

Preventing Homelessness in King County, Washington



COMMITTEE TO END
HOMELESSNESS
KING COUNTY

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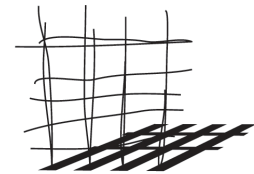
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Introduction

Context

In June 2007 the Interagency Council (IAC) of the Committee to End Homelessness in King County (CEHKC) convened a Prevention Task Force (the Task Force) to create a strategic vision and work plan for the *primary prevention of homelessness in King County*. **The Ten-Year Plan to End Homelessness in King County defines prevention activities as “the provision of emergency assistance and interventions designed to directly prevent individuals, families and youth from becoming homeless” – or closing the front door of homelessness.** These activities include, but are not limited to, the provision of emergency rent/ mortgage assistance, utility assistance, emergency financial assistance, case management, and links to job training and placement.

It is important to note that, at the direction of the IAC, the Task Force did not focus their efforts on prevention strategies and activities associated with the criminal justice, hospital or other public systems, including efforts around discharge planning from institutions. Nor did they focus on strategies to address such important societal issues as institutional racism, poverty, or the affordability gap between income and housing costs. Rather, the IAC determined that the prevention effort needed to be **steadfast in its focus on primary prevention**, recognizing that it is one component of a cohesive system in which these critical issues must be addressed by other IAC workgroups, CEHKC as a whole and most importantly, the community at large. In addition, it is clear to both the IAC and Task Force that until the amount and availability of affordable housing for individuals in King County increases significantly, no single prevention initiative will achieve the overall goal of ending homelessness in King County.

Background

To inform their recommendations, the Task Force identified and analyzed the components of an effective homeless prevention system in King County. Background research conducted by the Task Force included:

- An environmental scan of the existing homeless prevention activities in King County
- An analysis of which system components and activities are working efficiently
- The identification of which components and activities could be improved and which are missing from the system

In addition, the Task Force completed an evaluation of the system cost of re-housing individuals and households once they lose their homes. It is clear that prevention activities are cost-effective: as far back as 1991, the U.S. Department of Health and Human Services found that the average cost to prevent family homelessness was one-sixth the average cost of a stay in a shelter.¹ Recent studies continue to support the case for increasing prevention services to save valuable community resources.

¹ The National Alliance to End Homelessness – *Emergency Prevention*. Available online: www.naeh.org/section/tools/essentials/emergencyprev

The Task Force is confident that their recommendations to increase local efforts around prevention services to keep people housed in King County will prove to be both compassionate and cost-effective.

This report includes a series of recommendations for the improvement of King County's prevention services and interventions. Within those recommendations² are a set of strategies and activities which the Task Force believes will most efficiently and effectively improve the prevention system in King County and achieve the goal of preventing homelessness across a variety of populations – and ultimately end homelessness in King County. The Task Force recommends that future prevention-related activities, policies and priorities of CEHKC's Governing Board and the IAC be driven by the recommendations contained in this report.

Planning Framework

In February of 2008, the Task Force contracted with two consultants, Katherine Cortes with Building Changes and Lisa Gustaveson, to assist them in developing this report. The following planning framework was used to guide the work of the consultants and the Task Force in the development of the report recommendations.

1. Build upon best practice models, both local and national, to enhance programs that have a high success rate
2. Identify service gaps and develop methods of increasing the capacity of the prevention system
3. Research and identify predictors and factors that cause people to be at risk of homelessness, as well as the types and duration of services that prevent homelessness

For planning purposes, the Task Force organized King County's homeless prevention system components into the following general categories:

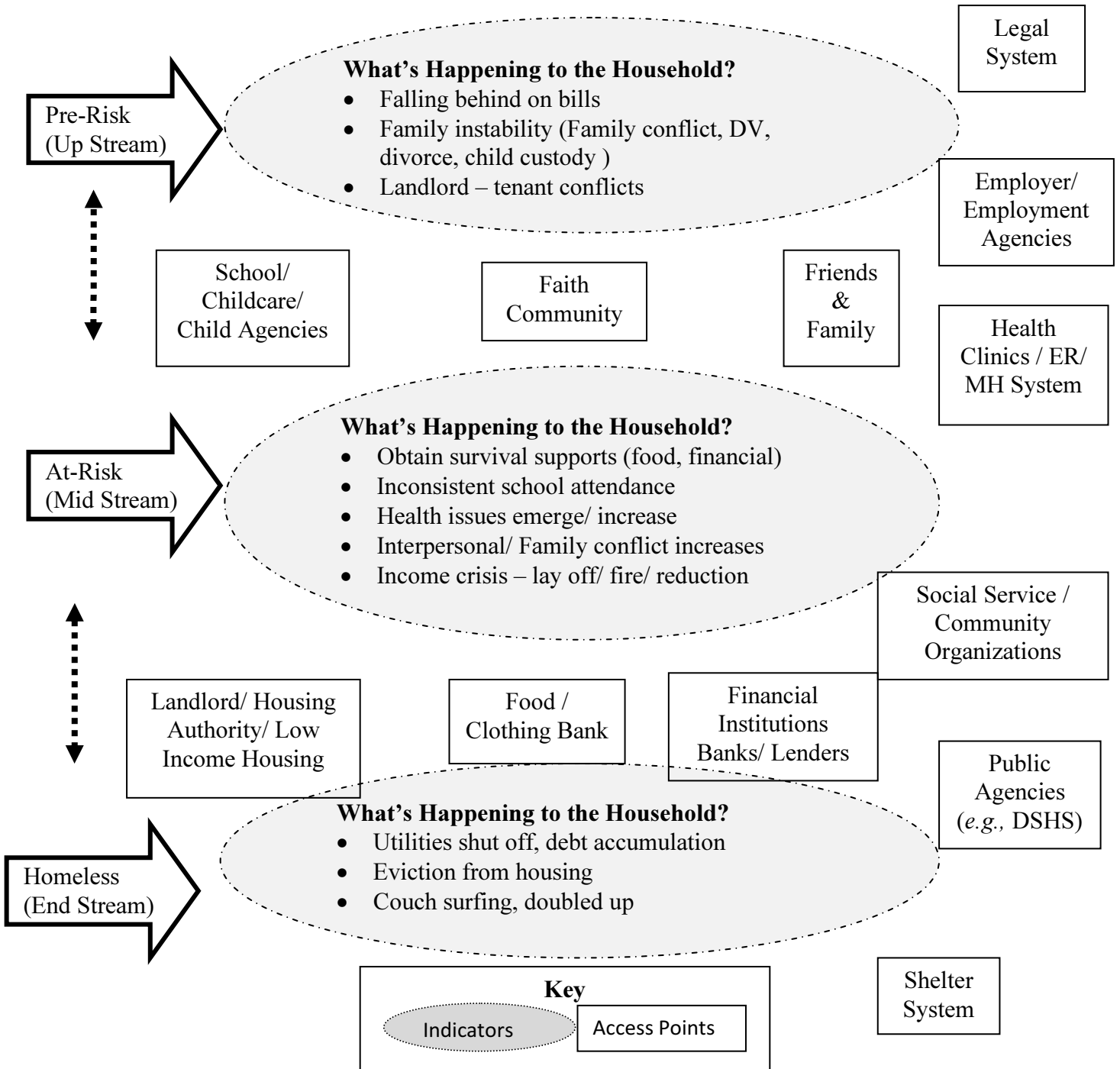
- *Identification and Outreach:* The identification of populations who are at risk of becoming homeless and outreach / marketing services to these populations
- *Information & Referral (triage):* The activity of providing people with an appropriate needs assessment(s) and connecting them to the most appropriate agency to serve their specific needs
- *Emergency Financial Assistance:* The activity of providing emergency financial assistance (for rent, utilities, child care, and other emergent needs) in amounts sufficient to resolve the crisis that threatens to put a household at risk of homelessness
- *Tenant Rights and Legal Assistance:* Activities that provide appropriate tenant education, mediation, legal representation against eviction, etc.
- *Housing Stability Case Management:* Activities that connect people with appropriately scaled case management services and help households gain the skills they need before, during and after a housing crisis

