

# Homelessness Prevention

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## Beyond Shelter

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**“Housing – A Basic Human Right”**



# Homelessness Prevention through a Public Health Lens

(Burt & Pearson, 2005)

- **Primary Prevention** – preventing a (first-time) homeless episode
- **Secondary Prevention** – early intervention to minimize duration of homeless episode and to prevent recurrence of homelessness (describes most rapid rehousing programs for families)
- **Tertiary Prevention** – ending long-term and chronic homelessness and preventing a recurrence (describes Housing First programs for chronically homeless individuals)



# Goal of Prevention Programs

To prevent housing loss among households at imminent risk of homelessness.

Achievement of this goal may involve stabilizing a current housing situation or relocating a household to another rental unit.



# Challenges to Designing & Operating Prevention Programs

## □ Targeting: who to assist?

- Most households experiencing housing problems do not become homeless.
- Evictions, for instance, do not necessarily result in homelessness/shelter entry. One prominent study of welfare recipients found that having an eviction predicted homelessness only 20% of the time (Shinn et al., 1998).
- Broad targeting, a common problem with prevention programs, is inefficient and likely ineffective.



# Challenges to Designing & Operating Programs (Cont'd)

- **Knowing when to intervene – timing is critical**
  - **Intervene too early, and you may be assisting a household that could have stabilized their situation on their own.**
  - **Intervene too late, and you may not be able to prevent homelessness, or only succeed in delaying it.**



# Multiple Intervention Points

Utility  
Termination  
Notice

Late Rent  
Payment  
Notice

Eviction  
Notice

Housing  
Court  
Hearing

Requesting or  
Applying for  
for Shelter



# **Intervention Intensity Depends in Large Part on Timing**

**The earlier an intervention is provided, the less intensive the intervention will likely need to be; however, the intervention may also potentially be less effective.**

**Later interventions (e.g., post eviction when someone is staying with family or friends) typically require deeper cash assistance and case management support in order to prevent homelessness.**



# Challenges to Designing & Operating Programs (Cont'd)

- Identification, outreach, and engagement of households at risk
  - Households experiencing housing problems often don't seek services and may not ask for assistance until they are literally homeless
  
- Limited resources and/or program rules that prevent flexible use of funding
  - E.g., low caps on cash assistance or limited arrears assistance; important household needs, like car repairs, not an eligible expense



# Homelessness Prevention Models



# Homelessness Prevention Models

**There is no single model for prevention. Model design, scale, and scope tend to depend on various factors, including target population(s), desired goals, resources available, and potential or existing partnerships or collaborations.**



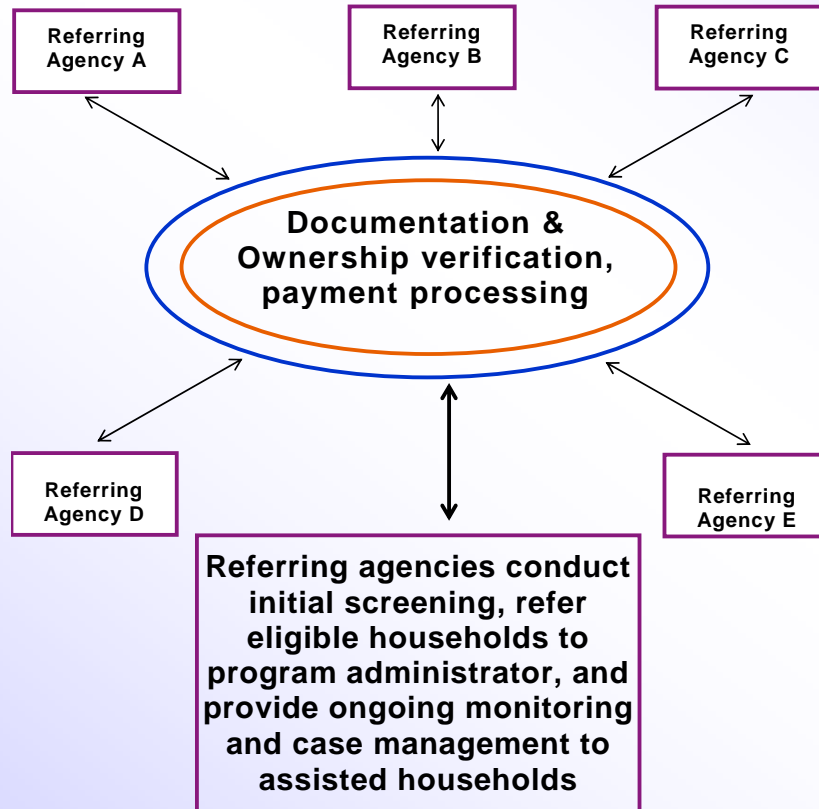
# Common Elements of Prevention Models

- Targeting strategy
- Marketing, outreach & identification of at-risk households
- Screening and assessment to determine level of risk, need, and eligibility
- Short-term financial assistance
- Follow-up or monitoring (case management)
- Data tracking to document and evaluate “success”



