





### **Lessons in Family Homelessness**

Five guiding principles to make Rapid Re-Housing programs more equitable and effective:

- Use data to identify racial and ethnic disparities, then step aside and let communities of color determine the services to best address those inequities.
- 2. Engage private landlords to ensure enough affordable housing is available for Rapid Re-Housing enrollees to obtain.
- 3. Provide levels of program subsidy and services that are individually tailored to what each family actually needs to be successful.
- 4. Prepare families enrolled in Rapid Re-Housing to move in immediately once they receive a housing referral.
- 5. Help families generate the income they need to remain housed after exiting the program and thereby avoid a return to homelessness.

**Rapid Re-Housing (RRH)** is an evidence-based, Housing First intervention that connects families and individuals experiencing homelessness to permanent housing in the private rental market. RRH includes the following services: housing search assistance; case management; time-limited rental subsidy; and connections to resources to help households retain their housing.

In 2020, Building Changes released a <u>demographic analysis</u> of RRH outcomes for families,<sup>1</sup> using data from RRH programs in the three most populous counties in the state of Washington: King (Seattle), Pierce (Tacoma), and Snohomish (Everett). Our analysis found two key positive outcomes:

- The vast majority of families that obtain housing through RRH remain housed through the duration of the program. More than 93% of the families that secured housing still were housed at program exit.
- The vast majority of families that obtain housing through RRH do not return to homelessness soon after successfully exiting the program. Fewer than one in eight families returned to the homeless system within six months after successfully exiting the program.

However, our evaluation also unearthed a finding of serious concern:

 40% of the families enrolled in RRH did not secure housing through the program.

While our demographic analysis did not find disparities in RRH outcomes among families of color, the challenge remains to eliminate racial disproportionality in family homelessness and dismantle the racism that persists within homeless systems.<sup>2</sup> We targeted some of our Family Homelessness Initiative (FHI) and Washington Youth & Families Fund projects to *address disparities in homeless service access and housing outcomes for families of color*, specifically among American Indian/Alaska Native and Black/African American families, two groups highly overrepresented in family homelessness.

<sup>1</sup> For purposes of the analysis and this brief, **family** is defined as a household with at least one member under the age of 18 and at least one member aged 18 or older.

Our demographic analysis included only families that received a vulnerability assessment, received a referral to an RRH program, and subsequently had a service provider accept their referral. Questions related to other homeless system interactions—including those addressing potentially disparate access, referral rates, and system flow—require further research.

#### **Lesson Questions**

- ✓ What systemic barriers contribute to 40.4% of families enrolled in RRH being unable to secure housing?
- ✓ What can communities do to eliminate those systemic barriers and ultimately increase the successful move-in rate?
- ✓ What specific strategies can communities implement to address racial/ethnic disparities and disproportionality in family homelessness?

### **Disproportionality in Family Homelessness in Washington State**

	% of all families experiencing homelessness	% of total family population
American Indian/Alaska Native	5%	2%
Asian/Pacific Islander	6%	10%
Black/African American	30%	4%
Hispanic	19%	19%
Other/Multiracial	11%	11%
White	48%	72%

Note: Data for race and ethnicity are reported separately and therefore totals do not add to 100%.

Source: U.S. Department of Housing and Urban Development CoC Analysis Tool v. 2.1. <a href="www.hudexchange.info/">www.hudexchange.info/</a> resource/5787/coc-analysis-tool-race-and-ethnicity. Data for families experiencing homelessness are from 2019 Point-in-Time counts. Data for total family population are from American Community Survey 2013-2017 five-year estimates.

**Building Changes** is a nonprofit with extensive experience in testing, evaluating, and advocating for a wide range of strategies to reduce and prevent family homelessness in the state of Washington and across the nation.

With financial support from the Bill & Melinda Gates Foundation, Building Changes led the **Family Homelessness Initiative**, a decade-long intensive effort to create high-performing homeless systems in Washington's three most populous counties: King (Seattle), Pierce (Tacoma), and Snohomish (Everett). From 2011 through 2020, Building Changes assisted in the design and implementation of 79 projects totaling \$29.8 million.

On behalf of the State of Washington, Building Changes administers the **Washington Youth & Families Fund**, a public investment that supports innovative strategies to reduce family and youth homelessness across the entire state.



