respond to landlord calls. The intermediary is available to the landlord and tenant for a specific period of time, generally at least 3-6 months.
- c. Avoids the time, expense and conflict associated with initiating court-ordered evictions. If problems cannot be adequately resolved and the landlord wants to file an eviction, the program will help the household move out voluntarily.
- d. Avoids the expense of evictions. If the household refuses to move, the program will pay the court filing fees for an eviction.
- e. Avoids the expense of property damage. If the tenant causes damage that costs more than the security deposit, the program will repair or pay for the excess damage. It is expected, however, that severe damage, such as a fire, would be covered by the landlord's insurance.
- f. Avoids risk of non-payment of rent: the prevention agency may subsidize the client rent for a period of time.
- g. Avoids any legal risk: the prevention agency co-signs the lease or directly leases the unit and sublets to the household.

These are all effective incentives and all are used to some degree by programs with long histories of successfully housing people with housing barriers. The incentives should be measured and based upon the “minimum necessary” to convince the landlord to accept a program tenant. Initially, while a program is building credibility, or in an extremely tight housing market where landlords can afford more restrictive screening, it may be necessary to offer more incentives. Where vacancy rates are high or the program is well-known and respected, fewer incentives may be needed. But when staff must relocate a household with extremely high barriers, the program must be able to offer the highest level of incentives. Regarding the incentives listed above, many very experienced programs offer all incentives **a** through **d** for all their clients as a baseline. They can and do offer **e** through **g**, but only when a client would be virtually impossible to house without that level of assurance. Agencies must have some cash reserves to offer **d**, **e** and **f** when necessary; legal advice is recommended if the program wants to be able to co-sign or master lease units to sublease to their clients.

2.7 Choosing Partners

Prevention programs should develop the closest partnerships with the agencies and services they will need most urgently or most often. For example, a prevention program that focuses on mediation of serious household conflict may need police intervention very rarely, but when the need occurs it is extremely urgent. Therefore, the program should assure that local police know

the program's goals, target population, methods, and the situations where police would be called. Program staff might even offer police training to intervene most effectively. The same prevention program will almost always seek to reduce family stress by helping the household increase income. A close working relationship with employment resources and local welfare agency staff will help prevention program staff know what jobs are likely to be available and what public assistance benefits are likely to be approved.

The partnership may be as informal as a relationship between two people from two agencies who understand each other's resources and regularly talk about households and situations where there is overlap. Or the partnership might be as complex as a legal agreement that specifies how referrals will be made, how costs will be shared, and how the two agencies will resolve disputes.

Partners Every Prevention Program Needs

- ✓ Public and private agencies that administer emergency financial assistance
- ✓ Public and private first responders-- police, domestic violence shelters, homeless outreach services, hospital emergency rooms, etc.
- ✓ Legal services
- ✓ Local housing authority/public housing: subsidies and subsidized housing
- ✓ Private market landlords, housing management companies
- ✓ Specialized supportive housing programs
- ✓ Utility companies
- ✓ Job training and employment services, temporary labor agencies
- ✓ Childcare resources and public programs that subsidize childcare
- ✓ Consumer Credit Counseling Service (CCCS) agencies
- ✓ Mental health and chemical health assessment and treatment providers
- ✓ Youth development and child welfare providers

2.8 When to Let Go: Outcomes and Case Closing

Crisis intervention programs have a special challenge: at what point is the crisis over? A patient arrives in the emergency room with a broken leg. Setting the leg and discharging the patient with instructions for follow-up care with her local doctor, including the names of several physical therapists, would be considered a successful resolution of that crisis episode. But when is a housing crisis resolved?

It is impossible to eliminate all risks of housing loss. Instead, **prevention programs should focus on eliminating this risk, to this household, at this time.** Their goal is to take on the

role of the hospital in treating a patient with a broken leg. They set the leg and provide referrals to other outpatient services to assure that the client knows how and when to get any needed follow-up help. The hospital most likely does not provide the follow-up care directly, but instead refers to a community doctor. The patient may benefit from getting a new job that does not require him to stand on his feet all day, but this is a task better suited to an employment training and placement agency, not the hospital. A prevention program should take the same approach – to resolve the immediate crisis and provide linkages to services provided by others to prevent a recurrence of the housing crisis or to mitigate the long-term risk of homelessness.

This means the program must define outcomes and set reasonable boundaries to guide what program staff will and will not do.

Sometimes, resolution is clear. The landlord agrees to accept a negotiated payment for rental arrears and does not file an eviction. The tenant obtained SSI or employment and can now afford to pay the rent without a subsidy. The tenant is enrolled in a reduced-cost drug plan so she can get her insulin and still afford to pay her rent. The household moves out of a foreclosed apartment building and secures alternative housing without becoming homeless. A friend agreed to let a family stay for 2 more weeks to give the program time to work with the family to relocate them to a new unit, thus avoiding time in shelter. In these cases, the intervention was time-limited and successful: the client did not become homeless, housing is stable. Case closed.

Other times, it may be more difficult to decide when the crisis is over. Is it when a family agrees to accept mediation or after mediation has concluded and the family has a plan for avoiding or responding to conflict “triggers?” When should the prevention program close the case? Should the family be placed on “inactive status” so they can call back if conflict re-emerges and cannot be managed? These are critical decisions.

Every agency should develop criteria for success and criteria for closing cases (whether or not success was achieved). The agency’s mission and intended outcomes help drive these criteria. Knowing that it will not always be possible to clearly define crisis resolution, a good program develops processes to help with the ambiguous case situations that will certainly occur.

2.9 Putting it All Together: the Budget

The last stage of program planning is building the budget and resources. Based on their initial research, staff should already know the target population and the assistance those households are likely to need to prevent housing loss. Gaps in the ability of the community to provide needed assistance have been identified. Partnership agreements are being developed for referrals, communication and data-sharing. Job descriptions and staff qualifications have been developed to match anticipated client needs and the intensity of the assistance proposed. The pieces fit; the puzzle is nearly complete. All that is needed now is funding.

In reality, budgeting is probably not the last thing on everyone’s mind. The agency may already have an idea of the funding they will be able to devote to prevention. Research and planning may not determine the bottom line but they allow programs to decide how to allocate or spend the amount that is available.

The central decision is likely to guide budgeting is the program's emphasis on staff services versus financial assistance. A program that targets households who are experiencing a single financial crisis will have a different service emphasis than a program targeting a highly vulnerable population with high intra-household conflict. Knowledge of target population and housing situations will also suggest the general length of program assistance needed. The frequency and the intensity of the service contact will drive desired caseload sizes. Desired caseload size, along with the estimated number of people to be served by the program, will drive proposed staffing levels. The center of the puzzle is the target population. If planning shifts to a different population, the proportion of the budget that is spent on services versus direct financial assistance may change accordingly.

Budgets for new programs represent an estimate, a well-informed guess. But once a funder accepts a budget, it may be difficult to radically shift line items. Once staff is hired, flexibility decreases even more. Ultimately, if planning does not first define the budget, the budget will later define the program. Homework is essential.

Consider two programs. One will target families who have experienced homelessness in the past and are in the process of being evicted. All target families must relocate to avoid another episode of homelessness. The second program will serve diverse households, including both single adults and families who live in one geographic area. Households at risk of housing loss in this area are most likely facing either a financial crisis or escalating conflict within the household. The two programs propose two different budgets, each of which totals \$300,000/year.

Sample Budget		
	Program A	Program B
<p>Assumptions:</p> <ul style="list-style-type: none"> ➤ Total budget = \$300,000 ➤ Average one-time financial assistance = \$1,000 ➤ Average rental assistance = \$500/month 	<p>Program A will target families: 1. Who have a recent history of homelessness, and 2. Who are being evicted from housing they rent. All will have very low incomes and all will require relocation.</p> <p>Program assumptions: To obtain housing, all households will require one-time financial assistance and short-term housing search and placement. One-third will also require 3 months of rental assistance (average) and 3 months of stabilization services.</p> <p>The program budget: 30% services, 60% financial assistance, 10% HMIS and grant administration.</p>	<p>Program B works in a neighborhood where many of the residents are public assistance recipients. They will assist both single adults and families at 30% or less of Area Median Income who have 1. household conflict that threatens to make one member homeless or 2. a financial crisis that prevents the tenant from paying the rent.</p> <p>Program assumptions: Households will require one-time or short-term financial assistance or they will require mediation (by referral). Legal services will be needed for some households to prevent eviction.</p> <p>The program budget: 15% agency services; 10% contracted legal services and mediation; 70% financial assistance, 5% HMIS and grant administration.</p>
Staff/Services:	<p>1.5 staff = total FTE (\$60K/staff salary and benefits)</p> <p>1.0 case manager, housing search and placement, stabilization support for landlords and tenants, rental assistance for 40 households (1:10 caseload) for an average of 3 months/family.</p> <p>0.5 case manager, housing search and placement, budgeting for 80 families—an average of 7 households/month.</p>	<p>1.0 staff = \$45,000 (\$45K salary and benefits)</p> <p>1.0 case manager, budgeting review, negotiation with landlords and brief intervention for family/host/guest conflicts for 150 families (1:20 caseload)</p> <p>Contracted/Referral services: \$30,000 legal services and/or family mediator for 50 households (average \$600/household)</p>
Financial Assistance:	<p>One-time housing start-up costs for 120 households</p> <p>Rental assistance for an average of 3 months for 40 households.</p>	<p>One-time financial assistance for rental/utility arrears for 100 households; rental assistance for same households for average of 2 months.</p>
Total Households/Year:	<p>Estimated: 120</p> <p>[80 households receive only one-time assistance; 40 households receive both one-time assistance and rental assistance.]</p>	<p>Estimated: 150</p>
Average cost/household:	\$2,500	\$2,000

Program Planning Homework

2.1 Targeting

- ❖ Will the program serve a geographic catchment area?
 - What are the boundaries? Are the boundaries based upon a political subdivision, recognized neighborhood identity, or concentrations of at-risk populations?
 - Who is included within the boundaries? What subpopulations live within the catchment area? Is it possible to map them?
- ❖ Will the program target one or more specialized population(s)? Describe each.
 - Where do the populations live? Is it possible to map concentrations or are they widely dispersed?
- ❖ How will urgency be used to prioritize services?
 - Will the program include only households whose urgency reaches a certain threshold and exclude other households with less urgent situations? If not, how will priorities be assigned among multiple households?
 - Will the program prioritize staff and financial assistance for time periods when requests for assistance are most numerous and most urgent, such as the first three days of the month?

2.2 Consumer Involvement in Planning

- ❖ What aspects of program design should be informed by consumers?
- ❖ How will consumer input be sought and utilized in designing the program?
- ❖ In which staff positions would former consumers be most effective?
- ❖ How would the program create a formal or informal advisory group of previous clients?
- ❖ What number or proportion of Board of Directors seats could be designated for consumers?

2.3 Decisions About Program Depth and Breadth

- ❖ Will assistance and services have time limits?
- ❖ Should caps be established for the amount or time financial assistance is provided?
- ❖ Should supervisory or management review be required if services or financial assistance exceed certain limits?
- ❖ What services will not be provided?

2.4 Services: To Create or to Refer

- ❖ What housing-related assistance is available in the community? What are the limits? Where are the gaps?
 - Emergency financial assistance
 - Rental assistance
 - Utility assistance programs
 - Legal services for landlord negotiations and eviction prevention
 - Budgeting and credit repair
 - Housing search
 - Mediation for landlord conflict
- ❖ Which services will the program develop?
- ❖ How will the program refer for services in the community?

Program Planning Homework (*Continued*)

2.5 Staffing Decisions

- ❖ Given the target population(s) and assistance to be provided, will staff be prevention generalists, specialists or some combination of both?
- ❖ Will existing staff be reassigned or will new staff be hired?
- ❖ Can the program develop agreements with specialists for staff training and case consultation?
- ❖ How will the program define cultural competency—and how will it assure that staff are culturally competent?
- ❖ What are the qualifications and duties for prevention staff?
- ❖ Who will provide supervision? What level of supervision is needed?

2.6 Landlord Incentives

- ❖ How serious are the screening barriers of the target population? How strict is landlord screening?
- ❖ How will landlords be recruited? By mailings, visits, word of mouth, other advertising?
- ❖ If credible intermediaries (prevention staff) will be used with tenants who have screening barriers, how long will staff be committed to this role? Under what circumstances would they terminate their role before the time limit? How would this be communicated to the landlord?
- ❖ Can the program provide financial incentives such as guarantees of rent, damage or eviction costs? For damage, can the program repair common problems such as painting, wall or window repair, carpet cleaning?
- ❖ Can the program co-sign leases or master-lease and sublease rental units?
- ❖ What other incentives and/or direct assistance can be provided that will entice landlords to partner and house persons with tenant screening barriers?

2.7 Choosing Partners

- ❖ What is a partnership? What does it include?
 - Referral procedures so program clients receive expedited assistance?
 - Communication agreements for joint assistance to a program household?
 - Payment for case consultation or specialized services?
 - A process for resolving case problems or inter-agency disputes?
- ❖ Will partnerships be formalized through written agreements?
- ❖ Which person is the lead contact in each agency?
- ❖ How will partners “check-in” and periodically discuss how the partnership is working?