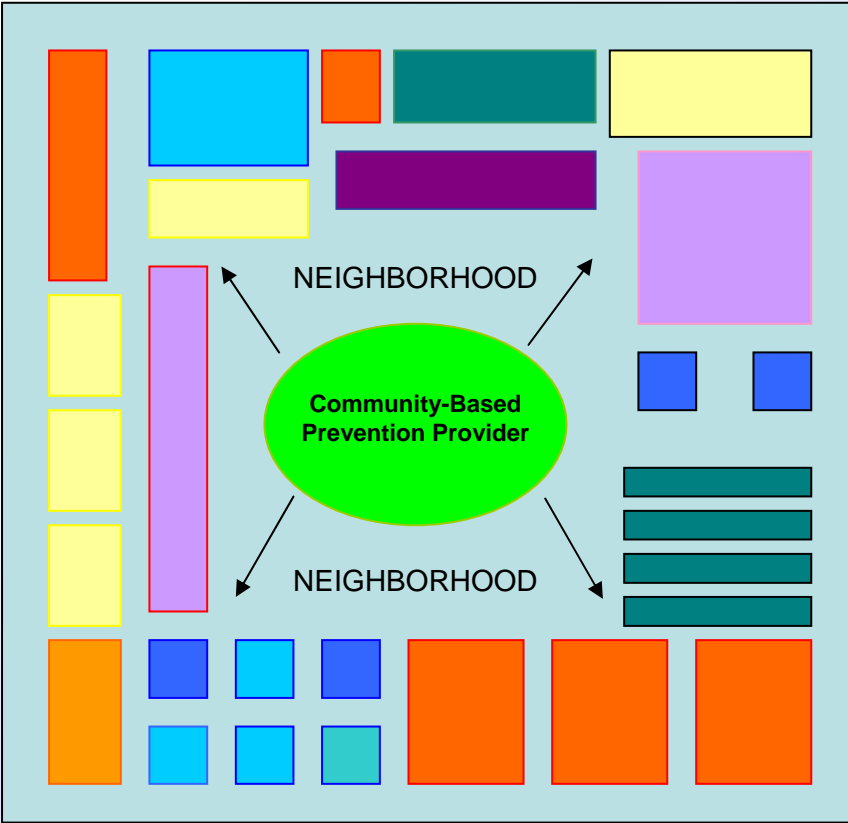
# MODEL A

## Collaborative Model



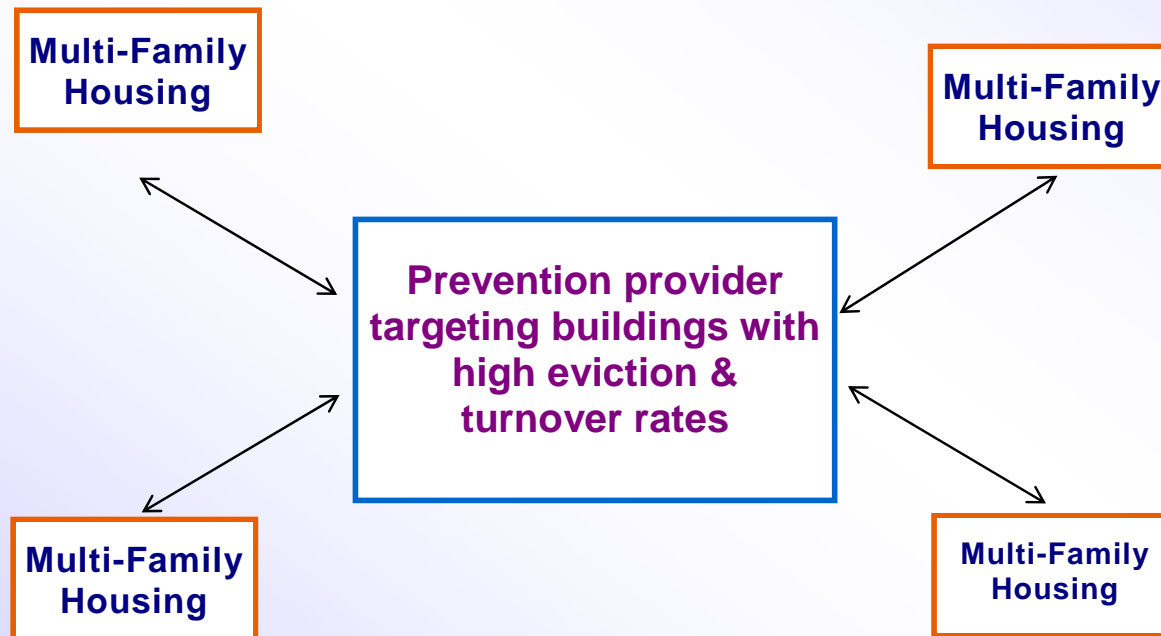
# MODEL B

## Neighborhood-Based



# MODEL C

## Scattered Site Outreach To Specific Buildings (e.g., Tax Credit, Public