² See Task Force System Recommendations, beginning page 7.

- *Financial Stability Services*: Activities around financial skills education, assistance with credit repair, access to low cost credit and check cashing, knowledge of predatory loans, asset building, and other financial programs
- *Long Term Self Sufficiency*: Activities which connect people at risk of homelessness to long-term self sufficiency supports such as affordable housing, employment and training, public benefits, etc.
- *Population-Specific Concerns*: Programs that address the particular issues and concerns among certain populations (e.g., victims of domestic violence, youth and young adults, other populations as appropriate)

King County’s Prevention System

The Task Force used the following **system map** to analyze and discuss the range of needs and activities for households who access the formal and informal prevention system in King County. The Task Force noted that although there are many access points through which a household MAY receive service or information those points are often disconnected, resulting in fragmented service delivery.



Gap Analysis Summary

The Task Force completed a review of the current “prevention system” in King County. **During their review a number of strong programs were identified, along with some innovative approaches which have been recording good outcomes for the clients.** For example, United Way of King County coordinates a collaborative of 12 agencies that provide one-on-one financial counseling services, including financial/ credit repair counseling, financial literacy workshops and a managed savings plan. Another successful program is the Ready to Rent (R2R) program, which provides 12 hours of tenant education to help low-income and homeless persons understand their responsibilities as tenants under the Landlord-Tenant Act.

Despite these and many other successful programs, there are areas in the prevention system which can be strengthened and enhanced to improve the housing outcomes for at-risk households in King County. The following section contains a description of these gaps. Please see Appendix D for the complete Resource and Gap Analysis.

Funding of Prevention Activities

Initial research conducted by CEH staff on the level and types of funding dedicated to housing and homelessness in King County indicates that, despite the cost-effectiveness of prevention activities, less than five percent of all homeless-related funding is budgeted for prevention-based services.

Identification and Outreach

Currently, King County’s prevention system does not focus on proactively identifying and intervening with households who exhibit homeless risk factors, or those who are experiencing trigger situations that may lead them to lose their housing.

Information and Referral/ Access to Resources (Triage)

The current efforts around “coordinated entry” have been focused on people who are served by the King County Mental Health and Chemical Dependency Division, and therefore will not benefit other sub-populations who are at risk of homelessness. In addition, there is a lack of publicity and a lack of accessibility for the King County 2-1-1 information line, especially for at-risk populations. The community-based information and referral system is limited by the staff assessment of the client’s needs, as well as his or her knowledge of the broader housing and service system. Due to high staff turnover, the level and quality of service received by at-risk households is inconsistent and inadequate.

Emergency Financial Assistance – Rental Assistance

Private and public agencies all report a shortage of emergency rental funds to meet the demand. In addition, one-time emergency assistance is not effective for many households unless it is paired with appropriately scaled services which help the household to overcome the existing housing barriers.

Emergency Financial Assistance – Flexible Needs

Flexible assistance in the form of cash or a voucher can be a valuable tool for service providers to use to protect households from homelessness. Assistance can include childcare subsidies, utility

assistance, or cash assistance for household bills. Agencies report a shortage of these flexible funds to meet the demand.

Tenants Rights/ Education/ Mediation/ Legal Assistance

Tenants' lack of understanding of their role and responsibilities under the Landlord Tenant Act often puts them at risk of eviction. Although there are a number of organizations who provide services around tenant education, mediation and legal representation, the need is higher than the availability. In addition, tenants don't learn about the existing programs until they are too far into the eviction process.

Housing Stability Case Management

Most housing stability case management is provided in the context of emergency shelter and transitional housing or permanent supportive housing programs – that is, households must have already become homeless in order to receive case management services. The limited amount of housing stability case management that is available to families at imminent risk of homelessness is generally short-term, crisis-oriented action planning and resource referral. Therefore, at-risk households do not have access to the types of appropriately scaled housing stability case management that could help maintain their housing for the long-term.

Financial Stability Services

There are a number of organizations in King County that have begun to offer financial literacy training, including asset development, either as a stand-alone educational curriculum or as part of their case management services to participants. There is a need for increased financial literacy training and asset development to be provided in a way that is both timely, personally and culturally relevant to help the households stabilize their housing for the long-term.