2.8 When to Let Go: Outcomes and Case Closing

- ❖ Define the endpoint(s) for the housing crises program staff are most likely to encounter.
- ❖ What are program outcomes? Are outcomes consistent with the purpose of the program and with the goal of providing only as much assistance as needed and for only as long as assistance is needed?

Program Planning Homework (*Continued*)

2.9 Putting it All Together: The Budget

- ❖ Utilizing everything the program has learned, what proportion of the budget should be designated for staff/services?
- ❖ What percentage will be intended for financial assistance? How much financial assistance will be needed for one-time emergency aid vs. short-term or moderate-term rental assistance?
- ❖ How much is needed to meet data collection and grant reporting requirements?
- ❖ Lay out a tentative budget. Estimate the number of households served.
- ❖ Change the budget to increase financial assistance and reduce staffing. Try the reverse. What is the impact on total households served, caseload sizes, etc.?

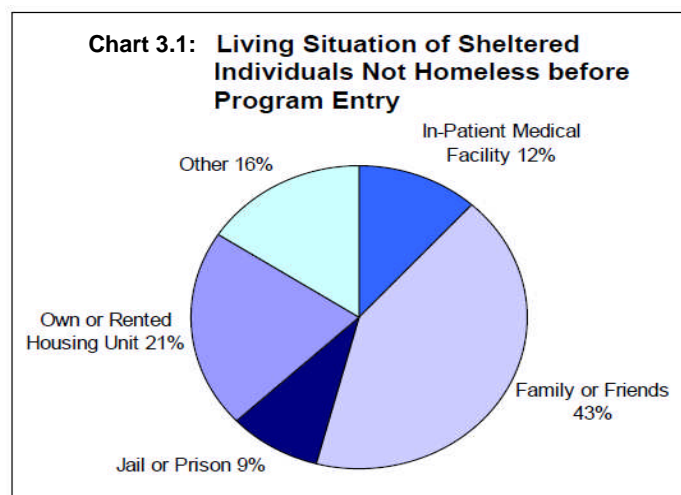
CHAPTER THREE

START-UP DECISIONS: TOOLS AND RULES

3.1 Outreach: A Plan to Find Clients

Once a program has made decisions about the geographic area and/or the populations they will target, the next step is determining how and where to find the people who need help. Many people in trouble will seek out assistance; they will be willing and able to call or visit an office that promises help. But others will not know where to turn or will wait until it is nearly too late. To prevent homelessness for these individuals and families, the program must know where their clientele might try to seek help, and make sure those people and places know how to make a referral for prevention assistance. Often, the point of first contact occurs at the shelter front door – when a person believes they need emergency shelter. However, this is also an important opportunity for the shelter program (or other entity responsible for making shelter admission decisions) to determine if in fact one or more alternative, safe housing options are available, even if such options are temporary. A first order priority for prevention outreach is to identify and assist persons that are diverted from emergency shelter.

Identifying where people who use emergency shelter come from immediately before entering shelter can help program planners understand where to focus outreach. Below is a chart from the Third Annual Homeless Assessment Report (AHAR) that identifies the prior living situation of individuals used shelter between October 2006 and September 2007 and who were not homeless before entering shelter:



Sources: Homeless Management Information System data, October 2006–September 2007.

Examining local prior living information can be useful in determining where to promote prevention resources.

Outreach Planning

If the Target Population is...	Then Outreach may include...
People who are doubled up	Referral relationship with food shelves, public assistance offices, subsidized housing providers, etc.
People leaving institutions with no housing	Developing a referral process with key personnel in the institutions
Youth in households with domestic conflict	Referral relationship with school social workers, crisis hotlines, police responders, clinics, recreation centers, etc.
Individuals with a mental illness or chemical dependency	Referral relationships with hospitals, treatment programs, detox centers, police, hotlines, etc.
Extremely low income households who may be experiencing a financial crisis	Posters and brochures at food shelves, check-cashing centers, subsidized housing buildings, etc.; advertise services to landlords, faith communities, community centers in low-income neighborhoods; set up tables at events—parades, outdoor concerts, etc.
Tenants whose rental housing is being foreclosed	Relationships with city or county property tax staff for public information about property foreclosures

A warning: advertising for clients can generate far more referrals than the program can manage, either logistically or financially. Financial assistance programs are generally overwhelmed with calls on the first of the month when the household realizes they do not have enough money to pay the rent. Some programs focus on households referred by the organizations who most often see people in trouble throughout the month. This approach offers the advantage of “pre-screening” client eligibility and better balancing workload. But it can also miss the households who are disconnected from community organizations.

Whether outreach efforts are directed to potential clients or to other organizations, it is important to define the core eligibility criteria (such as income limits) in all written materials. Otherwise, much time can be spent interviewing people who cannot be assisted. The prevention program must also decide where to refer people who have a real need for help but do not qualify for *this* program’s help. Successful programs treat everyone who contacts them as a customer—with respect, dignity and a sense of obligation to help persons with real needs get connected to the right assistance.

A Legal Services Outreach Plan for Eviction Prevention

Eviction filings are public information in Minnesota. Two legal services agencies access the evictions filings twice a week and mail each affected tenant a flyer describing services, income eligibility limits and how to get help. Lawyers also received permission to set up a temporary office inside the courthouse when evictions are scheduled to be heard. People arriving for their hearing can walk in and consult with an attorney before going to court. The legal services lawyers are very successful at negotiating financial settlements with landlords for past due rent so the tenant can remain in housing. The attorneys can also ask the judge to allow additional time before the tenant must move out so the tenant can find alternate housing without becoming homeless.

3.2 Screening and Assessment

The term “screening” usually refers to a first-level decision about whether the potential client is eligible for a program and/or would have a priority for those services. “Assessment” is a somewhat deeper level of inquiry into the actual problem and the client’s strengths and needs related to solving the problem. Screening determines who receives assistance; assessment information determines the expected type, intensity and duration of assistance.

Screening may be extremely simple: does the person meet threshold program requirements, such as income, residency, housing crisis? Verification of eligibility information is typically included in screening. Does the person have pay stubs or a public benefits notification letter? Does the property owner confirm the amount of overdue rent?

Where many people are eligible for help and resources are limited, a program should also determine how to prioritize those who are at highest risk and must be helped first. Priorities are suggested by research but may also rely on case-by-case determinations. How urgent is this household’s situation? Without help, would housing be lost today? Next week? These questions can help the program prioritize among many requests for assistance.

At some point, when the program’s entire prevention budget is not enough to assist all the high-priority households seeking help, screening criteria that were originally used to *prioritize* may become *threshold eligibility criteria*. At that point, only those with a priority need may receive help. A program with limited resources should consider the question of priority vs. eligibility early in implementation. But such decisions can also evolve over time, through experience.

Note: in a real sense, every person in crisis who walks through a prevention program’s front door is a client, at least until the critical question has been asked and answered: Do you have a safe place to stay tonight? If the answer is no, the prevention program must know how and where to find immediate help and make the appropriate referral – including to a local shelter program.

Assessment should focus on information that is *timely* and *relevant* to the current housing situation. For example, many prevention providers immediately request detailed information

about household income and expenses. This is timely and relevant in determining whether the household could, with better budgeting, keep their housing with only one-time assistance. Sometimes it is immediately apparent that a household must move; housing has been condemned or foreclosed and the deadline has arrived. In this case, detailed information about past evictions, criminal history, debts, and employment history is timely and relevant for relocation assistance because potential landlords will see and judge the same information in making a rental decision. The program uses housing barrier information to decide which landlords to approach and the incentives that might be required to secure housing. But the housing barriers assessment may not be necessary if it is possible to keep a household in its housing with one-time assistance. If the program provides initial one-time assistance and follow-up case management to help mitigate the risk of future housing loss, it may be appropriate to ask detailed questions on housing, financial and credit histories; however, it may be more appropriate and effective to ask these questions later, once the household has resolved its immediate housing crisis.

Sometimes information that was not timely or relevant at the initial assessment becomes timely and relevant later. A program offers moderate-term rental assistance to an individual while he searches for employment. At the first quarterly review, staff sees an unexpected lack of effort toward goals or odd and inappropriate behavior. Staff might then ask questions about mental or chemical health issues, which might lead to the recommendation for a more professional assessment. If a diagnosis is made, a new Housing Plan might be developed.

Selecting or constructing screening and assessment applications or interview guides requires careful consideration of the *least information needed to determine the best response at the time the individual or family asks for help*. Asking for too much information can be intrusive and may confuse both staff and client about the purpose and plan for assistance.

Sample Questions for Screening and Prioritizing

1. **How urgent is the housing crisis?** Without intervention, how soon will housing be lost? Higher priority is assigned for more urgent situations.
2. **What is the crisis and the goal?** Can housing be preserved or is relocation necessary? Non-payment, lease violations, conflict within household may be resolvable. Condemnation, foreclosure, abuse or violence would trigger immediate or planned relocation, depending upon safety in current housing.
3. **Does the person or family meet the eligibility requirements for assistance?** Income verified? Situation verified? Does the household have any assets, friends, relatives or connections to organizations that could assist?
4. **What is the immediate/initial response needed to preserve housing or relocate the household?** One-time payment? Negotiation with the landlord or family/co-habitants? Use of a shelter or motel for crisis housing? Legal services? Before approving short- or medium-term rental assistance, is additional information needed?
5. **Other information that may be needed to assign priority or to approve supportive services and/or rental assistance.** What are the costs and risks if housing is lost? Does the household have community supports (friends, relatives, children's school) that would be disrupted by housing loss? Is current housing subsidized or more affordable than alternatives would be? If relocated, would housing start-up costs be especially high? Does the person or household have tenant screening barriers that would make it difficult to find alternate housing? Is there a history of homelessness?

Questions for Assessment and Developing the Household's Housing Plan

Level One—When it appears that one-time financial assistance or one-time negotiation with landlord/co-habitants will be sufficient to resolve the crisis.

Assess income and expenses. Does the individual or household have sufficient resources to remain in current housing? If not, the household's Housing Plan should include goals for increasing income, reducing expenses, rental assistance, or relocation to less expensive housing. Assess the landlord-tenant conflict: non-payment or lease violations that represent serious problems?

Level Two—When it appears that short-term financial assistance is not sufficient to maintain housing.

After a Level One assessment, more information may be needed. Assess barriers such as extent and severity of conflict in the household or with the landlord; budgeting skills; need for credit repair; knowledge of leases and landlord-tenant requirements; conflict management and communication skills; basic apartment care and housekeeping. Address those that threaten housing retention in the individual or household's Housing Plan.

Level Three—When the household must relocate to different housing.

Does the household have Tenant Screening Barriers that will make obtaining housing difficult? Assess past rental history, credit history, criminal history, income history. Are there barriers, beyond income, to keeping new housing (conduct Level One and Level Two assessments)? If relocation is necessary due to discharge from an institution or if the individual's housing barriers suggests that significant personal problems are affecting housing stability, information about illness or disability can be requested. The Housing Plan will address barriers to getting and keeping housing.

3.3 Admissions Protocol

The results of screening will determine eligibility and priority. Sometimes the decision to accept the applicant into the program is then automatic. But there will also be more complicated decisions. The individual may be eligible, but is the prevention program capable of providing the level of service intensity or the duration of assistance needed to avoid homelessness? When should a person who meets basic eligibility criteria be referred elsewhere? In many programs, the formal decision to admit or accept a client is made after an initial screening and that decision triggers more in-depth assessment. However, screening and assessment can be combined if the assessment is not overly detailed or prolonged.

Programs should have a clear process for determining who is accepted for services. More complicated cases might be discussed with a supervisor or in a staff meeting. Cases that appear to need only one-time assistance could have a less rigorous admissions protocol than cases that may involve a year or more of rental assistance and supportive services.

There is no perfect protocol that will assure a correct decision. Even the best clinicians will readily admit they cannot reliably predict who will succeed and who will fail in treatment. A household that appears to require minimal assistance may later reveal serious obstacles to housing stability. An individual who appears to have a very poor chance of success may exceed all expectations. Programs should give thought to the admissions protocol and set up a logical process. But the program should be flexible enough to respond to the diverse realities of diverse people.

Above all, programs should develop an admissions protocol that is timely, so the program is able to prevent homelessness. If the admissions process requires committee interviews or a committee approval process, the process itself may become a barrier to preventing homelessness.

3.4 Housing Plan

Whether the program offers only short-term financial assistance or provides longer-term assistance and services, good prevention programs utilize an individualized plan as a tool for both the client and staff. The Housing Plan (or whatever name the agency chooses to use) focuses on the end goal and works backwards, through the steps the client and the program will take to accomplish that goal. The end goal is relatively simple: retaining housing or, where necessary, relocating to new and sustainable housing. The task is defining the steps needed to reach that goal. Barriers to keeping housing or relocating into new housing have already been identified during the assessment process. Steps in the plan will relate to overcoming those barriers.

Housing Plan

Name: Mary J. Golman

Date: August 15

Goal: Keep current apartment at 2013 Apian Way. Increase income or decrease spending by 20%, to assure rent can be paid.

Problem/Barriers: Ms. Golman's work hours were cut at McDonald's in June and she can no longer afford her rent. She is two months in arrears (rent and utilities) and her landlord is threatening eviction. Current income and arrears have been verified.

Assessment: Level 1. Urgency—landlord confirms two-day deadline for paying arrears.