Housing)



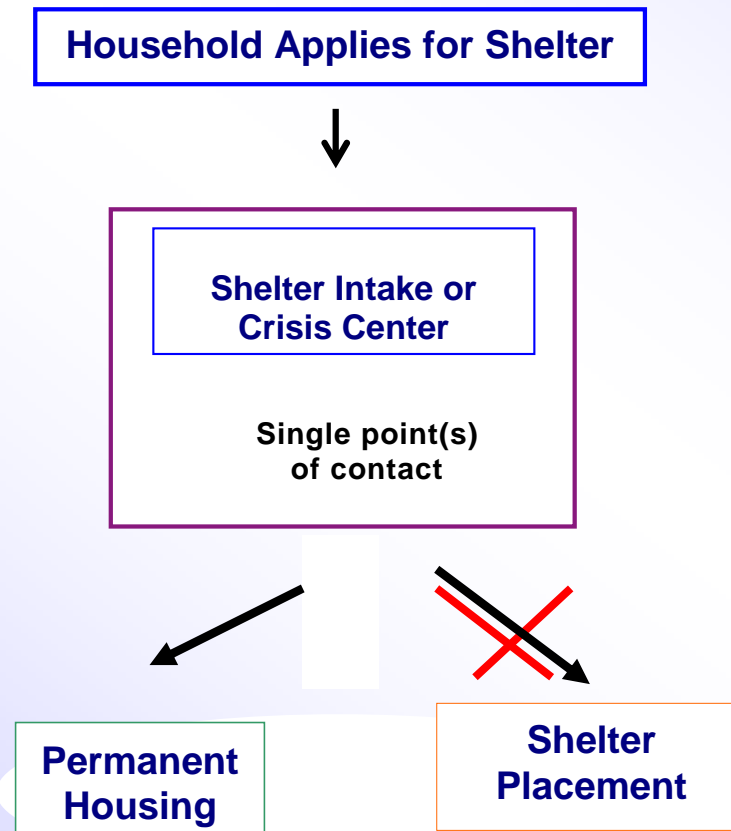
# Model D

## School-Based Approach



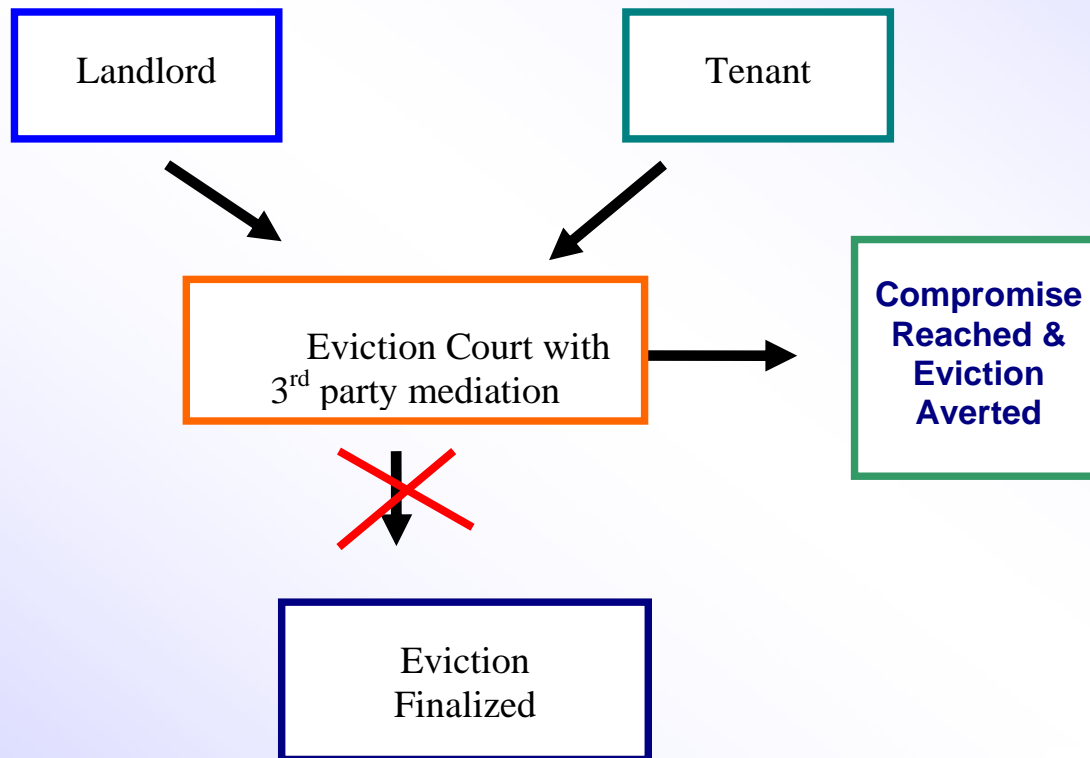
# MODEL E

## Shelter Diversion



# MODEL F

## Housing Court Mediation



# Targeting Emergency