Long-Term Self Sufficiency (Employment, Affordable Housing, Etc)

Self sufficiency is the critical component of being able to maintain housing and other basic needs prior to, during and after a crisis. Task Force members have identified that in most cases, self sufficiency is centered on economic security and employment. Locally there is a need for increased access to employment and training programs as well as for advocacy related to increased affordable housing and living-wage jobs.

Task Force System Recommendations

To begin to address the gaps identified above, the Task Force proposes that the prevention system in King County be transformed to include the following characteristics:

- A robust system, with a wide range of services to meet the needs of people at risk of losing their housing
- Funded by a distinct stream of coordinated, flexible funding that ensures consistent support for both the agencies and the clients who are accessing the services
- Coordinated by a sub-regional intake and referral system which includes both service providers and mainstream systems³. Within the intake and referral system the needs of every population (e.g., families, youth, young adults, individuals and seniors) are assessed and referrals offered.
- A system which is driven by shared outcome goals for preventing the loss of housing and for rapid re-housing of homeless people, that are agreed upon by all the participants – including public/private funders, service providers, mainstream systems, housing managers and beneficiaries
- Comprised of organizations who participate in collaborative relationships and are encouraged to serve all clients, without regard to the depth of their needs or their ability to succeed in the program

The following section contains a series of overarching system transformations that reflect the vision of the overall transformation as described above. Although this report does not establish a precise order of priority among the recommendations, the Task Force believes that the increase of the amount and availability of appropriately scaled housing stability case management and relevant supportive services responsive to the needs of households at risk of losing their housing is most important and those areas should be considered for immediate attention.

Furthermore, it is critical that the IAC and those organizations connected to CEHKC lead the effort to implement those recommendations that will move this plan past “words on paper” into actions which will keep people housed and diverted from homelessness.

³ CEHKC’s defines *Mainstream Systems of Care* as public programs that provide care and services to low-income people. Services can include financial aid, food assistance, medical and mental health care, and employment and education programs.

System Transformation: Appropriately scaled housing stability case management and other relevant supportive services for at-risk households are expanded and more readily available

The current prevention system in King County offers people who are housed extremely limited access to case management services and other relevant preventive services. As noted in the gap analysis, households must be on the brink of, or actually, homeless before they can access housing services. This is a major defect in the system – households that need these services, but cannot get them, move closer towards crisis. The following recommendations are designed to improve the ability of the system to reach the households prior to crisis and increase the housing stability of people who are at risk of becoming homeless.

Activity: Increase Access to Housing Stability Services and Appropriately Scaled Case Management

There is a dramatic need for a range of short, mid and long-term case management supports for all populations of at-risk households. For the most part, housing stability case management services are not available to households unless and until they become homeless. Many households facing loss of housing need both one-time assistance *and* appropriately scaled follow-up services to address the root cause of the crisis. Many households also need access to mainstream supports, mental health and substance abuse treatment, money management, employment, and life skills to gain long-term housing stability and self sufficiency.

Activity: Increase Access to Self-Advocacy & Education

Individuals (including families, youth and young adults) need access to education and supports tailored to help them proactively address their housing issues. Activities such as tenant education, mediation, financial literacy programs should be expanded. The expansion should include an increase in the availability of translation, interpreter services and other activities which help to reduce cultural barriers.

Linked to these activities listed above are specific activities that keep vulnerable populations in their homes:

- Case Management and family counseling services need to be more readily available for youth and families in crisis. The system response needs to include more programs that provide counseling and support the development of skills that help families interact and cope with challenges.
- Providers with domestic violence specialization should be supported to develop educational programs on domestic violence prevention for immigrant and refugee households. The program should include culturally appropriate messaging to help vulnerable women and children stay safe in their own homes and so that abusive partners understand and comply with domestic violence laws.

System Transformation: Increase early interventions with at-risk households to prevent them from losing their housing

The Task Force has identified disconnect between the spectrum of needs of households who are at risk of homelessness and the services that are available to help them maintain their housing. In

addition, there is a lack of early interventions for these at-risk populations. The following section contains a series of recommendations that would improve the ability of the system to intervene with these at-risk households and prevent them from becoming homeless.

Activity: Increase Interventions with At-Risk Households

- **Low-Income, Young, Single Head of Household/Families**

The Task Force recommends that CEHKC support expansion of programs that intervene with and support families living on the “cusp” of homelessness, which Task Force explorations found to most often be young, single-parent households. The head of household may be employed but is not receiving adequate child supports—either financial or emotional. Generally, the children receive some services from the school system, including free or reduced lunch. This population could be engaged through alliances with other mainstream systems including the school system.

- **Formerly Homeless Households**

Research shows that a predictor of future homelessness is a history of past homelessness.⁴ Families who have experienced episodes of homelessness and are residing in permanent housing but are not receiving services should receive outreach and offers of services if needed at regular intervals. Outreach to this population could be facilitated through their past or current housing assistance program. Service provider capacity to provide follow-up support services is typically very limited; expanding this capacity would ensure that gains from initial program investments are maintained.

- **Households with Rent Arrearages**

Households who are chronically behind in their rent payments are living in many low-income housing projects and housing complexes. Anecdotally, the Task Force has learned that “soft” evictions take place on a regular basis in these situations: the housing providers and private landlords know which households are not making rent, but lack resources to increase the ability of those households to maintain their housing. This population would benefit from expanded outreach, information and access to prevention resources that would enable them to stabilize and avoid eventual eviction. In addition, targeting prevention efforts to these households would strengthen the capacity of low-income housing providers to serve more people, by helping them to avoid incurring debt from non-paying tenants.

Activity: Support Households Ineligible for the Housing Stability Project (HSP)

Currently, households who do not have income or are below the required program income level are denied access to HSP and not consistently linked to other programs to meet their needs. The Task Force recommends that a new program be developed to divert these households to receive resources and services to maintain their housing.

Activity: Research Best Practices for Youth and Young Adults and Domestic Violence Victims

⁴ *Understanding Family Homelessness in New York City: An In-Depth Study of Families' Experiences Before and After Shelter.* Nancy Smith, Zaire Dinzey Flores, Jeffrey Lin, and John Markovic, Vera Institute of Justice, for the New York City Department of Homeless Services. Available online: http://www.vera.org/publications/publications_5.asp?publication_id=308

The Task Force recognizes that it is not always in the best interest of some vulnerable people to stay in their current housing due to violence and other risky activities taking place in the household. As a result, the Task Force recommends that CEHKC conduct research on national best practice models and subsequently expand the availability of Safe Places (networks of businesses, organizations and community agencies) which can be accessed by youth, young adults and domestic violence victims who need a safe place to stay.