Strengths: Ms. Golman has a good work history and her landlord wants to keep her as a tenant. Ms. Golman has lived in her apartment for eight years and has many connections to neighbors, her church and her children's schools—all of which would be disrupted if she had to move. The rent is sustainable at her previous income.

Plan:

1. Program will pay arrears up to two months rent and utilities.
2. Ms. Golman will fill out Household Expense Sheet and review at September appointment with budgeting counselor to see if she can reduce any expenses or can use any in-kind resources such as the Food Bank.
3. Ms. Golman will apply for Food Supports and Low Income Energy Assistance.
4. Ms. Golman will request more work hours but will also look for a second job or a job that would offer better wages or more hours.
5. Program will provide \$300 rent subsidy for September.
6. Ms. Golman will report progress on budgeting and job search by September 15 so decisions can be made about rental assistance for October.

Signed: *Mary J. Golman*

In nearly all cases, the Housing Plan's primary emphasis will be on the financial resources needed to keep and sustain housing. The action steps will depend upon the individual or family, public and private resources in the community, and the local job market. Is it realistic to expect this individual, at this time and in this location, to get a living wage job? Can she find a job independently or will she need help from a local employment and training program? Could public benefits temporarily increase or stabilize income? Would changes in the family budget enable the household to sustain housing without additional income? These can all be explored through action steps in the Housing Plan.

Housing Plan

Name: Jack Kelly

Meeting Place: Xerxes Prison

Date: October 21

Goal: Obtain stable housing close to his children upon his release from prison.

Problem/Barriers: Jack has a criminal history that would cause him to be screened out by most landlords. He has no income and will be unable to interview for housing or jobs until he is released. He has had conflict with previous landlords.

Assessment: Levels 1, 2, 3

Strengths: Jack is very motivated to maintain a relationship with his children, wants to live near them and the mother has no objections. He has work experience in carpentry but is willing to accept any employment he can find while still looking for carpentry jobs.

Plan:

1. One month before discharge, Jack will review rental ads and will call landlords with apartments that are lower-cost and close to his children. Program will do follow-up contact with those landlords and offer to provide rental assistance, damage deposit, and six months of follow-up for any tenancy problems if the landlord will rent to Jack.
2. Jack will use Resume Template to summarize his work skills and experience. He will begin reviewing employment ads and call for information about qualifications and wages. This will help him narrow his job search after release.
3. Jack will apply for a minimum of four jobs each week following release.
4. Program will pay full rent and utilities for first month after discharge. Jack will report weekly on his progress toward securing employment. Program will determine rental assistance on a month-to-month basis, with thirty days notice if assistance will be terminated. If rental assistance will be continued beyond three months, Jack and program staff will review the Housing Plan and make any needed changes.
5. Program will make weekly visits for the first month to Jack's apartment to check housing and review job search log; after that, visits will be every other week. Program will also call landlord bi-weekly for the first two months and then monthly for four months to assure the landlord is satisfied with Jack as a tenant. Any problems reported by the landlord will be discussed with Jack so he can plan the most appropriate response. Staff will also use home visits to discuss methods of conflict management and communication.

Signed: *Jack Kelly*

Other barriers will require more and different assistance. A newly discharged ex-offender may need more than financial assistance to obtain housing. Program staff may have to promise six months of monitoring and landlord-tenant support before the landlord will agree to accept a tenant with a criminal history. Criminal history may also be a barrier to employment, requiring longer and deeper financial assistance or referral to a specialized job placement program.

Every Housing Plan must be "owned" by the household rather than the staff. Some people will be overwhelmed with their current crisis and have difficulty constructing or implementing their

Plan. In such cases, it is even more important to assure the individual is actively involved, from the beginning, in every decision. Taking responsibility for small steps and achieving those tasks builds confidence and empowers people to move forward. Ultimately, the real goal is not only housing stabilization but also self-determination. Homelessness prevention assistance will only be available for a short time in someone's life. If they obtain the tools and the confidence to achieve stable housing, they will also be better able to achieve other life goals and dreams.

3.5 Rental Assistance

Rental assistance is an essential tool for preventing housing loss and homelessness. But not all households will require ongoing assistance and not all should receive it just because they are rent-burdened. Only ten percent of households on public assistance become homeless in a year. That means 90 percent are able to keep their housing even though only about 30 percent have a subsidy. Ideally, no poor household would pay more than 30 percent of their income on rent and utilities. But this is not an ideal world. If a prevention program chooses to provide rental assistance to every participant who spends more than 30 percent of his or her income on rent, the program's entire budget will soon be exhausted—and households who may be even more needy will lose access to assistance.

Deep subsidies may be the only possible way to maintain housing for someone with zero income while they apply for benefits or seek employment. But deep subsidies have serious risks, especially when they are time-limited. A mother who receives a subsidy of \$900 dollars per month may be overwhelmed and virtually paralyzed at the thought of increasing her income by such a large amount. She may decide to just wait and hope something will happen before the money runs out. When the subsidy does end, she is unable to pay the rent—and loses her housing. This is called the “cliff effect;” a dramatic increase in the consumer portion of housing costs after a deep subsidy ends and which may lead to homelessness.

Prevention programs should develop guidelines for the length and depth of assistance. This assures households are treated fairly and funds are used efficiently. There are a variety of structures for subsidy programs; an agency can decide to use one or several. Regardless of the structure, good policy requires that ***the subsidy should be as short and as shallow as possible, so the program can assist as many households as possible.***

Decisions about structure should assure that the subsidy is both shallow enough to avoid the cliff effect and deep enough so that housing is not lost. Subsidies should be short-term enough that households feel some urgency about improving their incomes, but flexible enough to permit extensions if best efforts fail or another crisis intervenes. Whenever the household may need a longer-term subsidy, they should be assisted to apply for public benefits or subsidized housing. Although the wait for tenant-based rental subsidies can be long, if the household is not in the queue there is no chance of obtaining resources.

Finally, programs should define the conditions for continuation of a subsidy and the process for terminating a subsidy. When and if assistance to a household must be terminated, an agency should know exactly how it will be done: written grounds for termination; warnings; supervisory review of termination recommendations; adequate notice to the participant; appeal process; reinstatement criteria and process.

Some Options for Designing a Rental Subsidy Program		
Subsidy Model	Benefits	Risks
Income-based subsidy: household pays a fixed percentage of their income for rent (e.g. 40% or 50% or 60%, etc.)	Household will be able to pay rent even if their income drops because the subsidy will increase. Household has more discretionary money if income increases. Increase in family's share of rent occurs only when and if income also increases.	As income increases, rent increases, which many people perceive as a disincentive to work. The deeper the subsidy, the greater the cliff effect. If relocation is needed, income-based subsidies offer little incentive to secure smaller units or less expensive housing. Income-based subsidies are more difficult for program budgeting.
Flat subsidy: Subsidy is based on individual's rent or on apartment size (e.g. \$300 for a two-bedroom apartment, \$400 for a three-bedroom unit, etc.); the subsidy is fixed. Subsidy can be relatively deep or very shallow.	If the subsidy is shallow, the cliff effect is small. Household can see exactly how much more income is needed to replace subsidy. As income increases, rental assistance stays the same, creating an incentive for work. If relocation is needed, flat subsidies offer some incentive for obtaining smaller, less expensive housing. Flat subsidies are easier to use in program budget planning.	If income decreases due to job layoff or cut in hours/benefits, or if rents increase, the flat subsidy may not be enough to assure housing retention. Re-evaluation of the subsidy amount would be necessary.
Declining subsidy: Whether income-based or flat, the subsidy would decline in "steps," based upon a fixed timeline or when the individual has reached specific goals.	The steps are known in advance and act as deadlines for progressive increases in income. Reduces cliff effect because rental assistance is fairly low by the end of the subsidy period.	Due to the local job market or the individual's limited employability, income increases may not be possible or may not increase in steps according to subsidy timelines.

3.6 Program Rules and Expectations

Rules and requirements are often developed on an ad hoc basis. Something bad happens and the program creates a rule to assure it never happens again. Something else happens; a new rule is born. This is probably inevitable. But, unfortunately, rules are often cumulative: more are added, none are ever subtracted. The loss of flexibility can be subtle, but over time rigid rules have profound effects on both staff and clients. Rules are an attempt to assure fairness, to avoid arbitrary decisions that may vary from client to client or staff to staff. But they can also result in a punitive environment that is a barrier to client access and client success. Balance is critical.

It is reasonable, even necessary, to have some expectations for client effort or progress when time-limited rental assistance is provided. After all, the household will have to transition off the

subsidy without losing housing when funding ends. Successful transition requires action by the household, so action is a reasonable requirement for continued assistance. The challenges are how to: 1) take a fair, unbiased look at the individual's abilities and barriers or vulnerabilities; 2) know the environmental constraints of the local job and housing markets, and 3) develop, with the individual, actions and tasks that are somewhat challenging but not overwhelming or impossible.

Program rules and policies should not only specify what the program expects from clients but what staff will do if expectations are not met. Loss of housing or loss of the subsidy that sustains housing is serious. Good practice and due process rights for clients should include the following in all cases except where physical harm has occurred or is clearly imminent.

- Staff assessment of the household's situation and reasons for failing to meet expectations;
- Modification of the person's Housing Plan if expectations were unrealistic;
- Soliciting feedback from the household on problems earlier, before the problem escalates;
- Providing individuals with ongoing feedback, including "warnings" for serious problems;
- Requiring review and approval by supervisors or managers before making a decision to terminate;
- Creating and using an appeal process where a different program decision-maker or internal staff group hears the client's appeal;
- Providing timely feedback to the client on the result of the appeal; and
- Clarifying any option for a "second chance:" exactly what is required for reinstatement of the subsidy or services.

When designing a prevention program, it is important to set "ground rules" for the kinds of expectations staff cannot impose. Program expectations often expand over time, with progressively more intrusive requirements for personal information or increased mandates for participation in non-housing services that staff believes the individual "needs" but which are not directly related to housing.

A typical example: a client casually mentions that she smokes marijuana almost every day. She is making progress on increasing her income and has no problems with her landlord or other tenants. What does the program expect – or allow – a staff to do? Can the staff add new program expectations for a chemical dependency assessment or drug treatment? Do those expectations then become grounds for termination if the person does not comply? Or perhaps the staff simply mentions that use of illegal drugs is a lease violation and could result in eviction; drugs are expensive and buying them makes it more difficult to pay the rent; and by the way,

staff knows a good treatment program **if** the client decides she wants help to cut back or quit. These scenarios should be anticipated and general response parameters defined for staff.

It is a good idea to periodically revisit program expectations, not to find reasons why rules **should** be kept but to look for reasons why they **may not be necessary**.

3.7 Service Completion

For staff and households to agree that services are completed, everyone must share the same expectations. When a program provides one-time financial assistance for rental arrears caused by a short-term loss of income, the crisis is resolved and the endpoint is clear to everyone. The household's crisis was financial; staff and household both expected a financial resolution. It is more difficult to define a clear endpoint when prevention includes tenancy support services. When is the tenant ready to maintain housing without supports? After a specific period of time without late rent payments, lease violations or landlord complaints? When the household concludes they no longer need help? When staff conclude they have "done enough?"

The Housing Plan should clearly define the individual's goal; when that goal is met, services can end. Again, this is much easier to do when the intervention is financial. A goal can be set, for example, to increase income so rent and utilities cost no more than 50 percent of household income, or to decrease an individual's expenses by 15 percent. But a goal such as "stable housing," is too vague to guide decisions about ending services. Since determining "stabilization" can sometimes be more art than science, the program should devise processes for determining when supportive services are completed. A program could adopt one or more of these methods and develop a protocol for each.

Subsidy Models	
Method	Benefits
<p>A fixed time limit for tenancy supports, such as six months. Length can depend upon the seriousness of housing barriers—e.g. 3 months for a household with only moderate barriers to retaining housing; 6 months for a tenant with more serious barriers, etc.</p>	<p>Agreements with landlords who accept households with housing barriers should always include a length of time the landlord can count on basic support from the program. This is usually standardized and applied to <u>all program clients</u> to avoid confusion for the landlords. Intensity and frequency of client contact can fluctuate with client needs.</p> <p>A fixed service length provides a household with the security of knowing the program will be available for a specific time period—and offers a reasonable deadline for accomplishing goals.</p> <p>If the household is very unstable at the end of the time limit, some provision should be made for a service extension or a smooth transition to another program that can offer longer-term support.</p>
<p>Fixed intervals for review of the case plan. Progress toward service completion is discussed and assessed by the client and staff at each review. The intervals should be frequent enough to assure that assistance is not provided longer than necessary.</p>	<p>Each review date becomes a “deadline” for action steps, keeping progress at a steadier pace.</p> <p>Each review is also a reminder for staff and household of eventual case closing.</p> <p>Landlord supports could be promised for a defined period of time—e.g. for another review period. The landlord can be permitted to call the program even after the case is closed.</p>
<p>Case consultation. Progress and issues related to service delivery or service completion are reviewed with a peer staff group, an outside consultant or a program supervisor. This can be an ongoing expectation (e.g. each case is reviewed every three months, or each staff brings one challenging case to the weekly staff meeting). It could also be automatically triggered when a staff recommends an extension of services or rental assistance. Finally, case consultation can be provided as needed, upon a request by either a staff or a supervisor.</p>	<p>When a case is particularly challenging or a staff has become very involved with a household, review by a neutral “expert” offers fresh perspectives, practical advice, and, when needed, actual decision-making.</p> <p>Many programs hire paraprofessionals; case consultation becomes on-the-job training, provides additional supervision, and reinforces agency philosophy regarding time-limited, highly-focused housing services.</p>

3.8 Data Collection and Utilization

There are two kinds of data programs must collect: data required by funders as a condition of funding; and data that will be used by the program to monitor and improve service access, quality and outcomes.