Lesson 1: Use data to identify racial and ethnic disparities, then step aside and let communities of color determine the services to best address those inequities.

### **Featured Projects**

- Culturally Tailored Rapid Re-Housing Aftercare, King County
- Continuum of Services for American Indian/Alaska Native Families, King County

American Indian/Alaska Native<sup>3</sup> families experience disproportionately high rates of homelessness. Through FHI, Building Changes supported projects to improve access to—and outcomes in—RRH programs among American Indian families in King County. As a result of this experience, we learned that American Indian—led organizations are best situated to drive, design, and deliver RRH programs serving American Indian families.

Building Changes asked **Mother Nation** and **Chief Seattle Club**, two King Countybased organizations that directly serve American Indian communities, to develop a pair of FHI projects offering culturally tailored RRH services to American Indian families. The projects came about, however, only after we made some mistakes that impacted the very communities we intended to serve. By **establishing and cultivating relationships** with Mother Nation and Chief Seattle Club, Building Changes learned lessons from both organizations on how homeless systems can better serve communities that have been historically marginalized and endured generational trauma and systemic racism.

Our desire to improve RRH for American Indian families evolved after All Home, King County's Continuum of Care (CoC), identified and raised awareness of data revealing a slew of troubling outcome disparities that needed to be addressed:

- Disproportionately high rates of homelessness. American Indian/Alaska Native people make up less than 1% of King County's total population but 4% of those receiving homeless services. American Indian—led organizations believe the actual rate is higher than 4% because many American Indian people are unfairly confronted with systemic barriers in accessing homeless services and therefore not counted among those experiencing homelessness.
- Lower RRH success rates. Among all racial/ethnic groups, American Indian/ Alaska Native families were least likely to obtain a referral to an RRH program, least likely to move into housing through an RRH program, and had far lower rates of successfully exiting an RRH program to permanent housing. In early 2017, the average rate for RRH exits to permanent housing for all populations in King County was 61%, but the rate for American Indian/Alaska Native families was only 45%.
- **Higher rates of returning to homelessness**. American Indian/Alaska Native families were almost three times as likely as their peers to re-experience homelessness after receiving a housing intervention, such as RRH.
- This brief uses the term **American Indian/Alaska Native**, a category from the U.S. Census, at first reference, or when referencing data or formal project names. The term **American Indian** is otherwise used to describe Native American people, their tribes, and communities.

For King County to achieve its goal to improve RRH outcomes for all families, the county needed to specifically address the RRH service access and outcome disparities among American Indian families. In an attempt to address the disparities, Building Changes initially supported an FHI project to broadly help King County improve RRH outcomes, while placing emphasis on American Indian families at the advice of All Home.

We awarded the grant to a large provider with experience in operating RRH programs in King County but with limited experience in serving American Indian families. In retrospect, this non-targeted approach was shortsighted and wrongheaded, and not surprisingly, the one-size-fits-all project proved unsuccessful in serving American Indian families. In effect, we had designed a project to address ethnic disparities without directly engaging the community impacted by those inequities. The project engaged Mother Nation and Chief Seattle Club only after we already had decided how we were going to structure our investment. That's too late.

What we should have done in response to the data that All Home brought to light was convene American Indian organizations and individuals, listen to their strategies, and then fund their solutions. Eventually, we did that with the two follow-up projects with Mother Nation and Chief Seattle Club. Both organizations know what needs to be done, and we trust their expertise. From this experience, we learned that *families benefit most from services strongly connected to their culture, and led by organizations and individuals from their own community*.

Building Changes provided funding and technical support for the two projects, and deferred to Mother Nation and Chief Seattle Club to lead them. The Mother Nation project provided culturally tailored services to American Indian families after they had successfully exited RRH—a need and service gap that the organization identified.

Mother Nation's aftercare services targeted women whose families had experienced gender-based violence. The organization applied its existing wraparound healing services, which address historical and intergenerational trauma so families can reclaim their cultural identity and build on their cultural resilience. This traditional "medicine wheel" model acknowledges the ancestral strengths of each family, and seeks to restore security, safety, and community connectedness. A trauma-informed cultural response team of American Indian elders, traditional healers, professionals, and advocates delivered the RRH aftercare services.