System Transformation: Increase the availability (both the system and household amount and efficiency of access to) of emergency financial assistance for all populations

Activity: Create More Sources of Flexible Emergency Funds

A significant expansion in the amount of flexible funding available is crucial to meet the needs of at-risk households. These funds keep households from moving “down-stream” closer towards homelessness. The cost to the system of these short-term supports is much less than the cost of re-housing a household once they have lost their housing. The Task Force recommends the IAC continue to prioritize significant increases of the amounts of both shallow rent subsidies and, when needed, longer-term housing supports.

Additionally, for vulnerable populations:

- Coordinate with the prevention efforts of current Domestic Violence funders (both City of Seattle and Washington State) to create a funding pool that will temporarily help maintain families in their homes (e.g., rental assistance, utility assistance, mortgage support, critical repairs, and maintenance) while income options are explored and secured. Increase the funding for civil legal assistance, legal advocacy and community advocacy, so that victim/survivors, whether they go to shelter or not, have adequate access to safety strategies, resource information, legal options, and advocacy.

System Transformation: Align prevention strategies and funding

Activity: Create a Homelessness Prevention Funders Group

Lack of coordination between funders often creates chaos for providers, which can lead to inefficient service delivery. The Task Force recommends that a Prevention Funders Group be established (akin to the Homeless Housing Funders group) to coordinate and align funding sources to ensure stable funding sources. Developing a long-term funding plan and coordinating efforts will improve prevention outcomes in King County.

System Transformation: Increase the availability and improve the delivery of centralized information and referrals

Activity: Increased Publicity of Informational Resources

The Task Force has identified a gap in awareness of and a lack of accessibility to the King County 2-1-1 information line, especially for at-risk populations. Recent data from King County 2-1-1 indicates that a majority of people become aware of community resources only *after* they become homeless and begin to navigate the homeless system. In 2007, 15,297 callers sought emergency housing while only 9,456 sought prevention assistance. Accessibility issues around the information line, such as the fact that it does not currently operate 24/7, and that it cannot be accessed from a

cell phone, compound the problem of at-risk households not receiving the services they need to remain in their housing. In addition, there are significant barriers to accessibility for vulnerable populations such as immigrant and refugee households experiencing family violence. The Task Force recommends that CEHKC advocate for an expansion of and awareness campaign around the King County 2-1-1 service.

Activity: Coordinated Entry Initiatives

CEHKC should take a leadership role to address the gaps in the coordinated entry system for both housing and prevention services. Currently efforts are under way at both the Washington State and King County levels to improve the entry system, but both efforts are focusing on a narrow constituency or set of activities. The most significant gap related to prevention activities is for the general population who need more basic services and support. CEHKC should prioritize the development of a coordinated-entry pilot in one sub-region of King County, and address any obstacles to implementing the functionality to provide real-time information and service referrals within the Safe Harbors information system.

Activity: Improve the Community-Based Information and Referral System

Linked with the need for coordinated entry is the need for updated information and referrals. Local case managers are faced with the need to piecemeal information and referrals based on their individual knowledge and expertise. Unfortunately information is sometimes outdated or incorrect and the client loses valuable time in his/her quest for services to maintain housing. The Task Force recommends that CEHKC investigate the status of the State's Community Trade and Economic Development's (CTED) *Access to Services Guide* and determine the local usability. In addition, CEHKC should support expansion of the local HMIS (Safe Harbors) to include real-time data to aid both Case Managers and clients in researching the services available.

Additionally, for vulnerable populations in our community:

- Create youth- and young adult-targeted homeless prevention outreach and information programs, advertising in locations that youth and young adults frequent such as bus stops and on-bus advertising; community centers, health clinics, schools, and targeted local businesses. Link efforts to existing efforts such as the Pro-Youth Outreach teams and faith-based programs.
- Increase school-based outreach provided through school counselors, presentations at assemblies of services available, peer outreach programs and the development of materials. Encourage the creation of a Homeless Youth Liaison at each school versus the current one position for each district.
- Develop an outreach and information curriculum for domestic violence victims. Educate domestic violence survivors who live in subsidized housing about their rights under federal and state law to remain in their housing unit or to be moved to a safer unit.

System Transformation: Encourage collaborative approaches to service delivery

The Task Force envisions a system that is comprised of agencies that participate in collaborative relationships and serve all clients, without regard to the depth of their needs or their ability to succeed in the program. These efforts should include outreach to and through providers other than

those that provide housing or serve primarily homeless clients, to ensure that the broader client base and resources of these agencies are brought to bear in preventing homelessness before it begins.

Activity: Implement the Housing Foundations Pilot Project

The King County Housing Foundations Project (HFP) is a proposed homelessness prevention pilot intended to reduce the number of people who experience homelessness in a specific geographic region through targeted interventions among at-risk households and to measure that reduction by comparison to “control group” areas. The HFP has been submitted by King County for the spring round of the state Homeless Grant Assistance Program (HGAP). The pilot seeks to replicate elements of the nationally recognized New York City HomeBase model in three pilot sites, two to be located in South King County and one in Seattle. Like the New York model, the pilot will focus on specific neighborhoods where a disproportionate number of households are accessing the shelter system and where the households share characteristics such as:

- Single parent homes⁵
- Number of families living below the poverty level⁶
- Number of people on public assistance⁷
- Number of unlawful detainers/evictions and utility shut-offs

HFP will integrate enhanced services with existing housing or service systems. The project will initiate formal partnerships with programs and services such as Department of Social and Human Services (DSHS), Employment Security Department (ESD), local schools and school districts, human service agencies, congregations and others. One of the key pilot goals is to enhance the ability and capacity of local partners to proactively identify households experiencing trigger situations and connect qualifying households to existing services.

Currently, a tool to efficiently match people with the type and level of services they need using risk factors does not exist in King County. One of the first priorities of the pilot will be to develop a beta-version of an assessment/triage tool to 1) determine a family’s risk of becoming homeless, and 2) to steer them towards the service provider and service levels best suited to helping them stay in their housing.