Data *required* by funders is *defined* by funders. Compliance is not negotiable. The program must then determine what hardware or software may be needed; who collects the necessary data; in what form and at what points in time; who enters the data; and the reporting format and timelines. These decisions require a few considerations:

- Sometimes the staff who are most skilled at engaging with clients are the least competent at mastering electronic data reporting. If so, can direct service staff use paper forms? Can more technologically capable office staff enter data into the database?
- Entering data while interviewing a program participant can distract both staff and client from the interview. It can also lead to data entry errors and omissions that cannot be corrected during the interview. If the database will not proceed until an error is corrected or missing data supplied, the interview will suffer. And unless all client interviews are conducted in an office, staff would require a laptop—which presents both additional costs and security risks. Use of paper forms during the interview (with data entry to follow later) may be the most workable compromise.

Whenever possible, the same data required by funders should also be used by programs. For example, even when the program would prefer different data choices for race/ethnicity, it is much less expensive, time-consuming and confusing to accept the funder's classification rather than create a second set of classifications and track both. If the funder sets outcomes for client income increases, does it make sense for the program to establish a different income objective--and have to use both?

Programs should use data for program improvement. This includes measures of effectiveness, efficiency, quality and access.

Using Data for Program Improvement	
Purpose of Data	How to Use Data
<p>Effectiveness of services. Are consumer outcomes good enough? Can they be improved?</p>	<p>Set measurable outcomes for clients. Establish program performance targets based upon similar services for similar populations (e.g. 90% of households with serious barriers who receive tenancy supports will not be evicted during services). This requires data on <u>relevant</u> target population characteristics. Track and review outcomes at regular intervals and identify trends. If results are not satisfactory, review outcomes by client subpopulation, by service type, and/or by program staff to identify possible problem areas and actions that might improve results.</p>
<p>Efficiency of services. Did the program use the lowest level of service for the shortest time necessary to resolve the problem?</p>	<p>If rules have been developed for approval of expenditures, were rules followed? What is the average length of assistance? Is length of service increasing—why? Has the population receiving assistance changed over time and how has this change affected costs? Are caseload sizes appropriate for the level of assistance provided? Measuring efficiency does not require caps on assistance or length of service (although these may be utilized by some programs). It does require monitoring trends and assessing whether the variance is related to client barriers, differences in staff approach, or environment factors such as changes in the job or housing market.</p>
<p>Quality of services. Did staff meet agency expectations for service delivery? Were clients satisfied with staff and agency responsiveness, respect, and effectiveness? Were landlords satisfied with agency follow-through on tenancy problems?</p>	<p>Define the most important expectations for quality. This could include measurable factors such as how quickly staff should respond to landlord or tenant calls or whether clients are given a brochure on landlord-tenant rights and responsibilities at the first staff interview. It should also include assessing whether clients feel they were treated with respect and whether the services resolved their problem. Programs can use a variety of methods to measure quality, from peer or supervisory review of case files, to random observation of staff-client interviews, to interviews or satisfaction surveys given to each client at service mid-point or conclusion, to surveying landlords on a regular basis.</p>
<p>Access to services. Does the program reach its intended target population? Are there any barriers that prevent the target population from obtaining services?</p>	<p>Service access requires obtaining information about those who received services and those who did not. Service capacity can be assessed by tracking program turnaways. Physical access, such as the adequacy of ramps or need for Braille signage can be reviewed by a specialized consultant. Agencies that refer clients can identify barriers their clients reported after using the prevention program. After service completion, clients can be contacted for information on any barriers they perceived.</p>

The best rule is: Collect only data that is essential. ***Do not collect data that is “nice to know” – until and unless it becomes essential.*** If there is a specific use for more data, collect it on a one-time or periodic basis and be clear about when and how it will be used. Often data from reviewing sample cases or conducting random surveys is just as accurate and representative as collecting all information on all clients, all the time. Once data is added to agency forms, it will be dutifully collected forever, whether or not it is ever used.

Program Planning Homework

3.1 Outreach: A Plan to Find Clients

- ❖ Identify the places and organizations that come into contact with people experiencing a housing crisis.
- ❖ Identify where people who enter shelter stay immediately before entering shelter.
- ❖ List the methods the program will use to find clients. What methods will be focused directly toward potential clients? What methods will be used to find people and organizations that can refer households?
- ❖ Design materials and test them with the target population.

3.2 Screening and Assessment

- ❖ Select or design a screening tool that includes all criteria required for eligibility and prioritization.
- ❖ Select or design an assessment tool that includes different levels, so more intrusive information is requested only when necessary and useful.

3.3 Admissions Protocol

- ❖ Draw a decision tree or flow chart of the process for making a decision to accept a client or decline services.
- ❖ Decide who will make key decisions at each point.
- ❖ Determine what happens with persons denied services who may have other service needs.

3.4 Housing Plan

- ❖ Select or design a Housing Plan for use by staff and clients. Include identified strengths, assessed barriers, the goal, and the action steps that will be taken by program staff and client to reach the goal.
- ❖ Identify how and when plans should be reviewed and updated.

3.5 Rental Assistance

- ❖ Select the model(s) for rental assistance.
- ❖ Determine how and when rental assistance amount or duration will be reassessed.

Program Planning Homework (*Continued*)

3.6 Program Rules and Expectations

- ❖ List any critical rules for general program participation: “rules of conduct.”
- ❖ List the kinds of expectations that individuals will be required to meet for ongoing assistance. For each expectation, indicate why the expectation is needed, how it will be measured, and consequences for not meeting.
- ❖ Define due process rights for clients whose services or financial assistance may be terminated. Determine who makes the decision at each step of the process.
- ❖ Determine how and when all clients are informed of program rules, expectations and client rights.

3.7 Service Completion

- ❖ Define, to the extent possible, how staff and clients will know when services are completed.
- ❖ Develop criteria and processes, including a flow chart, for supervisory, peer and/or consultant review of case closing decisions.

3.8 Data Collection and Utilization

- ❖ List data elements required by the funder(s).
- ❖ List any additional data elements that are needed and will be utilized by the program to assess and improve effectiveness, efficiency, quality and access.
- ❖ Design forms and a flow chart for collecting the right information at the right time.

CHAPTER FOUR

THE INTERVENTIONS

4.1 The Goal: Retaining Current Housing

There are a number of interventions that can prevent housing loss. These may be appropriate if the household has lost too much income to pay the rent; a parent-child conflict has reached a point where the young person is halfway out the door; the landlord is threatening eviction unless the “unauthorized tenant” (who happens to be the tenant’s “homeless” sister) moves out immediately. Without intervention, someone is going to lose housing—and that person may have nowhere left to go.

It is not always possible or appropriate to keep a household’s current housing. Domestic violence, child abuse, serious criminal activity, or extremely deteriorated building conditions make current housing far too dangerous. The first request for help may be a plea for assistance to get out of an untenable situation; the first goal in such cases will be immediate relocation. But more often, safety is not the problem. In these cases, housing retention interventions may be appropriate and there may be many opportunities to collaborate with other community partners to implement these types of interventions. For persons requesting emergency shelter, the first option to explore should always be whether current housing can be retained, even if such housing can only be retained for a few days or weeks while other housing arrangements are identified.

4.1.1 Housing Advice

Sometimes tenants just need advice about how to handle a tenancy situation. Explaining tenant rights and responsibilities in a specific situation may resolve a dispute that otherwise would escalate into an eviction. Simple advice can help a tenant negotiate with the landlord to add the sister to the lease so she is no longer an “unauthorized tenant.” The tenant may only need to know that non-payment of rent because the landlord did not fix the toilet is not legal. Lack of information about legal rights and responsibilities has cost many renters their housing. All clients who seek prevention assistance benefit from having more information and awareness of their legal rights and responsibilities—either to help address their immediate needs or to better address and prevent future problems.

Community Collaboration Opportunities:

- Housing advice requires at minimum an understanding of landlord-tenant law and, in some cases, a higher level of expertise. Does the community already have tenant organizations or legal services clinics? Can these organizations offer housing advice or provide training and consultation for staff from a prevention agency to offer basic advice?

- Could a telephone hotline expand its mission and capacity to offer housing advice?
- How will people know where to get housing advice? Is there an office where they can drop in or a phone number to call? Could housing advice be offered at a special booth at community events? Could frequently-needed information be included in brochures and made available at places low-income renters are likely to visit?

4.1.2 Legal Services:

Legal services are more than advice. Legal services staff not only advise, they also directly assist the tenant in carrying out that advice. Lawyers (and paralegals supervised by attorneys) assist or represent tenants in negotiating with a landlord or at eviction hearings. The goal of legal services staff is to resolve the situation so the tenant can stay in housing or gain enough time to find new housing without becoming homeless. Negotiating a compromise that protects the rights of both the tenant and the landlord creates a win-win situation and leads to more stable housing.

Community Collaboration Opportunities:

- Are legal services already available in the community? Do these services include help with landlord-tenant conflicts?
- Can a law firm provide pro bono work for households where housing loss may result in homelessness?
- Could a private or public organization create a fund to pay for legal assistance for households where housing loss would likely result in homelessness?

4.1.3 Credit Repair and Budgeting:

Credit repair and assistance with budgeting are not likely to resolve an urgent housing crisis. But after the arrears are paid, the household must be able to sustain their housing. Help with budgeting and credit can assure the household does not quickly find itself in another financial crisis.

Prevention programs nearly always review clients' income and expenses. The first priority is usually increasing income, whether through employment, public benefits or tax strategies such as the Earned Income Tax Credit. But when income is extremely low, even small adjustments in expenditures can mean the difference between having a check for the landlord on the first of the month and an eviction. Even when basic necessities consume nearly all of the household income there are often ways to decrease costs by making changes in phone and cable services, applying for energy assistance, using a food shelf. This level of household budgeting assistance can be provided without highly specialized staffing.

Helping clients examine and adjust their spending is most often a necessary first step to determine whether and how much financial assistance may be needed. It is also an opportunity to establish rapport and empower clients: *“Let’s look at your budget and where your money is going and then we can work together to figure out a plan.”*

When more significant needs exist, clients may need to be referred to credit counseling and credit repair services by a non-profit Consumer Credit Counseling Service (CCCS) agency. CCCS offers more in-depth assistance and can make an enormous difference in monthly payments. A CCCS can help the household consolidate debt, negotiate lower interest rates, extend repayment schedules, prevent foreclosures, deal with collectors, obtain credit reports (and improve credit scores), and exercise consumer rights and protections. They may also offer financial literacy training.

Community Collaboration Opportunities:

- Is there a CCCS agency nearby that can offer services to households at risk of homelessness? Can a CCCS financial counselor train local staff to assess and help clients and, if CCCS is not available nearby, to provide additional basic services a CCCS might provide?
- Do any schools, public agencies or organizations provide classes or workshops on budgeting?
- Could a local bank offer basic community workshops on how to open and manage checking and savings accounts?
- Could a local tax preparer offer information about how households can apply for Earned Income Tax Credits?

4.1.4 Employment

For most people, job income is central to housing stability. Many times, the presenting crisis is directly related to a job termination or layoff, or reduced hours at work. Depending upon the individual’s skills and experience and the community’s job market, finding more or better-paying work may be relatively easy or extremely difficult. Work hours are, of course, a complication for parenting; changing jobs may require different—and more expensive—child care options. An able-bodied client with a good work history in a community with low unemployment will need very little assistance to secure some kind of work, even if it is only temporary. A person with limited skills, language barriers, or an inconsistent employment history may need more specialized assistance and more time to find work. Helping clients understand and access employment opportunities or job training and placement services is a key focus of effective prevention programs.

Community Collaboration Opportunities:

- Does the community have any temporary labor agencies? What kinds of workers do they place? How steady is the work? What wages are paid?

- Publicly-funded employment services or job centers can offer individualized assistance with resumes, job search, training, and placement. What services or centers are located nearby? Who is eligible for their help?
- An employer with low-skilled, high-turnover positions may be interested in a partnership with an agency that could supply willing workers.

4.1.5 Financial Assistance to Prevent Eviction

Inability to pay rent and utilities inevitably results in housing loss. While housing loss does not always lead immediately to literal homelessness, it is often the first step in a downward spiral. Without housing, jobs can be lost, friends and relatives' good will--and their spare bedroom or couch--can be tested and found wanting. When all resources are exhausted, literal homelessness occurs and emergency shelter assistance is needed. And without resources, housing relocation is particularly challenging. The following outlines different approaches--from least costly to most costly--to helping with rent and utility costs to prevent homelessness.