A "Lessons in Family Homelessness" brief on the topic of racial equity may be downloaded from the Building Changes website.

When you're dealing with homelessness, you can't apply a cookie-cutter model where you tell someone, 'OK. There's your service. Now see you later and good luck.' For our community, there has to be cultural engagement—a combination of emotional, spiritual, mental, and physical support based on traditional teachings.

—Norine Hill, Founder and Executive Director, Mother Nation

By using our cultural response team, we were able to give people the services they needed, delivered by a community that has been there and understands the path and journey they have been on. No one receiving services should ever have to explain themselves or educate somebody on who they are, or the type of generational trauma that they carry.

—Norine Hill, Founder and Executive Director, Mother Nation

# Lesson 2: Engage private landlords to ensure enough affordable housing is available for Rapid Re-Housing enrollees to obtain.

FHI took place during an era of unprecedented economic prosperity in the Seattle-Tacoma-Everett metropolitan area, creating a housing market characterized by rising rents, low vacancy rates, and neighborhood gentrification. Rental properties once attainable to many were being flipped into luxury properties affordable to few. As all did not share in the prosperity, many working families got priced out and pushed out of the rental housing market, creating a regional homelessness crisis.

The overheated rental housing market also created challenges for RRH, which relies on ample availability of affordable private rental housing. In this market, landlords had their pick among prospective tenants, and few landlords were willing to take on what they perceived as a risk by renting to families transitioning out of homelessness. FHI supported three projects—one in each county—that were designed to *improve engagement with landlords and change attitudes*. Each county since has implemented its own approach to landlord engagement—the concept having become endemic to RRH success.

Landlord engagement programs aim to *support the needs of both the tenant* and the landlord. The programs appeal to landlords by providing them with support they would not receive if renting to someone outside of a rental assistance program. Engagement also may appeal to a landlord's sense of social responsibility. Engagement tends to be more successful with smaller landlords versus large real estate companies. We also have learned that landlords must be engaged continuously, not just when their properties are vacant.

Our FHI project in King County, which engaged nonprofit housing providers instead of private landlords, put money directly in the provider's hands to cover any economic damages that an RRH tenant might cause. The concept of risk mitigation also has informed King County's current landlord liaison program, offered through <a href="Housing Connector">Housing Connector</a>. This innovative model embodies an important lesson learned: **Landlord engagement is a business-to-business (B2B) proposition**.

<u>Pierce County's Landlord Liaison Program</u> adheres to the B2B facet by hiring landlord liaisons with backgrounds in real estate. We have learned that those who possess the specialized skill of real estate and landlord negotiation are much more successful in the task of landlord engagement. While a case manager focuses on supporting the needs of a family, a different staff person can support the needs of the landlord.

YWCA Seattle | King | Snohomish, which operates Snohomish County's <u>Landlord</u> <u>Engagement Project</u> with a bevy of community partners, developed a list of lessons on landlord engagement:

- Landlords operate a for-profit business and money talks.
- Landlords appreciate and value communication regardless of outcome.
- Rapid responses and prompt payments go a long way.
- There is still a lot of outreach and education to be done with landlords about the different tenant-based rental assistance programs.
- Landlords may not be current on laws or policies, but engagement is an opportunity for a conversation.

Lesson 3: Provide levels of program subsidy and services that are individually tailored to what each family actually needs to be successful.

### **Featured Project**

• Rapid Re-Housing System Performance Initiative, Snohomish County

Snohomish County sought to reform its homeless system from one that once relied on transitional housing as its primary intervention for family homelessness to one focused on RRH and stabilization services. To achieve full embrace of this system change, Snohomish County Human Services and Building Changes teamed up on a project that aimed to improve RRH performance systemwide by securing buy-in and elevating skills among the county's RRH providers.

Through FHI support, Snohomish County contracted with C4 Innovations, the National Alliance to End Homelessness, and Hooks Global to train RRH staff to recognize program participants through their strengths. Rather than focusing on deficits and finding reasons why families might fail in RRH, staff approached them with the assumption they could succeed. Snohomish County sought to *flip* the narrative from "You are unlikely to succeed in RRH" to "Anyone can be successful with strengths-based, individual-centered support."