If the pilot is not funded by CTED, CEHKC should seek support from other resources to implement this promising pilot.

System Transformation: Ensure CEHKC efforts are coordinated internally and are connected to other relevant community initiatives

King County is home to many local and statewide community initiatives that, working together, make a significant impact on the problem of homelessness. The Task Force recommends that CEHKC ensure that they link their prevention efforts to regional and sub-regional efforts to ensure the connection and coordination between initiatives. The following list illustrates some of those entities and activities.

⁵ 84% of King County residents of emergency and transitional housing programs are single-headed households (2007 One Night Count Shelter Survey).

⁶ 95% have incomes below 30% AMI (ibid).

⁷ 53% of households reporting income report public assistance as their main source of income(ibid).

CEHKC Initiatives:

- Population Committee Activities
 - Single Adults: Discharge Planning, Chronic Homelessness
 - Families Committee: Case Management Education Standards, Family Assessment Tool
 - Youth and Young Adult Committee: Countywide Homeless Young Adult Plan
 - Communications/ Public Relations Committee
 - Communications/ Legislative Advocacy: Federal and State legislation
- Landlord Liaison Access to Housing – Partnering with landlords to increase access to market and access to affordable housing among homeless and formerly homeless people

Public and Private Funders:

- King County
- City Jurisdictions (including the City of Seattle)
- United Way of King County
- Medina Foundation
- Allen Foundation
- Gates Foundation

Local Initiatives/ Groups:

- Seattle King County Coalition on Homelessness
- Interfaith Task Force on Homelessness
- South King County Forum on Homelessness
- Eastside Homeless Advisory Committee
- Downtown Seattle Association
- King County Coalition Against Domestic Violence

Next Steps

As noted at the onset of this report, the Task Force expects that the IAC, CEHKC and their partners will use this report and its contents to guide their policy and funding decisions.⁸ The efforts of the Task Force, the consultants, and those who participated in the creation of this report are only well-spent if significant effort is put into implementing these strategies – and therefore realizing the vision of the Task Force, as described above in the introduction to the recommendations.

⁸ See Attachment A – *Action Plan*

Appendix A: Action Plan (Draft)

Activity	Timeline	Responsible Entity
Appropriately scaled housing stability case management and other relevant supportive services for at-risk households are expanded and more readily available		
Increase Access to Housing Stability Planning and Appropriately Scaled Case Management		
Increase Access to Self-Advocacy & Education		
Case Management and family counseling services		
Develop educational programs on domestic violence prevention for immigrant and refugee households		
Increase early interventions with at-risk households to prevent them from losing their housing		
Increase interventions with: <ul style="list-style-type: none"> • Low-Income, Young, Single HOH • Formerly Homeless Households • Households with Rent Arrearages 		
Households Ineligible for the Housing Stability Project (HSP)		
Youth and Young Adults and Domestic Violence Victims		
Conduct research national best practice models and subsequently expand the availability of safe places for those who need a safe place to stay.		
Increase the availability (both the amount of and efficiency of access to) emergency financial assistance for all populations		
Create More Sources of Flexible Emergency Funds		
Expand the amount of flexible funding available to meet the needs of at-risk households.		
Coordinate with the prevention efforts of current Domestic Violence funders (both City of Seattle and Washington State) to create a funding pool that will temporarily help maintain families in their homes		

Activity	Timeline	Responsible Entity
Align prevention strategies and funding		
Create a Homeless Prevention Funders Group		
Increase the availability and improve the delivery of centralized information and referrals		
Increased Publicity of Informational Resources		
Coordinated-Entry Initiatives		
Improve the Community-Based Information and Referral System		
CTED Access to Services Guide and determine the local usability.		
Expansion of the local HMIS (Safe Harbors) to include real-time data to aid both Case Managers and clients in researching the services available		
Create Youth & Young Adult targeted homeless prevention outreach and information programs		
Increase school-based outreach		
Encourage the creation of a Homeless Youth Liaison at each School		
Develop an Outreach and Information Curriculum for Domestic Violence Victims		
Encourage collaborative approaches to service delivery		
Leadership role in the development of standardized service delivery activities such as case management standards		
Implement the Housing Foundations Pilot Project		
Ensure CEHKC efforts are coordinated internally and are connected to other relevant community initiatives		
Link CEHKC prevention efforts to regional and sub-regional efforts		

Appendix B: Glossary of Common Prevention Terms

AFFORDABLE HOUSING: The generally accepted definition of affordability is for a household to pay no more than 30 percent of its annual income on housing. Families who pay more than 30 percent of their income for housing are considered cost-burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. More recent conversations recognize that thousands of households are able to maintain housing costs up to 50% of their income. Policy discussions are taking place addressing whether it is better to serve more households with shallower subsidies or fewer households at deeper subsidies.

BEDS: The unit of measure when describing the overnight sleeping capacity or availability for shelters, skilled nursing facilities, hospices, board and care, adult family living, assisted living, and other such facilities

BENEFICIARIES: The households, individuals, families who receive the benefits of the services

CONTINUUM OF CARE: An approach that helps communities plan for and provide a full range of emergency, transitional, and permanent housing and service resources to address the various needs of homeless persons at the point in time that they need them. The approach is based on the understanding that homelessness is not caused merely by a lack of shelter, but involves a variety of underlying, unmet needs—physical, economic, and social. Designed to encourage localities to develop a coordinated and comprehensive long-term approach to homelessness, the Continuum of Care consolidates the planning, application, and reporting documents for the U.S. Department of Housing and Urban Development’s Shelter Plus Care, Section 8 Moderate Rehabilitation Single-Room Occupancy Dwellings (SRO) Program, and Supportive Housing Program.

CONTINUUM OF CARE ORGANIZATIONS: A consortium of homeless providers, governmental agencies, funders and other representatives which have joined forces to plan for and implement activities for the homeless

DISCHARGE PLANNING: The process of assisting an individual in a public institution (for example, a jail, prison, or psychiatric hospital) to plan for return or re-entry into the community, and the linkage of the individual to essential community services and supports

EMERGENCY SHELTER: Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of homeless persons. The length of stay can range from one night up to as much as three months.