A. Household Resources First

Prevention programs should expect that households use their own resources first. Cash assets are rarely available by the time a client asks for help. But other resources may still resolve the crisis. If there is time, for example, a newer car could be sold and replaced with an older model. More often, however, exploring whether friends, family or other informal support networks (e.g., the church, synagogue or mosque a client attends; a client's AA sponsor, etc.) can help is the first place to start. The goal is to ensure all other available resources have been considered and used before limited program resources are considered and used.

Community Collaboration Opportunities:

- Are non-profit or for-profit organizations or businesses available to help households convert some of their possessions into cash?
- Are there opportunities to raise awareness about the prevention program among local faith communities, perhaps through collaboration with an interfaith network?

B. Public Assistance Programs

A second step is usually a rapid determination of eligibility for public assistance. Some households may not realize they qualify for public assistance. When they apply for cash assistance, they may find that the initial check immediately resolves their financial crisis. Rarely, they may even qualify for retroactive payments. Unfortunately, qualifying for some public assistance programs such as Supplemental Security Income (SSI) is such a lengthy process that benefits will not be available in time to resolve the crisis. Diversionary work requirements may also defer assistance until it is too late. Application for benefits is often a strategy for increasing or stabilizing income more than responding to a crisis. But it is part of the solution.

Households who are already receiving public benefits are often unaware that their benefit program may offer emergency assistance. Eligibility depends upon the federal and state requirements governing each benefit program. In some states, families receiving Temporary Assistance for Needy Families (TANF) can receive emergency assistance once a year or more frequently. In other states, this is not available. Some cities and states offer emergency assistance for individuals who are disabled and receive Supplemental Security Income (SSI) or are temporarily unemployable and receiving General Relief. A close working relationship with public assistance agencies can expedite benefits and help prevention program staff know which households might qualify for assistance, where they should apply, what documentation they will need to bring to the appointment, and how soon a check may be available.

Community Collaboration Opportunities:

- What public assistance programs are available to low-income families with minor children, for youth, and for disabled or unemployed adults?
- Do public assistance programs offer emergency assistance? What are the eligibility requirements, process and timelines for issuance?
- Could public assistance program staff provide eligibility determination and start the intake process for benefits at community sites? After hours? Can they expedite approval of benefits?

C. One-time assistance with rental and/or utility arrears

By the time a household finds a prevention program, the rent (and often the utilities) can be several months overdue. Landlords may try to give a renter time to “get back on their feet.” It is a gesture of kindness, but kindness eventually wears thin. By the time the ultimatum is issued, the arrears can be high and preserving the tenant’s housing may be expensive.

When public assistance is not possible, there may be a private non-profit or faith community that can help with arrears. Remember that the eviction process is expensive; therefore, landlords may be willing to negotiate a settlement to avoid unnecessary costs. Sometimes landlords or utility companies will negotiate a lower settlement or utility companies may manage a financial assistance program. Small monthly payments towards arrears--essentially interest-free loans--may also be possible if the landlord or utility company is willing and the household budget allows.

For small rental and/or utility arrears, prevention programs may determine that issuing a payment for arrears to a landlord or utility company on a client’s behalf may be an efficient and effective use of program financial assistance. In such cases, however, the program must still assess whether one-time assistance is sufficient to end the current crisis. Other help (e.g., credit repair and budgeting) may be needed to prevent non-payment of rent or utility payments in the near term and a repeat request for assistance.

For high rental and/or utility arrears, prevention programs must make a difficult cost-benefit decision. If arrears are paid, can the household sustain housing or would they also require a

rental subsidy? If they moved to less expensive housing, how much would it cost to negotiate partial or full payment of arrears and then pay start-up costs for new housing: damage deposit, first month's rent, moving costs? Would moving disrupt the household's support network? Would it create stress and aggravate a serious medical condition or a mental or chemical health problem for a household member? Ultimately, the decision to help a household with high arrears may depend most on whether there is a plan to sustain housing and if, without help, the household would need emergency shelter or end up in an unsafe situation.

With limited resources, prevention programs often establish limits on the amount of assistance a household may receive. Does the prevention program want to establish a dollar limit or maximum number of months for which financial assistance will be provided? Making these decisions requires a close look at the program's resources, goals, and target population needs. Having a flexible approach—where decisions are made on a case-by-case basis—may be desirable, but individualized approaches require clear decision-making guidelines and processes and close monitoring by supervisory staff.

Community Collaboration Opportunities:

- Which agencies, businesses and organizations provide emergency financial assistance—either loans or grants?
- Would a local bank or non-profit be willing to offer interest-free, low payment loans to households at risk of homelessness?
- Do local utility companies have any program that offers emergency financial assistance or negotiates low monthly payments for past due bills?
- Could local landlords accept a small, interest-free monthly payment for arrears? What if the monthly payment was guaranteed by a prevention program?

D. Rental Assistance

Most traditional rental assistance programs such as public housing or the Housing Choice Voucher program (i.e. Section 8) have no specific time limits. The building or the tenant has a subsidy; as long as the household remains eligible, the assistance continues. In contrast, prevention programs that offer ongoing rental assistance will only provide temporary assistance.

The challenge for prevention programs is to provide “**just enough, just long enough.**” It is possible to tailor the structure of rental assistance to the individual household's situation. Unfortunately, that approach risks confusion when clients compare the level of assistance received with one another, and allegations of unequal treatment may result. Most programs develop a consistent structure for rental assistance decisions so benefit levels will be defensible based on documented program policies.

A basic problem will remain: it is difficult to reliably predict how much or how quickly an individual's income will increase. Subsidy programs with absolute time limits will have difficult choices ahead. Does the program approve subsidies only for people who have the best chance to increase income quickly? Or do they target households who are most in need, only to find

that the deadline has arrived and the subsidy is still essential to retaining housing? A very short-term or very shallow rental subsidy for a few months may be a very cost-effective solution for one household and totally inadequate for another. It is a decision that can be difficult to make. Programs generally have to balance “the needs of the many vs. the needs of the one” in deciding how much rental assistance to provide and when to provide it. Programs can address this concern in part by requiring periodic recertifications to continually assess the levels and length of subsidy commitments.

Prevention programs can more effectively manage the use of rental assistance and related expectations when a clear “exit strategy” is developed with the client. Knowing when and under what circumstances rental assistance will end is important both for the program and the client. Often, subsidies offered by prevention programs are framed as a bridge—either to a point in time when the client is expected to take-over full housing costs or until another, permanent subsidy is obtained. A clear plan to retain housing after assistance ends helps clients and staff stay focused.

Other important things to consider when providing rental assistance: Will rental assistance be provided for a tenant in a unit that may have housing code violations? One that is overcrowded? Or does preservation of existing housing outweigh all considerations beyond immediate health and safety?

Community Collaboration Opportunities:

- Are other longer-term subsidy options available? What is the timeline or waiting list? Could one short- or medium-term subsidy realistically be used as a bridge for another, longer-term program?
- Establish a relationship with the local public housing authority. Are there opportunities to collaborate and assist persons in public housing or with a Section 8 voucher retain housing when at risk of eviction?

E. Utility Assistance

When utility assistance and rental assistance are provided simultaneously, the overall impact on a household can be significant. However, the combined assistance may result in a larger “cliff effect” once assistance ends. Good staff practice includes calculating the total assistance provided and the household’s ability to increase income or decrease expenses enough to transition off subsidy.

Utilities in some communities have a “cold weather rule;” utilities cannot be terminated during specific winter months. However, there are strict rules governing these programs. A household may have to sign up for the program before cold weather begins, must be up-to-date on their payments at the time they apply, and/or they might be required to make a fixed partial payment each month during cold weather months. On a specific date, usually in mid-Spring, the total unpaid balance is due, and utilities can be shut off at that point. Utility companies may also have “budget plans” to allow averaging of heat costs over twelve months so payments are

predictable. Some budget plans offer a discount if the household is willing to restrict use of electricity during peak hours.

Most prevention programs do not offer ongoing utility assistance while a household is assisted with rent and/or other services. When utility assistance is provided, it should be done so when other resources—through the utility company or other assistance programs (e.g., the federal Low-Income Home Energy Assistance Program or “LIHEAP”) are not available or sufficient to keep the utilities on and the client in their housing. An additional complication is that in most cases utility assistance must be provided to the client who in turn pays the utility company—except where for one-time payments for arrears. It may be easier to simply increase the rental assistance payment to offset utility costs paid by the client.

Community Collaboration Opportunities:

- What budget plans do local utility companies offer? What are the restrictions and requirements? Who is the key point of contact?
- Is there local a “cold weather rule” and if so, what are the restrictions and requirements?
- Who administers local HEAP and other energy assistance programs? Can a collaborative and expedited referral process be established?

4.1.6 Resolving a Conflict that Could Lead to Homelessness

There are several types of conflict that can result in housing loss: landlord-tenant conflict; host-guest conflict resulting from a doubled-up situation; and intra-household problems, usually parent-youth conflict or conflict between spouses/partners. These disputes often require different levels of intervention and different skills or training.

A. Landlord-Tenant Conflict

The relationships between landlords and their tenants are usually (though not always) simple business relationships. The landlord expects the tenant to pay the rent, treat the building with respect, and treat other people (including the landlord, other tenants, and neighbors) with respect. These expectations are codified in leases and landlord-tenant laws. When the tenant violates the rules, it costs the landlord time and money.

A breakdown in the business relationship occurs when the tenant or landlord fails to meet expectations. The conflict may escalate when the landlord believes a tenant is refusing to acknowledge the landlord’s rights or meet tenant responsibilities. At some point, the landlord feels the only resolution is to terminate the relationship by a notice to vacate or by eviction. Short of that point, the relationship can usually be repaired by paying past due rent, repairing damage and/or changing tenant behavior.

Landlord-tenant disagreements can usually be resolved with short-term interventions. The landlord is called and reassured, arrears are paid, damage repaired. Changing behavior and communication styles, however, may require more time to learn and stabilize. Both landlord

and tenant may need an occasional intermediary to sort out future disputes and misunderstandings—at least until both parties have learned new styles of interacting with each other. Helping landlords and tenants be clear about what changes are needed, how and when change will occur and then providing assistance (information, referrals, coaching, or other types of intervention) may go a long way to ending the dispute and preventing future ones.

B. *Host-Guest Conflict*

Many individuals who lose their own housing will double-up with family or friends. This can be a good option, offering safe housing and personal support while the person looks for a job or prepares to find a new place to live. Sometimes, however, family and friends are unable to provide a safety net long enough for the “homeless” individual to become stably re-housed. The host’s financial resources may be limited; the host’s landlord may object to the “unauthorized tenant;” the guest may have a personality that is not a good fit with the host household. Conflict arises—over money, shared responsibilities, timelines for moving on. The guest is told to leave and either moves on to another host or becomes homeless.

Host-Guest conflicts are often but not always personal. Sometimes the concrete issues are primarily symbolic. Fights about grocery bills or use of the television may disguise the real issues: the host is too controlling; the guest is taking advantage of the host; the guest is usurping the parent’s authority with her children. Sometimes, however, the conflict truly is simply practical. The landlord is pressuring the host to make the guest leave or face eviction; the host simply cannot afford to feed the guest; the space or daily routines are poorly organized.

The level of intervention needed for host-guest conflict can be minimal. If the problems are only practical, it is not always difficult to negotiate with the landlord for more time or add the sister to the lease. Finding financial assistance for the host, or negotiating rules for use of the space or appliances is relatively straightforward. However, if the conflict is more deep-seated it will probably take more than one visit to identify and resolve the real problems. A mediation or family therapy approach may be successful if both parties want the relationship to work. Otherwise, a reasonable, step-by-step re-housing plan may be the best way to avoid homelessness, providing the guest with a plan and the host with assurance that there is a plan and the guest will be moving on. No matter what is attempted, in the end the host has the last word in deciding whether the guest can stay or must go.

C. *Intra-Household Conflict*

The most difficult—and probably the most critically important—conflict involves members of an intact household. Often the target is an older teen or young adult, and the conflict is between parent and child. In other families, the conflict is between domestic partners or spouses. In both cases, the conflict is often longstanding and escalates until the youth or partner walks out or is kicked out.

These conflicts are generally intensely personal, involving deep feelings about mutual love and respect, power and control. They frequently involve alcohol or drug use or a mental health disability. The conflicts can become very heated and lead to verbal and physical confrontations; child abuse and domestic violence are possible. Intervention in the midst of a highly volatile conflict should be carefully planned, with emergency back-up plans and resources available.

Staff should have the necessary skills and training and be able to recognize when more specialized intervention is required. If the situation can be de-escalated enough to assure the safety of household members and discuss options, the prevention program should seek agreement from household members for a series of sessions, perhaps with a family therapist or skilled mediator.

Resolving household conflict has both immediate and longer-term payoffs. Not only is homelessness resolved today, but support is available in the future if and when needed. Creating a win-win for everyone in the family (or at least avoiding a lose-lose situation) is challenging but highly rewarding.

Community Collaboration Opportunities:

- Does a tenant or landlord association have any ability to provide negotiators for tenancy conflicts? Does a local community mediation program offer this service? Could a collaborative referral and expedited assistance process be established?
- Could a legal services agency offer landlord-tenant negotiations or train prevention program staff to offer this service?
- Does the community have any public or private mediators or therapists who could resolve intact household conflict? How and where could this be offered?
- Child Protective Services staff often has diversion programs to prevent family separation. They may also be able to provide training regarding intervention into very high-stress family situations. Could they train others to intervene in less risky but emotionally-charged conflicts? Could they train prevention program staff in how to identify and respond to situations involving child neglect or abuse?
- Police often are the first responders for escalating household conflicts. Could police de-escalate the situation and then refer or call in staff from the prevention program when it appears a household member may become homeless? Does a local victim services provider offer intervention and mediation services?