For example, when making decisions on who would receive a housing referral, providers had been considering factors such as a family's income at program entrance. (A family's ability to generate steady income is key to maintaining housing after an RRH subsidy expires.) Some providers were using zero income as a reason to exclude families from a housing referral and divert them from the program. Families with greater housing needs therefore were being passed over in favor of those perceived to have a better chance at success, creating an inequity among who was being served.

The initiative to improve RRH in Snohomish County required more than just changing the mindsets of providers. It also required an operational change. Snohomish County sought to create alignment among all of its RRH providers so that program policies would be consistent across the entire system—yet still *allow providers enough flexibility to tailor RRH services to meet the individual needs of a family*.

Each RRH provider had been operating its program independently, creating a patchwork where families received different levels of service depending on which provider they accessed. *Fragmentation of services among providers can result in racial inequities within a homeless system* as people of color access smaller agencies that are rooted within their community but have fewer resources to offer the families they serve. To achieve buy-in and consistency among RRH providers, Snohomish County brought in frontline staff and some supervisors from each agency to attend bimonthly meetings. At the meetings, the entire group would go over best practices in RRH and discuss difficult situations via group conferencing.

What this initiative really achieved—and time will tell—is that it built a 'Rapid Re-Housing community' in Snohomish County, which wasn't there before.

—Sam Scoville, Grants and Program Specialist, Snohomish County Human Services Achieving systemwide consistency in RRH policy does not mean that every family should receive identical RRH services. All families are different and therefore need flexible levels of support. Snohomish County's initiative compelled providers to *move away from placing arbitrary monetary caps and time limits on RRH*, and instead provide individual families the amount of subsidy and services they actually need to exit the program successfully and maintain permanent housing.

Different providers had been offering different program terms, with time limits ranging from about six to 18 months. Those offering the shorter terms did so in an effort to stretch their RRH resources to serve the most people, which is understandable given the inadequate resourcing of the entire homeless system. The problem, however, is that some families need more rental assistance and more time in the program in order to succeed. *Cutting off RRH subsidies and stabilization services after a set amount of time serves neither the family nor the system well.* 

When operating an RRH program model that encourages flexibility to meet individual family needs, homeless systems need to support their providers in racial equity efforts. Flexibility puts more power in the hands of RRH agencies and staff to decide what levels and types of support each family needs. Those decisions must be made in coordination with the families, and be free of overt or implicit racial bias.

As part of its initiative, Snohomish County proactively met this challenge by holding two racial equity trainings for RRH providers. The trainings focused on assisting staff to deepen awareness of racial equity, privilege, and oppression regarding one's own identity, and to help staff and agencies become culturally aware and culturally responsive in the services they provide. Providers also were challenged to continue to *identify and address racial/ethnic bias and structural barriers* existing in their programs—and at a system level.

Embedding an equity culture is a continuous process. Snohomish County's CoC has committed to implement strategies that improve homeless system collaboration with diverse communities and tribes, and ensure that all interventions—including RRH—are equitable and accessible.

Additionally, homeless systems should monitor their data closely to make sure that the move toward a more flexible RRH model is not resulting in the denial of services to certain racial and ethnic groups. Snohomish County developed an equity dashboard, which the CoC reviews, to ensure continuous examination and flag any needs for change.

We tried to frame Rapid **Re-Housing around** flexibility instead of a set amount of time that services should be provided. The goal was still to maximize resources—provide the least amount of services in the least amount of time—but to make those determinations based on the needs of the individual family being served. You neither want to underserve nor overserve. You want to tailor services. If one family needs 18 months in the program and another needs six months, then that's what you provide.

—Sam Scoville, Grants and Program Specialist, Snohomish County Human Services

# Lesson 4: Prepare families enrolled in Rapid Re-Housing to move in immediately once they receive a housing referral.

### **Featured Project**

Legal Assistance for Housing Debt/Tenant Law Center, King County

The Building Changes demographic analysis of RRH programs in King, Pierce, and Snohomish Counties revealed that 4 in 10 enrolled families did not obtain housing through the program. There are several reasons for this discouraging result, including the lack of affordable housing in the region and an underresourced homeless system.