HEAD OF HOUSEHOLD: The person who manages the affairs of the household comprising the dependants and relatives living along with him or her

HOMELESS PERSON, HUD DEFINITION: HUD defines homelessness using the following definition: A homeless person is someone who is living on the street or in an emergency shelter, or who would be living on the street or in an emergency shelter without HUD's homelessness assistance. A person is considered homeless only when he/she resides in one of the places described below:

- In places not meant for human habitation, such as cars, parks, sidewalks, abandoned buildings, on the street;
- In an emergency shelter;

- In transitional or supportive housing for homeless persons who originally came from the streets or emergency shelters;
- In any of the above places but is spending a short time (up to 30 consecutive days) in a hospital or other institution;
- Is being evicted within a week from a private dwelling unit and no subsequent residence has been identified and the person lacks the resources and support networks needed to obtain housing or their housing has been condemned by housing officials and is no longer considered meant for human habitation;
- Is being discharged within a week from an institution in which the person has been a resident for more than 30 consecutive days and no subsequent residence has been identified and the person lacks the resources and support networks needed to obtain housing; or
- Is fleeing a domestic violence housing situation and no subsequent residence has been identified and the person lacks the resources and support networks needed to obtain housing.

HOMELESS MANAGEMENT INFORMATION SYSTEM (HMIS): An information system, usually electronic, that meets the federal mandate that jurisdictions collect an array of data on homelessness, including unduplicated counts, use of services and the effectiveness of the local homeless assistance system

HOMELESSNESS PREVENTION SERVICES: Activities or programs designed to prevent the incidence of homelessness, including, but not limited to:

- Short-term subsidies to defray rent and utility arrearages for families who have received eviction or utility termination notices
- Security deposits or first month's rent to permit a homeless family to move into its own apartment
- Mediation programs for landlord-tenant disputes
- Legal services programs for the representation of indigent tenants in eviction proceedings
- Payments to prevent foreclosure on a home
- Other innovative programs and activities designed to prevent the incidence of homelessness

HOUSEHOLD: A household made up of one or more individuals

HOUSING UNIT: An occupied or vacant house, apartment, or a single room (SRO housing) that is intended as separate living quarters

HOUSING FIRST MODEL: Housing First is an approach to ending homelessness that centers on providing homeless people with housing quickly and then providing services as needed. What differentiates a Housing First approach from traditional emergency shelter or transitional housing approaches is that it is "housing-based," with an immediate and primary focus on helping individuals and families quickly access and sustain permanent housing. It assumes that housing stabilization is key in the return of the individual or family to independent living and that needed supportive services can more effectively be provided when a person is housed.

HOUSING AUTHORITY: An organization established under state law to provide housing for low- and moderate-income persons. Commissioners are appointed by the local governing body of the jurisdiction in which they operate. Many housing authorities own their own housing or operate public housing funded by HUD. In Washington State, many housing authorities also administer Housing Choice Voucher (Section 8) programs, which subsidize the cost of housing permanently, making it affordable to (among others) homeless persons coming from shelters and transitional housing. (See also: Voucher)

INSTITUTIONAL RACISM: Those forces, social arrangements, institutions, structures, policies, precedents and systems of social relations that operate to deprive certain racially identified categories of people of equality.

MAINSTREAM SYSTEMS: Public agencies that provide services to low-income people. Services can include financial aid, food assistance, medical and mental health care, and employment and education programs.

MCKINNEY-VENTO ACT: The primary federal response targeted to assisting homeless individuals and families. The scope of the Act includes: outreach, emergency food and shelter, transitional and permanent housing, primary health care services, mental health, alcohol and drug abuse treatment, education, job training, and child care. There are nine titles under the McKinney-Vento Act that are administered by several different federal agencies, including the U.S. Department of Housing and Urban Development (HUD). McKinney-Vento Act Programs administered by HUD include: Emergency Shelter Grant Program, Supportive Housing Program, Section 8 Moderate Rehabilitation for Single-Room Occupancy Dwellings, Supplemental Assistance to Facilities to Assist the Homeless, and Single Family Property Disposition Initiative.

MENTAL ILLNESS: A serious and persistent mental or emotional impairment that significantly limits a person’s ability to live independently.

NON-SERVICE SEEKERS: Households who do not acknowledge their risks of homelessness and do not seek prevention services until the household loses their housing

PERMANENT HOUSING: Housing which is intended to be the tenant’s home for as long as they choose. Tenants of permanent housing sign legal lease documents.

PERMANENT SUPPORTIVE HOUSING: Long-term community-based housing and supportive services for homeless persons with disabilities. The intent of this type of supportive housing is to enable this special needs population to live as independently as possible in a permanent setting. In the supportive housing model, services are available to the tenant, but accepting services cannot be required of tenants or in any way impact their tenancy. The supportive services may be provided by the organization managing the housing or provided by other public or private service agencies. There is no definite length of stay.

PERSON WITH A DISABILITY: HUD’s Section 8 program defines a “person with a disability” as: a person who is determined to: 1) have a physical, mental, or emotional impairment that is expected to be of continued and indefinite duration, substantially impedes his or her ability to live independently, and is of such a nature that the ability could be improved by more suitable housing conditions; or 2) have a developmental disability, as defined in the Developmental Disabilities Assistance and Bill of Rights Act.

POVERTY LEVEL: Following the directive of the U.S. Office of Management and Budget, the Census Bureau uses a set of income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold, then the family or unrelated individual is classified as being “below the poverty level.” In 2004, poverty levels in the contiguous 48 states for a family of four was an annual income of less than \$18,850. Most recent data (2005): approximately 164,000, or 9.4 percent, of King County residents lived below the Federal Poverty Level in 2005.

PRIMARY PREVENTION: The Ten-Year Plan to End Homelessness in King County defines prevention activities as “*the provision of emergency assistance and interventions designed to directly prevent individuals, families and youth from becoming homeless*” – or closing the front door of homelessness. These

activities include, but are not limited to, the provision of emergency rent/mortgage assistance, utility assistance, emergency financial assistance, case management, and links to job training and placement.