4.1.7 Housing Stabilization:

Once the immediate crisis is solved, the household's need for assistance from the prevention program may be over. However, some households will have additional housing barriers that take longer to resolve and may need some level of ongoing, though limited assistance from the prevention program to address or to get successfully linked to other community-based services.

Many prevention programs seek to offer case management assistance to assure assisted households establish and receive support to achieve an individualized Housing Plan. Prevention program staff who provide case management may have various titles (Case Manager, Prevention Specialist, Advocate, Service Coordinator, etc.) but the core function is usually the same—to identify a plan and help achieve it through direct support, help from other staff, or by facilitating access to other services in the community.

The Housing Plan is by definition an individualized plan for housing stability. Good prevention programs recognize that not everyone got on the bus at the same place or in the same way nor will everyone get off at the same place, with the same support. If parent-child or spouse/partner conflict caused the crisis, the family's Housing Plan may include ongoing mediation sessions or specialized therapy. When the crisis involved a sudden loss of income, rental assistance, employment services, budgeting and crisis repair may be needed for some period of time. Resolving barriers to housing stability is the focus and ultimate aim of the Housing Plan.

A. Home Visits

Where rental assistance is part of the plan, prevention programs will typically be reviewing participant goals and efforts on a regular basis-again, to assure the focus remains on housing stability after prevention services are over. It is especially useful to conduct those reviews as a home visit. The home visit enables prevention staff to look for any "red flags" that may indicate a potential housing-related problem. Red flags might be:

- The household's housing has always been clean and well-organized but suddenly looks dirty, chaotic, out-of-control. The smell of garbage is very strong. Something has changed dramatically.
- The individual has twice lost her housing because she allowed unauthorized tenants to move in with her. Personal items from other unauthorized tenants are strewn about the apartment.
- The parent is loudly criticizing her teenaged son's behavior. He shouts back and begins throwing books and slamming doors. This family's loud, continuous disagreements almost cost them their housing just a month ago.
- The music from the client's apartment is audible from all the way down the hall. Other tenants in the hallway are directing angry looks at the tenant's door.

Home visits offer an opportunity to see and directly address situations that can-- and perhaps already -- have resulted in housing loss. Each home visit has the potential to offer "teachable moments," situations where staff can point out housing risks and help the individual work out a solution. It is also an opportunity for the client to bring out the letter she received from her landlord, talk about her relationship with her son or ask for ideas to get rid of the boyfriend who moved in. Most people feel more control at home and more comfortable and they are more likely to openly discuss issues.

Community Collaboration Opportunities:

- On a case-by-case basis it is important to know if other service providers are making home visits with a prevention program client. Are there opportunities to coordinate home visits so clients do not feel overwhelmed? If other programs are also doing home visits, it may be possible to give those staff a list of red flags to watch for and arrange to share information. This might reduce the frequency of total visits or at least better coordinate timing.

B. Landlord-Tenant Communication

Many times, the family or individual's housing crisis included conflict with the landlord. Payment of arrears may have prevented housing loss but may not have improved the tenant's relationship with the landlord. If the relationship is tenuous, both parties may avoid communicating and misunderstandings and tension can grow. More conflict occurs. In this kind of situation, prevention staff can, with client permission, become an emissary between the two parties. If the landlord has a problem, he calls the staff. If the client has a problem, she calls the staff. Staff then mediates, interprets and diplomatically resolves issues as they arise. The goal is first and foremost to improve the relationship by helping each side understand the other's legitimate point of view. Later, once tempers have cooled and concessions have been made, the tenant and landlord can begin to work directly with each other.

Community Collaboration Opportunities:

- Landlord-Tenant Communication is rarely offered by a community agency. Legal services staff may offer mediation in a crisis but are unlikely to provide help with day-to-day communication. However, it would be confusing for a landlord to have more than one "intermediary" for a tenant, so if other programs or staff are involved, coordination of roles is important and one staff should be designated as the liaison between the landlord and tenant.

C. Landlord-Tenant Rights and Responsibilities

Many tenants are unaware of the requirements in their lease, let alone the laws that define landlord-tenant rights and responsibilities. Knowledge of the rights and responsibilities of both parties changes the emotional pitch of disputes. Sorting out responsibilities based on laws and leases avoids much of the blaming, shaming and personalization that escalate conflict. Both sides benefit.

Community Collaboration Opportunities:

- Community agencies often offer workshops on landlord-tenant rights and responsibilities. Are such classes or related resources available in the community? If such a workshop or class is based upon a balanced presentation that acknowledges the responsibilities and rights of both parties, it could be a very useful resource for both clients and staff.

D. Referrals to Mainstream Resources

Prevention programs use other resources for every aspect of their work. All prevention staff work closely with financial assistance programs, employment services, utility companies and many other resources. Their goals are not only to increase access by their clients to needed resources but also to improve outcomes for at-risk populations in general. The more often staff from two agencies work together to solve a recurring client concern, the more often each will see ways his or her agency could be more efficient and more effective. Community capacity to prevent homelessness grows.

There are times when prevention staff will find that an individual's mental or chemical health is directly and seriously impacting his or her ability to retain housing. If staff already has a good relationship with the client, it may be possible in one or more visits to bring up concerns, show the relationship of the person's problem to their housing stability and plan together for referral to a professional for assessment and possible treatment. This plan absolutely requires the individual's cooperation and participation. Unless the mental or chemical health problem results in a clear and imminent risk to the person or others, involuntary treatment is not legally or morally possible.

The question for prevention programs is what to do if their client refuses to see a professional. Does the agency use the threat of termination of services or subsidies to get compliance? For some programs that target persons leaving prison or detox programs, service contingencies for rent may be appropriate. Or perhaps staff continues to persuade and encourage but allows the client to fail and experience the consequences of his or her problem. If the person loses housing, staff starts again, with new housing, continuing to make the connection between personal problems and a stable place to live, hoping insight will develop. Some people learn slowly.

But there are also times when the problem is far beyond the capability of prevention staff. Their client is high every day, perhaps even selling drugs. Or the person has a serious mental illness and is having auditory hallucinations or delusions. It is clear that prevention program staff needs their own professional help—a skilled clinician who can offer advice about what to do next or even accompany the staff on a home visit to introduce service options in a concrete and non-intimidating way.

Community Collaboration Opportunities:

- Does the community have any chemical or mental health centers for low income people? Will they offer consultation to prevention program staff? Can they go to a person's home in the community?
- Do clients' health insurance providers offer mental health or chemical dependency services? What providers are covered and what approvals are required?
- Could telephone contact by a mental or chemical health provider help the individual recognize the need for assistance? Sometimes the "anonymity" of a faceless caller is less intimidating.

4.2 The Goal: Relocate Without Homelessness

There are many situations where retaining current housing is not feasible or desirable. The apartment is in foreclosure or is condemned. The building is over-run with drug dealers and staying is too unsafe. A woman is fleeing a violent situation. Rent is simply not affordable given household income and other expenses. The landlord will no longer negotiate and wants the tenant out; the only choice is eviction or a voluntary move. These are often the crises that bring a household to the door of a prevention program.

For very low-income households, moving is never easy. For those who also have barriers that might cause a landlord to reject their application, moving can be extremely difficult. In either case, the household will likely need assistance to successfully obtain housing.

4.2.1 Assessing Housing Barriers

When an individual or family must move, having sufficient funding is only the first step. Even when a household has the check in hand for deposit and rent, many landlords require tenant screening—and they may screen the household out. Before filling out the first application, the prevention program staff should assess the likelihood of passing local tenant screening criteria. The program may purchase a Tenant Screening Report, ideally from the same tenant screening agency most local landlords use. This provides the same information landlords will see when they make a tenant selection decision. Alternatively, much of the same information is available from public databases and from the clients themselves. Programs can then work with landlords with more flexible screening criteria, or the program can determine if additional guarantees or support will make the tenant more attractive. In some cases, programs can work with tenants to address some of the problems identified in their reports.

Most landlords will use indicators such as the following to screen applicants:

- **First Priority-Criminal History:** any criminal history, particularly if it involved drugs, crimes of violence (assault, criminal sexual conduct, etc.), or serious damage to property (arson, significant vandalism).
- **Second Priority-Rental History:** any problems with past rental history, such as eviction, late or missing rent payments, any court judgments against the person for unpaid debt (especially if the debt was rental arrears), a landlord reference that they “would not rent again.”
- **Third Priority-Ability to Pay Rent:** income history, employment history, other credit problems.

Community Collaboration Opportunities:

- Is there a local tenant screening agency? Would they offer screening reports for free or at a reduced cost to homelessness prevention programs?
- What databases are public information? Criminal history? Evictions? How and where can a program staff access that information?

4.2.2 Recruiting Landlords

Every prevention program must build relationships with landlords who will agree to rent to program clients who would otherwise be screened out. And while some landlords may be motivated by helping a family or person in trouble, all landlords are motivated by good business

decisions. Landlords screen because it is the best way to minimize the risk of non-payment, damage, or criminal behavior. Through screening, they can eliminate potential tenants who have made bad choices or committed bad acts in the past. But landlords also know that screening is not 100 percent effective and a tenant who looks good on paper can still cause a lot of trouble.

Prevention programs can offer the landlord even better guarantees against trouble: their staff. The landlord who accepts a tenant from the program has a support staff or mediator on call. If the rent is late, the landlord can call the program rather than badgering the tenant. If neighbors are complaining about noise or bad smells, or a boyfriend/girlfriend seems to have moved in, the landlord can call the program. Program staff can meet with the tenant and together work out a solution. In tight housing markets or for households with very troubled histories, the program may also agree to repair or pay for damage to the unit if it exceeds the damage deposit. If the tenant ultimately cannot comply with the lease, the program can help that tenant relocate without the time, expense and conflict of an eviction.

There are only two requirements for getting and keeping landlords as your program's housing resource: program staff has to define what they are promising and the length of time they will be available to the landlord (for example, 6 months). And they have to keep their promises. Once prevention staff has established credibility with landlords, landlords will continue to accept program clients—and may even call the program when a vacancy occurs.

Recruitment can include general or mass mailings to owners of rental properties, “cold calling” landlords or property managers, and word of mouth. The point is to sell the program, not the tenant. Landlords will be betting on program staff to reduce their risks—in their experience, tenants who screen poorly are not a good bet.

Community Collaboration Opportunities:

- Do local landlords have an association that meets regularly or sends out newsletters? Would they allow the program to speak at their meeting or recruit through their newsletter? Is there a list of landlords that accept Section 8 vouchers?
- A marketing letter could be designed for landlords, explaining the benefits of renting to program clients. Which local landlords are willing to waive certain requirements if a prevention program will be assisting a prospective tenant?
- The program may have staff or board members who personally know landlords and would be willing to approach them about becoming involved.
- Once landlords are recruited, local businesses might be willing to donate certificates or baked goods for a Landlord Appreciation Breakfast.

4.2.3 Weighing the Choices

Households with very low incomes have much more limited choice in housing. Price is always the over-riding concern, overshadowing any and all preferences for location, amenities, and aesthetics.

Some households would qualify for subsidized housing programs; assessing eligibility for a public housing or subsidized private building is always worthwhile. A deep moderate- to long-term rental subsidy, when available, compensates for many drawbacks in location or condition. Tenant-based subsidies are much more desirable, but need so far exceeds supply that waiting lists can be extremely long and open to new applicants only very rarely. However, if the household or individual would qualify, they should use every opportunity to place their name on any and all waiting lists for tenant-based subsidies with the understanding that receiving a subsidy later may be better than never receiving a subsidy at all.

Programs offering supportive housing can be an opportunity for some clients, particularly if they have experienced homelessness or have a diagnosed disability. The housing provided through these programs is nearly always subsidized to assure affordability (i.e., based on the household's income) and single-site buildings often offer space for daycare, social activities, shared meals, computer labs and other social supports. However, no one should accept transitional or permanent supportive housing without full knowledge of program rules and expectations and a genuine interest in using the services. Choosing such housing simply for the rent or amenities and hoping the rules and services can be bypassed increases the likelihood that another move will occur. Either the individual will decide they do not want the program and will leave (usually abruptly, without sufficient planning for alternative housing) or the program will ask the individual to leave (usually abruptly, without sufficient planning for alternative housing).

In the end, most families and individuals will have to accept the housing they can afford in the private market. Knowledge of rents by location and unit size will help narrow the search.

Community Collaboration Opportunities

- What subsidized housing is available in the community? What are the requirements, vacancy rates, application procedures and waiting lists? In what ways can a prevention program assist clients in starting an application and gathering required documentation?
- Does the community have rental agencies or agents who help people find vacant units that meet the client's specifications for price, size or location? Would an agency or agent be willing to work pro bono to assist very low-income households find housing?

4.2.4 Financial Assistance for Housing Start-Up

The costs of obtaining housing can easily add up to several thousand dollars, and extremely low income individuals and families rarely have enough cash savings to pay application fees, security deposit, first (and sometimes last) month's rent, moving costs, and utility connection

costs. Especially in tight housing markets, it is critical to be able to pay these costs immediately, as soon as housing is found, to avoid losing the unit.