Assistance



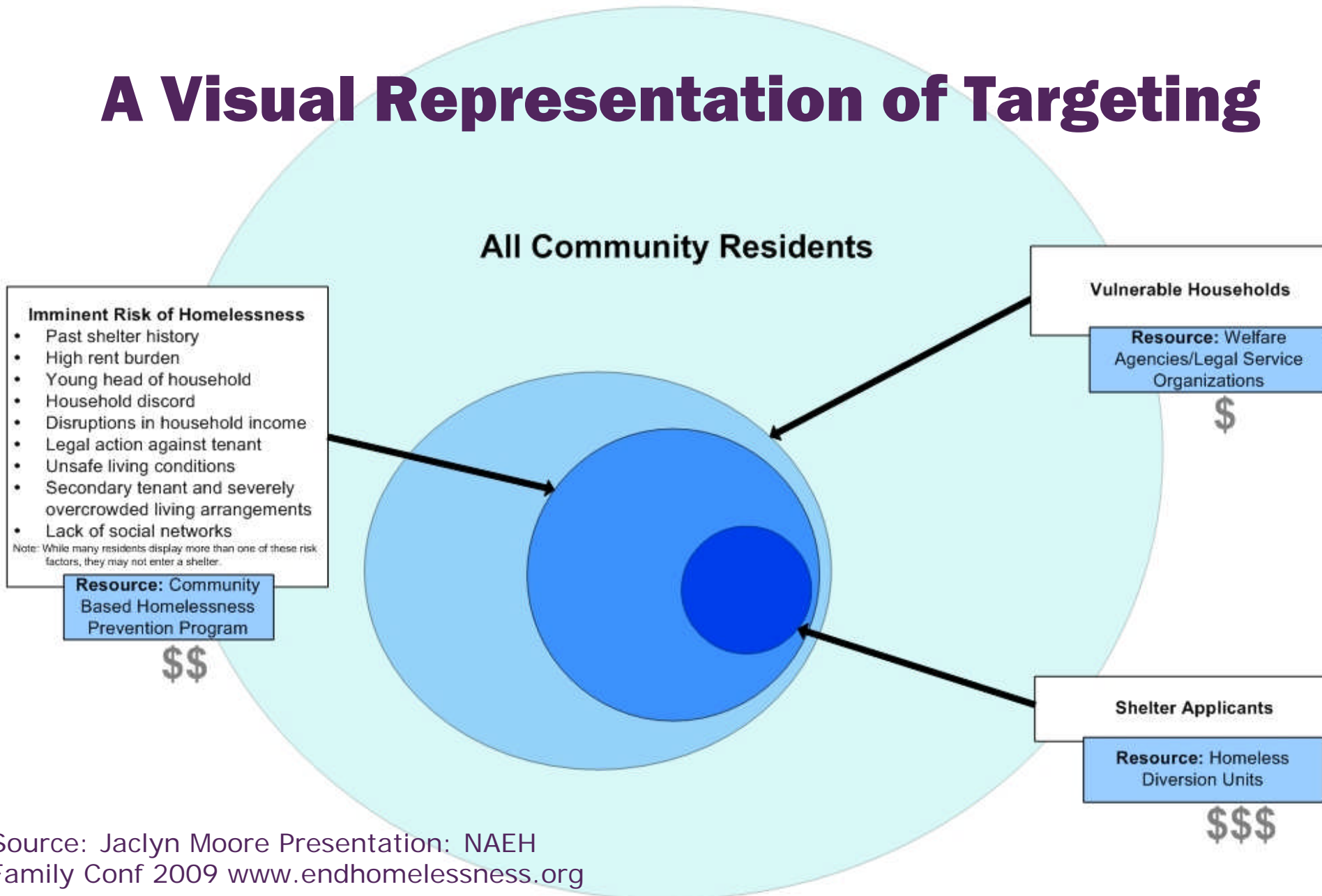
# Targeting Defined

**By definition, prevention activities are effective if they prevent housing loss by a household who, without such assistance, would have become homeless.**