PUBLIC ASSISTANCE: Food assistance, financial aid, medical care and other services that support children, families and vulnerable adults and seniors

(RAPID) RE-HOUSING: Housing placement services that effectively address housing barriers for people and quickly place homeless people in housing

SAFE HARBORS: King County’s Homeless Management Information (HMIS) system

SERVICES (PREVENTION): Rent, mortgage, utility assistance, case management, landlord or lender intervention and other strategies to prevent eviction and homelessness

TRANSITIONAL HOUSING, HUD DEFINITION: HUD defines transitional housing as a project that is designed to provide housing and appropriate support services to homeless persons to facilitate movement to independent living within 24 months. For purposes of the HOME program, there is not a HUD-approved time period for moving to independent living.

VETERAN: Anyone who has been discharged from the military generally after at least two years of service whether they served on active duty in a conflict or not.

VOUCHER: A Voucher generally refers to a Housing Choice (Section 8) Voucher provided by a local housing authority to a low- or moderate-income person, but can also refer to an emergency voucher for short-term motel voucher for a homeless person. The Section 8 Voucher issued by the housing authority makes up, in payment directly to the landlord, the difference between what a low- or moderate-income tenant can pay for rent (roughly 30% of their income) and the Fair Market Rent (more or less an average rent). Most Section 8 Vouchers are “tenant-based,” meaning that the voucher-holder can shop for an apartment or house rental on the private market, while others are “project-based,” meaning that they are not portable, but can only be used in a specific building.

YOUNG ADULT: Individual between the ages of 18 and 24

YOUTH: Unaccompanied minor under the age of 18

Appendix C: Best Practices Summary and Research Catalog

Best Practices Summary

The consultants conducted a scan of research and evaluation from prevention programs across the United States and beyond. The key findings, summarized below, are keyed to a comprehensive list of the materials consulted, which is attached as an appendix.

- **No clear predictive indicators of homelessness** have been found by researchers – a mix of factors related to poverty and destabilized lives are prevalent among those who become homeless, but research over the last 20 years has not been able to determine which single factor (or mix of factors) will cause individuals/families on the cusp to go over (Shinn; Burt, et al).
- “Theory of limited difference” is a concept for developing a predictive assessment tool for risk, by looking at the trajectory of the individuals or families, rather than any particular trigger – but this theory has not been tested in the homelessness field (Takeuchi and Wertheimer).
- Though a “silver bullet” indicator may not exist, **many jurisdictions have pursued interventions that target the factors that are prevalent among people who do become homeless**, accepting that such programs will target many people who will not become homeless for each person who will.
 - Among homeless families in a New York study, experiencing homelessness, an informal or formal eviction, domestic violence, and receiving public assistance increased the likelihood of a family entering shelter within the same month of experiencing these destabilizing events (Vera Institute of Justice).
 - In Washington, a survey of parents with a child in a dependency case found that 35% reported losing their home or living arrangements as a result of the case (JLARC).
 - A study in England of older adults found three pathways to homelessness that they felt provided significant opportunity for intervention: (i) following bereavement, (ii) associated with mobility or functioning difficulties derived from physical and mental health problems, and (iii) prompted by rent arrears due to Housing Benefit claims, renewals or payment delays (University of Sheffield).
 - Receipt of housing subsidy is a predictor of housing stability among homeless families (Shinn and Weitzman); and most families required an ongoing housing subsidy to remain stably housed (Sound Families).
- **Evidence that broad interventions based on prevalence factors prevent homelessness is scant** (Shinn); **however, only a moderate percentage of prevention program clients served need to be those who would actually become homeless for the programs to be cost-effective.** Using local figures, the low cost of prevention efforts (average of \$980 per

household⁹) coupled with the high cost of homelessness (average of \$7,800 for twelve months of transitional housing¹⁰) means that **resources would be saved if only 1 in 7 clients successfully served by prevention efforts would have otherwise become homeless.**

- Programs in other states or localities tend to **measure success by the percentage of clients served who remain stable in housing** after 6 months (Louisville (KY) Eviction Prevention Program, 90%) or 1 year (Hennepin County (MN), 96%).
 - Programs without outcome data exist in San Francisco (crisis assistance and help accessing benefits and achieving self-sufficiency for families); Boston (homelessness prevention resource center); Salt Lake City (supportive services and case management through the Housing Authority); Colorado; and Chicago.
- Once a jurisdiction establishes how it will identify the target population for prevention services, **ensuring that potential clients engage with the services is critical.** Almost half of the sheltered families in the New York study experienced an informal or formal eviction. But despite the existence of services and resources in New York City to help families avoid eviction, most families did not fight their eviction (Vera Institute of Justice).
- In planning a prevention response, some elements shared by prevention programs that seem to contribute to their viability or success included (Burt et al):
 - **Jurisdictional leadership and commitment** including identification of goals, tracking of progress, and understanding of and responsibility to roles
 - Involvement of **mainstream assistance** agencies
 - Agencies and systems sharing information, through a single unifying data system or with the **capacity to track clients across different data systems**
 - A **single agency or system controlling the eligibility determination** process, including agreed-upon criteria combined with housing barrier screening and triage
 - **Short-term assistance** typically applied to families; **long-term strategies** typically for people whose disabilities or other circumstances indicate **chronic problems**
- **Flexible program design with components that can be applied/adapted to the needs of the individual clients is also important.** New York’s Home Base prevention program operated in the Bronx by HELP USA found that they spent only 20 percent of their budget on direct financial assistance – far less than expected – but that clients had a range of other needs, including legal services and the support of strengthened service networks.

⁹ Based on information from the 2007 King County Housing Stability Plan

¹⁰ Data from CEH Staff 2006 Financial Mapping Survey

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Appendix D: Resource and Gap Summary

The following section represents the Task Force’s research and analysis of local prevention supports and services. The information presented reflects King County’s prevention system based on the information available at the time the report development. *Please contact the consultants or a Task Force member with any updates or additional information.*

Category: Identification and Outreach

One of the more compelling concepts emerging from prevention services best practices is the activity of identifying “trigger” situations or risk indicators that may increase the likelihood that people lose their housing. In concert with the identification activities, there is a need for the community to develop mechanisms to reach out to these at-risk households before they approach crisis, thereby allowing them to maintain housing stability. Currently, King County’s prevention system lacks a formal mechanism for reaching those at-risk households.