Again, there may be emergency assistance programs in the community that can pay such costs, so prevention staff must be knowledgeable about local resources, both public and private, their requirements, processes and the documentation needed.

Community Collaboration Opportunities:

- What emergency assistance programs might offer full or partial funding for housing start-up costs to prevent homelessness?
- Do any non-profits or faith communities offer matching funds or forgivable or interest-free, long-term loans to cover all or part of the costs of relocation that prevents homelessness?
- Would utility companies be willing to waive deposits for some or all program clients? Under what circumstances? Will they arrange for repayment plans when arrears exist?
- Would landlords be willing to allow the security deposit to be paid in monthly installments over a fixed period of time?
- Do any non-profits or faith communities offer volunteers to help secure or move furniture to new housing when a very low-income household is avoiding homelessness?

4.2.5 Once Housed.....Prevention?

After a household is re-housed, the focus returns to prevention. Does the household still have barriers that jeopardize their housing? Relocation alone does not increase income, reduce expenses, improve communication skills or reduce family conflict. Relocation is a fresh start, but if old problems resulted in housing loss, how can those same problems be avoided in the future?

An essential element of effective prevention programs is helping clients help themselves once help from the program stops. Making sure clients know how to effectively identify and resolve problems before they grow to crisis proportion can be done by talking through different “what-if” scenarios. What if you lose your job? What if you need to take time off to help your mom? What if you cannot pay your utility bill? What if your brother needs to move-in again? Understanding landlord-tenant rights and responsibilities is a first step. Knowing about community resources, how to access resources and “self-advocate” when faced with any number of challenges that will inevitably occur is just as critical. In the crisis intervention field this is called helping clients to “predict and prepare” for what may come next. This helps to stop the cycle of crisis.

Some households will be perfectly willing and able to carry out their Housing Plan without further assistance. They know where and how to look for resources; they already have a good

track record of managing their housing. Once relocated, they thank the program for its help and turn to other priorities. Case closed.

But sometimes moving just relocates the original housing crisis to a new location. The individual or family is still dealing with poverty, unemployment, relationship conflict, or other issues. It is apparent that they are not stable enough to maintain housing.

This is a decision point—how much prevention assistance to provide? For how long? Fortunately, it is a decision that program staff make every time they open a case and as part of the process before closing a case. Assess the barriers, develop the plan, connect to the resources. If necessary, provide additional assistance—to prevent homelessness.

CHAPTER FIVE

PROGRAM EVOLUTION

Designing and implementing a new program can be a daunting experience. There are so many decisions to make, and each decision has ramifications for all the other decisions. If the agency targets youth leaving foster care, that decision has implications for staffing, financial assistance and services. But what if, after tying all those decisions together, the bottom line costs are more than the agency has available? How many earlier decisions must now be modified to achieve a balanced budget? The initial planning effort is worth every hour spent on writing, re-writing, discussing and revising. A well-designed program avoids many, many pitfalls.

However, planning cannot substitute for action. Many decisions will be modified as experience dictates; eventually, the program must simply begin to operate. The program must be flexible but not arbitrary in responding to actual experience. Changes should be made thoughtfully, based on fairly clear evidence. Constant change increases staff stress without necessarily improving client outcomes.

Prevention programs make an enormous impact upon people's lives. This is an awe-inspiring responsibility but also a very rewarding one. It is impossible to completely fail and equally impossible to always succeed.

Programs that flourish and become more effective over time are programs that are well-connected to their community resources, listen to their clients, and use their data to monitor results, to increase program effectiveness, and to communicate their successes to others. A prevention program that periodically does the following will become more and more successful over time.

➤ Evaluate data

Do the people you serve successfully avoid homelessness? Is the program too successful? You should expect some failures and for some people to come back for help more than once. If not, you may be targeting people who aren't really at risk, or you may be providing more assistance than is necessary.

Compare the clients you are serving to people you do not serve and who are becoming homeless. Are they similar? If not, you may not be targeting clients most likely to become homeless.

How much does your program cost per client? Can you successfully serve more people by providing less assistance to some clients?

➤ Talk to clients

What about your programs works for them, and what does not work?

If your program is not providing a service well, is there somebody else that can provide it better?

➤ **Talk to landlords**

What about your program works for landlords? What does not work?

Where do landlords think improvements can be made?

➤ **Revisit program rules and procedures**

What rules and procedures work well? Which do not?

Programs generally accumulate rules and procedures. Eliminate those with little or no benefit.

➤ **Rethink program design**

Think about the decisions you made when you designed your program. Should they be adjusted?

Are the right things being measured and evaluated?

How have other prevention programs evolved and adjusted their approach over time?

What did they learn and what did they do about it?

July 2009

Homelessness Prevention: Creating Programs that Work - A Companion Guide



Prepared for:

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ACKNOWLEDGEMENTS

This guide was prepared by Abt Associates Inc. for the National Alliance to End Homelessness and is intended to provide information to communities and providers on the nature and cost of homelessness and on how to assess local needs. The team that produced this guide includes a variety of experts on prevention and homeless programs. Marge Wherley served as primary author of this guide, under contract with Abt Associates. Additional content and editorial support was provided by Tom Albanese, Gretchen Locke, Brooke Spellman, and Emily Holt (Abt Associates Inc.) and Dr. Dennis Culhane (University of Pennsylvania).

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CHAPTER ONE

NATURE AND COSTS OF HOMELESSNESS

1.1 How Most People Become Homeless

A parent whose minimum wage job provides no benefits takes a day off to care for a sick child and finds her paycheck is not enough to pay the rent. A single mom on public assistance realizes she had to choose between keeping their apartment and buying her children new school clothes—and made the wrong choice. A middle-aged man loses his job and separates from his wife. He moves into a relative's apartment, but after a month, the landlord demands that the “unauthorized tenant” move out immediately or everyone will be evicted. A young woman is pregnant or a young man is gay—telling the parents causes so much conflict that the teen runs or is kicked out of the family home—with no income and no idea what to do next. A man released from prison applies for rental housing but due to his criminal history, he is screened out by every landlord in the community.

These are the reasons most people become homeless: poverty; a financial set-back or household dispute; or, release from an institution with no resources to re-integrate. The specific individual causes of the crisis vary, but the result is the same: without money for the rent or help to mend the relationship or assimilate or stabilize, housing is lost.

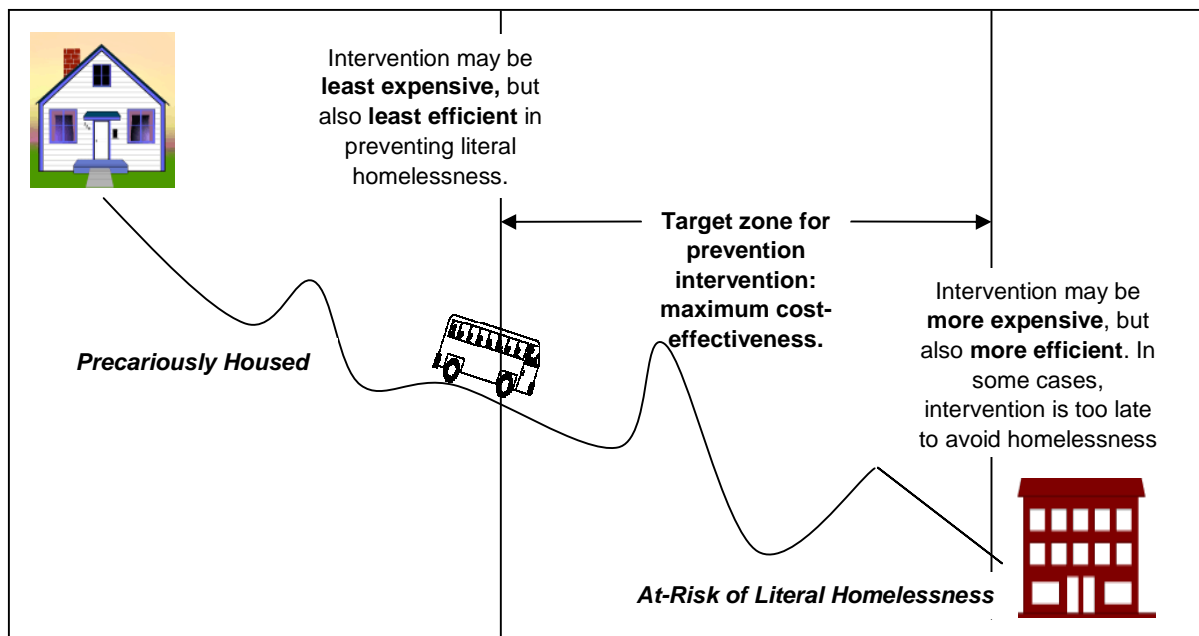
This is not the picture many people have of homelessness. The stereotype of the mentally ill or chemically dependent man living under a bridge is now the exception more than the reality. First, about one-third of the people who become homeless in a year are parents and children. Second, homelessness is rarely caused by a disability. Most people with disabilities never become homeless and most people who are homeless do not have a disability. Certainly, some people with disabilities become homeless, and the more chronic their homelessness, the more likely people are to have a mental illness or chemical dependency that affects their ability to obtain or sustain housing. But even then, the *immediate* cause of housing loss is generally extreme poverty combined with an episode of bad luck or bad judgment that makes it impossible to pay the rent; or, poverty combined with disruption in a domestic relationship that was essential for support and housing. When you are extremely poor, there is little margin for error.

1.2 Routes to Homelessness

The call to shelter is rarely the first call for help. When a crisis occurs, most people turn to friends and relatives, churches or agencies they already know for help. But if that safety net is over-extended or unavailable and housing is lost, doubling up is usually the next step. The tensions and overcrowding of doubled-up situations can be tolerated for awhile, but often that safety net also gives way. Sooner or later, every personal resource is used up, every bridge burned. In fact, it is often possible to predict which households in crisis will become homeless by estimating the strength of their finances and support network and then estimating how soon those resources will be exhausted.

How can homelessness be prevented? Imagine the sequence of events from crisis to shelter as stops along a bus route to homelessness. People climb on the bus at different places: Housing Court (after an eviction is filed); the unemployment office (as the last check is issued); being served with divorce papers; the day their parents or last friend asks them to leave. People begin traveling that route at many points—but they can also exit at any point where they find a solution to their crisis.

Evidence strongly suggests the majority of people who start down this road will probably find a way to exit before becoming literally homeless—but not all can. By the time the bus is close to the shelter door, it is much less likely people will find a way to get off before reaching the end of the line. But along the way, there are many potential points of intervention, places where a person can be prevented from getting on that bus or helped to get off. Even at the shelter door, some may be able to be diverted to a prevention program while they remain in housing (e.g. with family or friends).



Preserving existing housing at an early stage is often less expensive, usually requiring only one-time financial assistance or negotiations with the landlord or host family. Early intervention is also effective in resolving the crisis quickly for most persons assisted. But since most people experiencing a housing crisis will not ultimately become literally homeless, even without assistance, it is not very efficient to use scarce homelessness prevention funds in situations where they are least likely to result in preventing literal homelessness. Programs that target more broadly may still seek to identify persons at greater risk due to lack of housing options and resources and provide such persons with more intensive assistance.

Late intervention (i.e., when most if not all housing options and resources are exhausted) may be more expensive but it is a more efficient way to target persons who would otherwise be literally homeless: at that point, the large majority of those who receive assistance would have

become homeless without help. Programs that target persons most at-risk of literal homelessness often focus on persons who present for shelter, seek to identify whether other safe housing is available (even temporarily), and 'divert' those who do have housing options to prevention assistance. Prevention programs that first focus on the shelter front-door must be able to respond quickly, with an appropriate level of assistance to forestall immediate loss of housing and stabilize housing. Even if in many cases late intervention is too late to succeed, determining whether a person presenting for shelter can be diverted to other safe housing and providing access to prevention assistance should always be the first option explored.

1.3 The Costs of Homelessness

The financial costs of homelessness are obvious. Shelter and re-housing expenditures from a single episode of homelessness can add up to thousands of dollars – ranging from about \$7,000 in Columbus, OH to \$24,000 in New York City.^{i, ii} It is also well documented that some populations are much more likely to use highly expensive resources such as hospital emergency rooms, detoxification centers and jails when homeless. There are also personal costs that may be more difficult to quantify but are equally real.

People who have vulnerabilities, whether genetic, medical or emotional, frequently have more severe reactions to homelessness. Problems that were manageable in stable housing become far more pressing during homelessness. A person in recovery from substance abuse may relapse. Someone who takes medications, whether for a mental illness or a heart condition, may be unable to refill a prescription or cannot remember whether he took his morning medications--with potentially devastating consequences. The stress of a mixed-gender shelter may trigger flashbacks of domestic violence, leading to panic attacks. Stress associated with the loss of stable housing can even affect the T-cell count of a person with HIV/AIDS. A shelter staff assessing a homeless person with such vulnerabilities may easily assume that the person's state of mind or health was the cause of their homelessness when, if it is related at all, it is often the result.