**The most effective programs target resources to households at greatest risk of homelessness, thereby utilizing finite resources in an efficient manner.**



## A Visual Representation of Targeting



# How to Target?

**As prevention dollars are normally very limited in communities, it is critical to develop a targeting strategy based on an agreed-upon risk profile that facilitates the targeting of funds.**

**Such profiles or risk assessment can lead to more efficient and effective use of finite resources.**



# Targeting Strategies: Developing Risk Profiles

- **Risk factors recommended by NAEH:**
  - Income below 15% of area median income
  - Families with children and doubled up
  - Two or more moves in past year
  - Have a young child (under age two)
  - Previously homeless
  - Previously evicted from public or assisted housing
  - Experienced DV in past 30 days
  - Severe and persistent mental illness
  - History of non-compliance (e.g., missed appointments with caseworkers)



# **Additional Risk Factors Identified by Research**

- **Eviction within two weeks from a private dwelling (including housing provided by family or friends)**
- **Institutional discharge within two weeks for a person who has been a resident for more than six months**
- **Residency in condemned housing**
- **Sudden and significant loss of income**
- **Sudden and significant increase in utility costs**



# **Additional Risk Factors (Cont'd)**

- **Substance abuse issues**
- **Physical disabilities and other chronic health issues**
- **Paying more than 50% of income for rent**
- **Current or past involvement with child welfare**
- **Pending foreclosure of rental housing**
- **Credit problems that preclude obtaining housing**
- **Significant medical debt**



# What Research Tells Us About Predicting Family Homelessness

- **Shinn et al's (1998) landmark research in NYC identified predictors of homeless risk, including:**
  - Being African American
  - Being pregnant or having an infant
  - Growing up in poverty
  - Experiencing DV
  - Being doubled up
  - Lacking housing subsidies
  - Moving frequently



# **A Note About Risk Factors**

**While there are common indicators of risk across communities, not all indicators are universal or generalizable.**

**For instance, being “doubled up” is often a precursor to homelessness for many families; however, doubling up is a common housing arrangement in many immigrant communities and is not necessarily an indication of housing instability.**



# A Note About Risk Factors (Cont'd)

It's vital to take the local context into account when designing a targeting strategy, whether that context is an entire community, specific neighborhoods, rural pockets of an otherwise urban area, etc.



# Developing Community Specific Risk Profiles

- Use data from existing local prevention programs
- Use shelter data to:
  - develop a general risk profile of shelter users
  - geo-code addresses of origin of shelter residents to identify geographic patterns (e.g., “feeder” neighborhoods)
- Use census data to identify high poverty tracts, areas with high rates of overcrowded housing, etc.
- Use existing mainstream program data (e.g., public welfare caseload data)
- Use school district data



# Targeting Goals and Approaches Go Hand-in-Hand

- **Are you seeking to:**
  - make an existing prevention program more efficient through improved targeting?
  - prevent (mitigate) shelter entry (i.e., promote diversion)?
  - prevent (mitigate) classroom turnover and student mobility?
  - transform discharge planning practices and outcomes?
  - prevent (mitigate) turnover in affordable properties and/or neighborhoods?
  - prevent youth aging out of foster care from becoming homeless?
  - prevent displaced renters from becoming homeless due to foreclosure?



# Examples of Targeting in Action



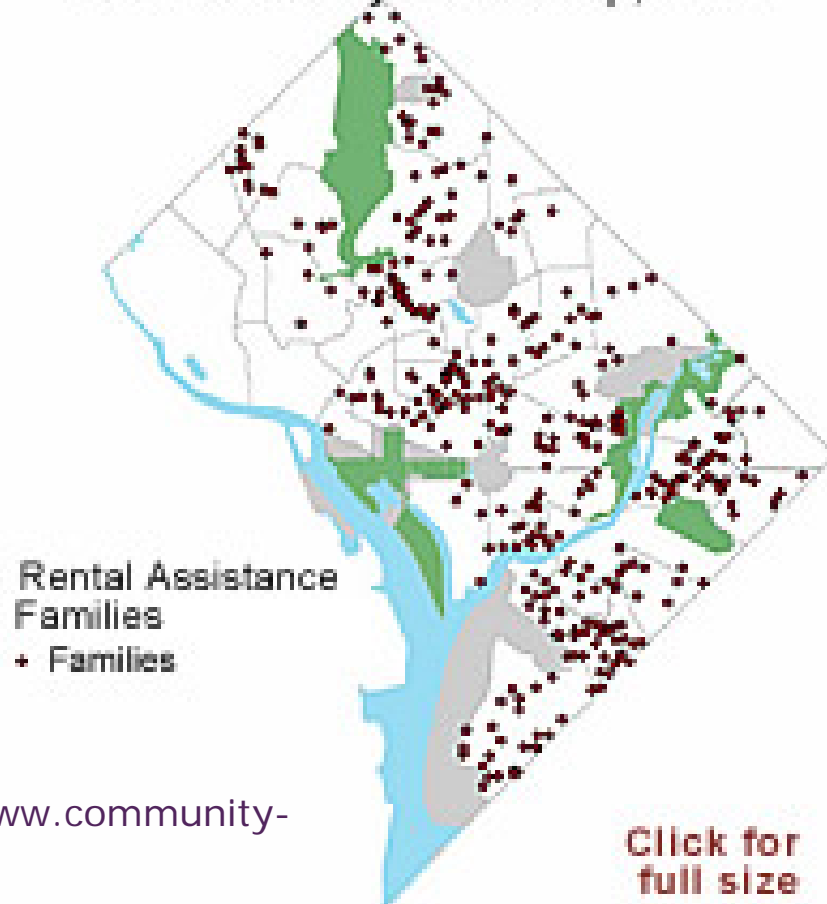
# 1. Using Existing Prevention Data to Improve Targeting