Through FHI, Building Changes supported projects to address systemic barriers that prevent families enrolled in RRH from moving into housing. One project in King County sought to *help families resolve their housing debt*, which is among the biggest barriers that families experiencing homelessness face in obtaining housing, as bad credit reports are sticking points with landlords.

Common forms of housing debt are rent and utility arrears, damage to the rental unit, and contractual damages. Housing debts and prior evictions reveal themselves in court records and on tenant screening reports, and can remain even after they have been cleared or are beyond statutes of limitation. In some cases, legal assistance is needed to correct the record.

The FHI project expanded the operations of the Catholic Community Services (CCS) **Tenant Law Center** (TLC), which already was offering legal counsel and advice to CCS caseworkers to help their clients resolve their housing debt. The FHI project extended TLC's service systemwide to include other RRH providers in King County. TLC trained providers across King County on how to identify invalid or unenforceable housing debt, how to address debt with landlords, and when to pull in TLC lawyers for individualized legal assistance on more complex cases.

TLC used a multistep process to address the housing barriers of families. First, it identified housing debts and eviction cases most likely to result in a family being rejected for housing. Then, TLC reached out to the debt collector or landlord's attorney to verify the validity of the reported debt. In some cases, TLC staff identified debts that were not valid, not enforceable, or simply unwise to pay. For debts deemed valid, TLC negotiated a reasonable payment using resources available to the family, including RRH subsidy. TLC then made sure the family's credit report was updated to reflect resolution of the case.

TLC staff had discovered instances in which caseworkers, due to a lack of legal knowledge on how to work with debt collectors and landlord attorneys, used RRH subsidies to pay off a family's reported housing debt even when the debt was not valid. In other cases, payments had been made but no satisfaction of judgment had been filed with the court, meaning the housing debt mistakenly still showed as active on a family's credit report.

Valuable Rapid Re-Housing dollars were being wasted to pay housing debts that were not valid or already wrapped up. That's why it was important for us to be able to come in and make the legal argument that what appeared on the record was not enforceable, or that the landlord already had been made whole.

—Mark Chattin, Director (retired), Tenant Law Center, Catholic Community Services On a broader scale, TLC worked with landlords to try to end the practice of automatically referring cases to debt collectors, requesting that the landlords pursue less onerous alternatives. TLC also addressed the illegal practice of accelerating a lease. This occurs when a landlord holds a tenant responsible for paying the remaining months on a lease after a tenant has vacated, regardless of whether the unit remains vacant. Housing debts can compound quickly when landlords accelerate a lease.

One lingering economic effect of the COVID-19 pandemic will be an increase in evictions, which could result in a flood of cases in which families experiencing homelessness are reported as having housing debt that is not valid—such as debt created through the illegal practice of accelerating a lease. *The need to provide legal advice, counsel, and representation to families enrolled in RRH never has been more urgent.* 

In the final six months of the FHI project, the total amount of housing debt that TLC program participants carried was about \$625,000, or \$6,720 per family. Through the services of TLC, just less than half that amount (about \$295,000, or \$3,173 per family) was mitigated through dispute, negotiated payment, or other counsel. TLC assisted in negotiating an overall 58% reduction in the amount of debt owed.

In one case, a single mother with two children had a housing debt of \$6,719 and a prior eviction judgment against her. The case had been assigned to a debt collector, which was garnishing the mother's wages to pay off the debt. TLC reached out to the debt collector, obtained documentation, and successfully negotiated a final payoff of \$3,094. The provider paid this amount on behalf of the family, using RRH dollars, and TLC obtained court paperwork demonstrating satisfaction of judgment. TLC prevailed at a hearing to restrict dissemination of the court record, which could have been used against the family. The family was housed successfully through RRH.

One thing I'd really like to see is to have our law schools set up clinics to do this kind of work because it's perfect practice for law students. They learn procedural basics like how to set up a hearing and what kind of papers to file, and families would benefit greatly from the service.

—Mark Chattin, Director (retired), Tenant Law Center, Catholic Community Services

### **Project Results**

The Legal Assistance for Housing Debt project operated from January 2018 to December 2019.