People who have experienced significant life challenges work hard to succeed and all their achievements are placed at risk if they lose stable housing. They struggle to obtain a job but cannot keep it while in a shelter. Children with special education plans develop a school routine that works. Once their family loses housing, school attendance drops and academic performance follows, leading to higher drop-out rates.

A single cash payment, a half hour on the telephone negotiating with a landlord, or a problem-solving session with a family might prevent all the public and personal costs of homelessness for a young adult, a family on public assistance, an extremely low-income tenant in a foreclosed apartment building. Preventing homelessness is good fiscal and social policy--and it is good practice.

Examples of Personal Factors that Can Increase or Decrease the Risk of Homelessness

Potential Vulnerabilities

- ❖ Extreme poverty
- ❖ A history of trauma or loss
- ❖ Disability that interferes with performing the tasks of daily living
- ❖ A small or poorly-functioning support network, especially with high levels of conflict

Potentially Protective Factors

- ❖ Support networks—family, friends, other informal networks and sources of support
- ❖ A resilient personality—low anxiety, confidence that one can control one's situation rather than being controlled by it, the ability to see beyond the immediate crisis
- ❖ Good people skills/reciprocity—the ability to ask for help (and give it), to communicate (and to listen)

CHAPTER TWO

GETTING LOCAL: WHAT DOES YOUR COMMUNITY NEED?

2.1 Local Causes of Housing Loss

Even though the causes of homelessness are generally constant over time, gradual and abrupt changes occur in every community. A good example is the widening disparity between rents and public assistance benefits. Public benefits in many communities have been frozen for a quarter century while rents have more than doubled. This means there are fewer and fewer units that households on public assistance can rent and they must spend a much greater percentage of their income on rent—leaving little for unexpected expenses. The housing market is essentially a game of musical chairs; when the music stops, those left standing are homeless.

But suppose a community suddenly experiences a period of high foreclosure rates and responds with aggressive boarding and demolition. The people displaced from those buildings must now enter the game, but because of boarding and demolition there are even fewer chairs in the room. Suddenly, many more people are left standing. Then vacancy rates drop, rents increase, and fewer units are affordable; more chairs are removed from the game. Suppose that a manufacturing plant closes and unemployment rates suddenly increase. More people join the game. And so on.

Sometimes the last player to enter the game is also the one left standing. But more often the same group of people loses, over and over, in greater and greater numbers. In most communities this group is disproportionately people of color; young women who are pregnant or have a pre-school child; and people whose incomes are at the very bottom of the economic ladder.ⁱⁱⁱ They are the people least able to compete when markets tighten and are often the most at-risk of becoming homeless.

It is important to understand the causes of homelessness in the local community to prepare an effective local response and to know where to find people who will be left standing.

2.2 At-Risk Populations

Every person who is extremely low income and extremely rent-burdened (paying more than half of their income for rent and utilities) is at some risk of homelessness. That risk is compounded for those who also have vulnerabilities that affect their ability to retain housing. Extremely low income people who are temporarily living with friends or family are also at risk.

Communities also vary demographically. Different communities have different high-risk populations who may need different kinds of help to avoid homelessness. For example,

some communities have higher numbers of new refugees and immigrants. Their limited English proficiency and “cultural illiteracy” may put them at much greater risk of misunderstanding landlord-tenant expectations. Finding these households in time to prevent housing loss will require bilingual staff or access to interpreters. A deep understanding of the group or groups a program will assist is critical to effective staffing and service delivery.

There are a number of ways to learn about potential program participants. One of the best is the most direct: ask people who actually did become homeless or who almost became homeless. How and why did their crisis begin, where did they go for help, what was helpful and what was not? Interviews, focus groups and surveys can suggest how at-risk people can be found: where they live, where their children go to school, where they turn for help. Non-profit, religious and government agencies with close connections to very low income households can also provide information from their own experience or databases.

2.3 Barriers to Securing Housing

Knowing the at-risk populations in a community is a starting point. The next step is determining how difficult it might be for those populations to find housing if relocation is needed or if homelessness is not averted. A population that would be more difficult to re-house might be viewed as a higher priority for prevention assistance. Understanding the population’s housing barriers and the demands vs. opportunities of the local housing market is the best way to assess this.

“Barriers” to obtaining housing can be understood in terms of the tenant screening criteria imposed by local landlords. If most landlords in a community screen out applicants with a criminal record, criminal history becomes a significant barrier to securing housing in that community.

The most frequent reasons landlords deny a rental application are:

- Criminal history: especially felonies that involve crimes against persons or property and drug offenses.
- Poor rental history: evictions, late or missed rent payments, poor landlord references, no previous rental history, damage to a prior housing unit.
- Poor credit history: high debts, judgments for unpaid debt (especially to a prior landlord), closed credit or bank accounts, late or missed payments.
- Low incomes: some landlords require a tenant’s monthly income to be two or three times the monthly rent payment (which may also be an indirect way to discriminate against public assistance recipients).
- Poor employment record: extended or frequent periods of unemployment, work for a business that is prone to frequent layoffs, termination from employment.

Public databases make tenant screening simple and easy. If landlords obtain a client release of information in the rental application, then they can buy Tenant Screening Reports from an agency that will check the applicant's public and private records, call landlords for rental references, verify income, etc. Some landlords conduct their own screening. Not all landlords screen, and screening criteria are not equally strict from landlord to landlord. But in communities where screening is common, *whatever landlords reject is a potential barrier for the individual who is trying to secure rental housing.*

The most direct source of information on housing barriers for a target population are the tenants themselves. Interviews or surveys of homeless people or households who have been successfully prevented from becoming homeless, if conducted carefully, yield generally accurate and highly useful information about the pervasiveness of evictions, criminal history, income and credit problems. Since housing relocation may be required to prevent homelessness for some clients, prevention providers must know what a landlord is likely to see when they screen program clients. Relocating a tenant with high barriers will require much more intervention than issuing a check for the security deposit and first month's rent. If a program plans to work with people who have high tenant screening barriers, the program must plan for an ongoing relationship with landlords. Otherwise, the program may find their clients being screened out of housing and into homelessness.

2.4 Housing Market and Landlords

Planning and implementing a homelessness prevention program requires detailed information about the local housing market and local landlords. It is impossible to know how difficult it will be to find housing for a low-income individual who has tenant screening barriers without understanding the cost of housing and the criteria landlords use to screen prospective tenants. With this information, a program can make a cost-benefit decision about the funds and effort to invest to prevent housing loss.

Study the market. Rents are closely related to vacancy rates; once a vacancy rate has dropped for two or more quarters, it is a safe bet that rents will increase. Rents and vacancy rates are often tracked by government agencies and landlord associations. Rental ads are also a good gauge of rents, which vary widely by location. A single, city-wide "average rent" is not useful for case or program planning. Some neighborhoods may offer more affordable rents than others; and when possible and appropriate, it is helpful to be able to keep families with children within the same neighborhood to minimize disruption in school attendance. Understanding local rents will allow communities to plan accordingly. Vacancy rates and rents also differ according to unit size. Some communities built large numbers of one-bedroom rental units in the 1970s and 1980s when baby-boomers were moving into their first apartments. Those communities may now have an over-supply of one-bedroom apartments and rents may be fairly low. However, the same communities may have a severe shortage of three- and four-bedroom units. Prices fluctuate dramatically with changes in supply and demand.

Landlord screening requirements also change with the market and with the political pressures of the local community. When apartments stand empty, landlords are less concerned about strict tenant screening criteria. When demand is high, landlords can afford to be more selective. Community “livability” laws sometimes impose very harsh penalties for landlords whose tenants commit criminal acts, particularly drug offenses. A landlord who risks huge fines or even loss of his or her rental license for housing a tenant who deals drugs in the apartment is not likely to be flexible when screening for criminal history. However, landlords are not all alike and some may have a strong desire to help people recover from addiction. Landlords may also be more open to housing tenants with past criminal or poor housing histories if the program offers tenant support or rent guarantees.

To the extent that a program can work directly with individual landlords, program staff members are more likely to identify a range or appropriate alternative housing options for clients at-risk of losing their current housing. The best source of information on local screening processes and criteria is the landlords themselves. Landlord interviews, focus groups, and advisory committees are excellent ways of gaining information. Landlords can not only describe their screening process but can also discuss when and if they might be willing to give a second chance to a household with a poor tenant screening report. Sometimes the same landlords who offered advice become the first landlords willing to work with prevention program clients.

Most prevention programs target landlords who own relatively few properties. The largest landlords can be the most rigid about screening requirements, sometimes to avoid accusations of unequal treatment or discrimination. Smaller landlords often have a much more personal involvement in tenant selection and they can be more motivated by the idea of helping people who are “down on their luck.” Unfortunately, price is still the primary consideration. The most helpful landlord in the community will not be of much help to program participants if they cannot afford the rent.

What Landlords Want

A non-profit housing developer: “It’s simple. All landlords want three things: pay the rent, treat the building with respect, and treat other people with respect. If you can do those three things, you can live in my housing. If not, you’ll have to go somewhere else.”

How do landlords know whether a tenant will do those three things? They look at information about the tenant’s history of paying rent and other bills, conflict with past landlords and other tenants, criminal history, and damage to other landlords’ property.

2.5 Community Resources

All communities have places people go for help in a crisis. Perhaps it is a city or county welfare office, a community church whose pastor has a “mission” to help the poor, or a non-profit with a history of advocating for people in poverty. The middle-school social worker or nurse might recognize family dysfunction that could lead to homelessness for a teen. Hospital emergency room staff might routinely ask questions about domestic violence or stable housing. They may be able to directly offer some specialized help and are likely to know where they can refer people for other forms of assistance.

No program should replace or duplicate the work of mainstream programs and resources. The goal is to integrate both new and existing resources into a network: a safety net that finds as many at-risk people as possible and offers just enough assistance, just in time, to stop the crisis. Knowing what is available—and missing—allows communities and programs to identify the people and problems that are not being addressed. It also allows new programs to find clients and to maximize existing resources for those clients.

Community Needs Assessment Homework

3.1 Local Causes of Housing Loss

- ❖ Talk to staff at safety net programs. Are they seeing any trends in the reasons people are experiencing a housing crisis?
 - Public assistance benefit programs
 - Private charities and non-profits
 - Homeless shelters and domestic violence shelters

3.2 At-Risk Populations

- ❖ Safety net programs, both public and private, often compile demographic data on their clients. What does this suggest about very low-income sub-populations who may have special risks of homelessness? What does each population need that is the same? What needs are different?
 - People who rely on public assistance benefits
 - Populations with limited English proficiency
 - Older teens and young adults experiencing family conflict
 - People leaving institutional care
- ❖ Design a series of focus groups or a survey for people in the target population(s) whose housing crisis was resolved and for those who did not get help and became homeless. Offer childcare, food and/or a stipend for participation.
 - What was the initial crisis? How did it happen?
 - What happened next? If you lost your housing, where did you stay? What happened after that?
 - Where did you try to get help? What help were you able to find? Who was most helpful? What help was not available when you needed it?
 - What worked best to solve the problem? What advice would you give to other people with the same housing problem?

Community Needs Assessment Homework (*Continued*)

3.3 Barriers to Securing Housing

- ❖ Design an anonymous questionnaire listing tenant screening barriers used by landlords. Use the questionnaire to understand the profile of the target population(s).
 - Staff at a non-profit agency or public assistance program might be willing to offer the questionnaire to a sample of their clients.
 - Interpreters or bilingual staff should be available as needed to assure people with limited English proficiency or poor literacy skills are not excluded.

3.4 Housing Market and Landlords

- ❖ Obtain five or more years of quarterly data on rental housing vacancy rates and average rents. Whenever possible use data that is grouped by geographic area and by rental unit size. What is the relationship between housing vacancy rates and average rents? Which areas of the community have the type of housing needed by the target population?
- ❖ Invite a group of landlords to a focus group or short-term advisory committee to talk about their screening processes and rental criteria. Offer beverages and/or snacks.
 - What information do you ask for on a rental application?
 - What information do you verify? How?
 - Do you buy reports from a tenant screening agency?
 - What tenant information causes you to automatically reject an application? Why?
 - What factors might be grounds for rejecting an applicant? Why?
 - Under what circumstances would you accept an applicant whose screening looks questionable?

3.5 Community Resources

- ❖ When you interviewed or surveyed your potential target population, where did they go for assistance? Which people, agencies or organizations were most helpful? What assistance was not available to them?
 - List the resources that were helpful. Contact them to see what housing-related services and financial assistance they provide, under what circumstances, to what people? Are they willing to partner with your organization? If so, in what ways?
 - List the assistance that appears to be wanted or needed by people facing a housing crisis but which is not available. What are the patterns?

Endnotes

- ⁱ Dennis P. Culhane, Stephen Metraux, Jung Min Park, Maryanne Schretzman, and Jesse Valente. 2007. "Testing a Typology of Family Homelessness Based on Patterns of Public Shelter Utilization in Four U.S. Jurisdictions: Implications for Policy and Program Planning." *Housing Policy Debate*, 18 (1), 1: 1-28.
- ⁱⁱ Note that these numbers represent the mean cost across all families in each location, including long-term stayers who may not be the target or beneficiary of prevention programs.
- ⁱⁱⁱ Shinn, Marybeth and Beth Weitzman. "Homeless Families Are Different," in *Homelessness in America*, 1996. National Coalition for the Homeless.