- While new programs do not have historical data to use to inform their targeting efforts, existing programs do have and should use such data.
- Analysis of historical data may reveal various patterns of importance, such as:
  - Common characteristics (e.g., leaseholder status, household makeup, education levels, etc.) shared by households receiving assistance
  - Average utility and/or rental arrears
  - Geographic clustering of assisted households
- The following map represents real program data that could inform program development



# 1. Using Existing Prevention Data to Improve Targeting - Ex: Wash, DC

Rental Assistance Recipients  
The Community Partnership, 2006



Source: Project Hope [www.community-partnership.org](http://www.community-partnership.org)



## 2. Using Census or Mainstream Data for Program Design

- Identify high-risk neighborhoods and pockets, relative to city or county median statistics, and target assistance accordingly:
  - Percent of households living below poverty level and/or paying more than 50% of income in rent
  - Eviction rates
  - Percent of families that are single mothers
  - Percent of residential units that are severely overcrowded
  - Rate of building code violations and/or condemnations
  - Rate of domestic violence incident reports
  - Rate of institutional involvement (incarcerations, foster care, etc.)



# 3. Using Data to Reduce Shelter Entries - Ex: HOMEBASE in NYC

- Shelter research drove initial program design:
  - Survey of shelter residents: 71% came to shelter directly from doubled or tripled up situations, in which family was not leaseholder
  - Data from families requesting shelter: 70% of families eligible for shelter originated from 18 of the City's 59 Community Districts



# **HOMEBASE Program Model**

- **Started in 2004 with a pilot with 6 neighborhood-based grantees**
- **Funded by the City and operated by CBOs**
- **Intended to target doubled up households to stabilize housing and/or relocate to alternative permanent housing and prevent shelter entry**
- **Reach families who would not otherwise have sought or found existing emergency assistance programs**
- **Accessible and flexible services designed to keep families stably housed in their neighborhoods**
- **One-time cash grants, job training and placement, budget counseling, child care, youth programs, AOD and mental health treatment and counseling**



# **HOMEBASE Program Model**

- **Flexible funding: e.g., pay the babysitter to keep child care in place and mom employed; buy bunk beds to increase space in apartment and reduce stress; pay for afterschool programs**
- **Mandate of pilot program was to make potentially untenable crowded housing situations more tenable, keeping families stably housed in same apartment, at least until resources (benefits, job, child care) could be cobbled together to facilitate relocation**



# **4. Using School Data to Reduce Housing Instability and Raise Test Scores – Ex: Genesee County (Flint), MI**

- **State testing data revealed common characteristics among families in low performing schools:**
  - High residential mobility rates
  - High poverty
  - Public assistance recipients
  - High student absenteeism rates
  - Low academic achievement
- **Impact on affected schools:**
  - High classroom turnover
  - Disruptive learning environment
- **Intervention Premise: stabilizing housing would lead to higher test scores**



# **Genesee Scholars Family Resource Center Pilot**

- **Selected 3 schools for participation**
- **Assigned Resource Specialists to each school**
- **\$100 family stipend paid directly to landlords, who agreed not to raise rents for 2 years**
- **Kept cohort of children in same classroom with peer and teacher continuity during pilot**
- **Compared test scores of experimental group with control group of peers at pilot schools**
- **Results: Improved residential stability, class continuity, and student test scores relative to their peers at three schools**



# 5. Using Foreclosure Data to Reduce Evictions

- Use public records (i.e., County Tax Assessor) to identify multi-family buildings in foreclosure
- Target neighborhoods with highest foreclosure rates
- Outreach to tenants in those buildings
- Offer relocation assistance and housing stabilization services
- NOTE: the recently passed the Helping Families Save Their Homes Act (S. 896) allows tenants to remain in foreclosed buildings for the duration of their lease agreements (except for owner move in), or for a minimum of 90 days