• Number of families served: 153

• Number of families served, by race/ethnicity:\*

- Black/African American: 76 (49.7%)

- White: 29 (19%)

- Multiracial: 18 (11.8%)

Hispanic/Latinx: 14 (9.2%)

- Native Hawaiian/Other Pacific Islander: 6 (3.9%)

• Number of families that exited the program: 139

Percentage that exited into permanent housing: about 85%

\*Other families identified as Asian or American Indian/Alaska Native, but their data have been suppressed to protect privacy.

Source: Building Changes analysis of project data.

#### **Family Connectors and Care Coordination**

Other FHI projects also were designed to address systemic barriers to obtaining housing for families enrolled in RRH. These included two projects—**Family Connectors** in King County and **Care Coordination** in Pierce County—that aimed to improve the way homeless systems stay in contact with families as they await an RRH housing referral, specifically those families that are highly mobile and/or living on the streets. The lack of a formal touchpoint with the homeless system can make it difficult to track down families when housing becomes available for them. These projects were designed to ensure that the county's most vulnerable families did not miss out on a housing opportunity.

Each project featured a mobile team tasked to maintain contact with families that had received high prioritization scores at Coordinated Entry but otherwise were not engaged formally with the homeless system. Both projects eventually became placed at Coordinated Entry (instead of being part of an RRH program) because *engagement with families experiencing homelessness should begin at the point they first come into contact with the system*.

# Lesson 5: Help families generate the income they need to remain housed after exiting the program and thereby avoid a return to homelessness.

The work of the homeless system continues after a family moves into an RRH rental unit. The ultimate goal is for families to stay permanently housed—even after their RRH subsidy zeroes out. To achieve that, RRH providers should connect families to employment services to help them generate the income needed to continue paying rent.

Heads of families experiencing homelessness often cite employment as one of the main factors that would most help get their family back on its feet. Due to their housing crisis, however, they face a unique set of barriers in finding and keeping a job—and earning the income they need to find and keep stable housing.

Building Changes supported several projects designed to *improve access to—* and participation in—employment services for heads of families experiencing homelessness. The projects sought to better coordinate the services of the homeless housing and workforce systems. Cross-sector collaboration in any form takes effort and time to build. Through these programs, Building Changes learned that collaboration between the homeless housing and workforce systems is especially difficult to achieve and even harder to maintain, partly due to a lack of sustainable funding that is necessary to support and inspire such a complex partnership.

Through these projects, we learned that conversations with families about earned income and employment need to begin early. RRH providers should initiate discussions about household budget and income as soon as they begin working to get a family housed. After assessing financial needs, the provider then can refer the head of the family to a workforce partner to provide employment services.

Building Changes created a series of guiding principles that can be of value to homeless system leaders and RRH providers wishing to establish better working relationships with the workforce system. RRH providers and local workforce service providers should:

- Develop formal referral and service coordination agreements.
- Each focus on its own area of expertise while leveraging the resources of the other to address a family's barriers to both employment and housing.
- Communicate constantly and share collective wisdom in order to nurture and grow the partnership.
- Develop a data coordination plan to address the challenge that the two systems collect, track, and report client information differently.
- Maintain a pool of "flex funds" that can be accessed and distributed quickly
  to help families resolve their most urgent barriers to employment. The funds
  can be spent on items like clothing and tools needed for job interviews and/
  or work, short-term childcare, car repairs, or transit vouchers necessary for
  commuting to work.

A full report of FHI efforts to coordinate employment and housing services may be downloaded from the Building Changes website.

### **Housing and Employment Navigator**

Building Changes developed the **Housing and Employment Navigator** model to help heads of families experiencing homelessness find a job, keep a job, and secure stable housing by improving collaboration between the workforce, housing, and social service systems.

The model is driven through direct service and structured around teamwork. A navigator works one on one with a family to assess individual circumstances and address specific barriers to employment within the household. The navigator also coordinates and convenes a team that lines up employment, housing, and social services for the family. Staff from each of the systems work together with the family to develop a tailored action plan for securing steady employment and stable housing.

Effects of the model were demonstrated through a 44-month research project implemented in three regions of Washington state, supported by the U.S. Department of Labor's Workforce Innovation Fund. A rigorous evaluation that compared outcome data of project participants with a control group revealed positive results.

For more information about this innovative cross-system model, visit the Building Changes website.

For more information, contact: Liza Burell, Program Director Liza.Burell@BuildingChanges.org 206.805.6143