# Program Elements Associated with Good Targeting

Regardless of the approach taken, there are basic program elements that can influence targeting success:

- Targeting households exhibiting multiple, not just one (e.g., eviction notice), risk factors
- Control of the eligibility determination process
  - For collaborative models with multiple referring agencies, use standard assessment form(s) and screening procedures, with agreed upon eligibility criteria



# Elements Associated with Good Targeting (Cont'd)

- Agencies sharing information through a single data system or tracking clients across systems
- Programs have a “feedback loop” to inform program redesign or enhancements



# Marketing, Outreach, & Engagement Strategies



# Why Outreach is Critical

Experience and research have demonstrated that families who are at risk of homelessness do not report seeking assistance very frequently.

For example, a survey of a representative sample of families in NYC's shelter system (Vera Institute of Justice, 2005) found that 75 percent of families did not seek or receive services or assistance designed precisely to help families avoid homelessness, such as rent-to-prevent eviction.

Only one percent received assistance from a community-based provider in the five years before they became homeless.

The two most common resources families in crisis turned to were family and friends, and themselves.



# **Keys to Community Engagement & Impact**

- Build prevention efforts into existing community-based programs that already have a trusted, prominent community presence and profile**
- Households that know and trust a provider and have accessed other services previously from them, are more likely to seek assistance earlier to address housing crisis**



# Keys to Community Engagement & Impact (Cont'd)

- Multi-level interventions to respond to households' interrelated needs
  
- A holistic array of services and resources (“single stop” concept, marrying the expertise and resources of several organizations)
  - Legal services
  - Benefits linkages & advocacy
  - Employment services
  - Referrals (and follow-up/monitoring) to other services, including specialized programs



# Keys to Community Engagement & Impact (Cont'd)

- Leveraging other resources to defray household cost burden and “free up” money for rent obligations; for example:
  - food vouchers and pantries
  - clothing donations
  - more affordable child care
  - transportation subsidies



# Common Outreach Strategies

□ Presentations to service providers and community institutions that serve similar target populations:

- Churches
- Schools
- Soup kitchens
- Foster care prevention programs
- Head Start programs
- Subsidized child care programs



# Common Outreach Strategies

- **Locating or co-locating staff** (e.g., Legal Aid attorneys or housing counselors) **in high-risk neighborhoods and in offices or centers where target population(s) tend to frequent** (e.g., community health centers, unemployment offices, One Stops, etc.)



# Outreach Strategies (Cont'd)

- ❑ Given the overlap of housing problems and child welfare and foster care involvement, **integrate screening for housing issues into these mainstream systems** (train workers to identify and respond to these issues)
- ❑ Same with school personnel
- ❑ Same with healthcare personnel (e.g., community health centers)



# Innovative Outreach Strategies

- ❑ **Court-assisted mail outreach:** Eviction court clerk provides weekly printouts of eviction cases on the court docket for the following week to community-based prevention staff (e.g., Legal Aid), who use the contact information on the court documents to send postcards to the tenants to remind them of the court date and to explain mediation services available to them at the hearing.



# Innovative Outreach (Cont'd)

- **Target neighborhoods, streets, blocks, even buildings** with highest contributions of residents to shelter system:
  - door knock
  - hand out fliers at community events (e.g., neighborhood fairs, etc.)
  - post fliers in public places, such as laundromats, libraries, telephone booths, grocery and liquor stores
  - Host neighborhood block parties and back-to-school bashes



# Innovative Strategies (Cont'd)

- **Outstationing of mediation staff at housing courts:**
  - Hennepin County, MN – allows landlords to check off mediation when filing evictions: 69% of cases filed against families have been settled without eviction and families have retained housing
  
- **Enlist the help of landlords;** develop tools for early warning systems and referral processes
  
- **Mailers and/or door knocking** to tenants in foreclosed-upon buildings



# Screening & Assessment



**Whereas historically prevention programs have typically provided one-time assistance, many pilot programs across the country now provide more flexible and individualized financial assistance (e.g., anywhere from 1-12 month grants). To be successful and efficient, such programs need to be able to differentially assess for household need and risk.**

**Good screening and assessment is critical to identifying households at risk. Such screening identifies key risk factors that increase the likelihood of someone becoming homeless in the absence of assistance.**



**Given this broad program flexibility, any screening tool selected for use should be designed to help programs develop targeted, individualized interventions and do the following:**

**□ Assess for program eligibility**

- Does the household meet basic criteria?

**□ Distinguish between levels of household risk and need**

- Do the needs of the household present a good “fit” with program resources/intervention?
- Or, are the household’s needs beyond the scope of the program? Needs too great? Household can sustain housing without assistance?
- If household deemed a “fit,” how significant an intervention is needed to stabilize the housing?



# **Challenges to Screening & Assessment**

**One challenge is being able to determine up front whether a household can sustain themselves after assistance is terminated.**

**The current economic recession and uncertain job market complicate decision making whether a need is truly short-term and resolvable in the foreseeable future. Normally, prevention assistance is very short-term and verification of future income is a requirement.**



# **Sample Screening Tool**

## **Barriers to Housing Stability Assessment**

**Stable Families Program,  
a Prevention Pilot in Central Ohio**



# Features of Tool

## □ **Assesses households in three domains**

### ■ Tenant Screening Barriers

- Prohibit households from passing standard screening processes (evictions, utility debt, criminal record, etc.)

### ■ Personal Barriers

- Characteristics that may prevent attainment or retention of stable housing (mental health, substance abuse, DV issues)

### ■ Income Barriers

- Financial barriers to sustaining housing (income, education, employment)



# Features of Tool (Cont'd)

- Summarizes the impact on housing of each of the three barrier domains
  - No effect
  - Minimal effect
  - Moderate effect
  - Major effect



## □ Provides a composite sketch of household's overall barriers

- Level 1: Zero to Minimal Barriers – able to obtain/maintain housing with no or minimal support
- Level 2: Moderate Barriers - able to obtain/maintain housing with moderate one-time or brief transitional supports
- Level 3: Serious Barriers - able to obtain/maintain housing with significant, intensive transitional supports
- Level 4: Long-term Barriers - able to obtain/maintain housing with significant, intensive transitional or ongoing supports
- Level 5: Severe Barriers - able to obtain/maintain housing with significant, intensive and ongoing supports



**These barrier levels are important because they enable the assessor to gauge the intensity of intervention needed and whether the available prevention intervention – relative to household financial and service needs – is appropriate. It also speaks to the issue of sustainability, a key determination for programs (i.e., will the household be able to sustain housing post assistance).**



# Program Guidelines: Eligibility, Cash Assistance, and Services



# Eligibility Criteria

- ❑ **Clear eligibility standards are critical to program success**
  
- ❑ **Typical eligibility criteria include the following:**
  - Member of target population (e.g., families with children, disabled individuals, seniors)
  - Income guidelines (e.g., up to 125% of poverty level)
  - Eviction notice
  - Proof of income (i.e., problem is short-term)
  - Primary leaseholder
  - Minimum length of residency in current unit (e.g., 6 months)
  - Have not received assistance w/in last 12 months



# Emergency Cash Assistance

- One-shot assistance has been the standard, though a new innovation is providing time-limited rent subsidies to families
- Caps on assistance (for arrears and/or rent subsidy)
- Most prevention programs have regulations limiting flexibility but more experimental and innovative programs allow flexible use of funds
- Flexible, creative use of funds shown to be effective



# Common Services

- **Advocacy (e.g., negotiating down payments for rental arrears or negotiating payment plans)**
- **Assisting households to move to smaller and/or more affordable rental units; sometimes the best (most sustainable) approach**
- **Money management/budgeting**
- **Accessing public benefits**
- **Tenant education**
- **Assistance finding employment**
- **Transportation assistance**
- **Referrals**



# Recent Innovations in Services

- **Providing individualized services to match family need rather than offering a standard menu of services**
- **Linking prevention services with community-based services, such as family support centers, to promote ongoing housing stability**
- **Improved coordination of services (and resources) between mainstream (e.g., child welfare) and homeless prevention programs**
- **Integrating shelter diversion into shelter screening and intake procedures**



# Common Program Administration Challenges



# Fraud

- Prevention programs are fraught with fraud
- Forged birth certificates, IDs, pay stubs
- No program can completely eliminate fraud, but there are some means to build in safeguards...



# Addressing Fraud

- E.g., People Finders Online Database (allows users to investigate relationships between individuals, identify address histories, ascertain employment history, locate property records, see information on current and historical phone records)
- For models in which multiple agencies are administering funds, consider having the agencies use a common database, or at least have a mechanism to share client information, in order to avoid participants from receiving consecutive assistance from different agencies, and prevent other types of fraud



# Addressing Fraud (Cont'd)

- ❑ Confirm all referrals with the Case Manager at the referring agency(ies). Contact the landlord/property manager/owner to confirm that assistance is necessary and that they will accept the assistance.
- ❑ Verify property management and ownership using verification programs (e.g., DataQuick Property Pro software provides such information as ownership and sales history, type of property – residential or commercial, and vacancy status).



# Administrative Capacity

- Program operations and administration are labor intensive: processing applications and related program paperwork, cutting checks and doing so in a timely manner, verifying eligibility, income, property ownership, etc.