Category: Information & Referral / Access to Resources (Triage)

Coordinated Entry Efforts in King County

One of the first priorities of the CEHKC was the development of a coordinated entry system to provide people with timely and accurate information and referral to the most appropriate services. The CEHKC coordinated entry effort has been on hold pending resolution of what was understood to be similar efforts by Washington State Community Trade and Economic Development and the Veterans and Human Services Levy. At this point, it appears that the levy project will serve a narrower constituency than originally anticipated (only clients served by King County Mental Health and Chemical Dependency contracted agencies) or is a slightly different work product (CTED’s Access to Services Guide is a document that lists all the various mainstream state services such as state Department of Social and Health Services offices, WorkSource, Headstart, and their contact information, but doesn’t provide real-time information on availability.)

CEHKC may need to re-emerge as a leader on this effort to address the gaps in the coordinated entry system.

Community Information Line / 2-1-1

The Community Information Line (CIL) provides information and referrals (I & R) to callers from throughout King County. As it relates to prevention, CIL predicts it will receive over 10,000 calls this year from people seeking rental assistance. CIL does not collect identifying information among callers, so there are most certainly duplicated households within this number. The predicted number is an increase over previous years (8,819 calls in 2006) though some portion of this increase is likely attributable to the expansion of CIL hours since February 2007, when CIL became available 24/7.

CIL screens callers for basic eligibility and areas of need and provides phone numbers to appropriate services. In the case of the Housing Stability Project (see description below), CIL not

only screens, but also sets appointments with participating agencies. In 2007, 2-1-1 was established as a statewide network of information lines, and I & R specialists are now available 24/7, 365 days a year.

The Task Force has identified a gap of a lack of publicity and a lack of accessibility for the 2-1-1 information line, especially for at-risk populations.

Community-Based Information and Referral throughout King County

It is standard practice for case managers to refer clients / callers to services outside of their area of expertise as best they can, when and as appropriate. However this is, by default, limited by the case manager's assessment of the client's needs as well as his or her knowledge of the broader housing and service system.

Members of the Consumer Advisory Council frequently speak of ineffectiveness of this type of system where case managers provider referrals using outdated referral lists and gaps in their knowledge about appropriate and needed services. In previous years, Catholic Community Services used discretionary funds to provide 2-1-1 like services to residents of South King County and one-on-one assistance to help people "cobble together" the funds they need to respond to emergent financial needs. In 2007 CCS faced significant cuts in some of its other programs and diverted their discretionary funds to other core services.

Category: Emergency Financial Assistance – Rental Assistance

There are a number of rental assistance projects throughout King County—some funded by local governments as collaborative partnerships, some operated by small congregations which might provide \$25 to families in need as part of their ministry. The majority of programs assist people who have experienced a one-time crisis that has been generally resolved but who still need financial assistance to catch up on rent, with the understanding that they'll be able to pay next month's rent on their own. The Task Force has determined that this type of emergency financial assistance is most often insufficient to keep people housed for the long-term.

Private

Many non-profit agencies secure additional funds to supplement their other prevention dollars. Traditional sources include mechanisms such as the Windermere Foundation, Mutual Interest (landlords & property owners who pool together the interest earned on security deposits), and local congregations who collect funds from their church members on a monthly basis. The Community Information Line typically refers households to these agencies, but does not set appointments. Clients contact the agency directly for screening, appointments, and whatever other processes these agencies might employ. The limits of private agency assistance are highly variable across local jurisdictions.

United Way of King County

United Way of King County funds homeless prevention services by awarding grants to agencies under the outcome "At-risk families/individuals avoid becoming homeless". Approximately \$754,000 will be awarded to agencies that provide legal representation, landlord mediation, rental assistance and other homeless prevention services in 2008-2009.

State of Washington – Emergency Shelter Programs

The Washington Department of Community, Trade, and Economic Development (CTED) manages both Homeless Family Shelter (HFS) and Emergency Shelter Assistance Program (ESAP) funds, which are contracted through local agencies. ESAP funds comprise federal Emergency Shelter Grant (ESG) funds as well as state funds. Although the ESG does not fund prevention it will begin to support those activities in the State’s next biennium funding period. The State ESAP funds support prevention services.

Local awards are made through a local steering committee comprised of providers and CTED representatives. Agencies disperse funds directly through their in-house processes and/or in collaboration with other fund sources they may manage. King County has four lead agencies (Solid Ground, HopeLink, YWCA, and the Salvation Army) that will receive a total of \$2.5 million in ESAP funds to provide services to both families and other recipients in 2008-2009.

The Emergency Food and Shelter Program (EFSP)

The Emergency Food and Shelter Program is a Federal program administered by the U.S. Department of Homeland Security’s Federal Emergency Management Act (FEMA), which has been entrusted through the McKinney-Vento Homeless Assistance Act to supplement and expand ongoing efforts to provide shelter, food and supportive services for the nation’s hungry, homeless and people in economic crisis.

United Way of King County convenes the Local EFSP Board which is comprised of providers, city, county and other representatives. Local awards are made through the Local EFSP Board. Funded agencies, known as “Local Recipient Organizations” use EFSP funds for mass shelter, mass feeding, food distribution, one-month utility payments to prevent service cut-offs, and one-month rent/mortgage assistance to prevent evictions or assist people leaving shelters to establish stable living conditions.

In 2008, King County received \$996,188 in EFSP funds, which is split evenly between shelter and food programs. Of the \$498,094 awarded to shelter services, \$121,458 is earmarked for rent/mortgage assistance. King County has seven shelter Local Recipient Organizations (AHA, Catholic Community Services, HopeLink, Multi-Service Center, Salvation Army, Solid Ground, YWCA) that serve as fiscal agents for an additional 35 agencies or 68 programs.

King County – Housing Stability Project

King County recently released an RFP that combined several new and existing fund sources to expand the Housing Stability Project (HSP) resulting in an increase from \$650,000 annually to \$2.5 million. The project will provide emergency financial assistance to low-income households who have experienced a one-time crisis that has put their housing at risk. The project is modeled after an existing program, wherein local cities combined a portion of their Community Development Block Grant (CDBG) funds for prevention purposes, and the County serves as the contract monitor. The county then contracts with a local nonprofit to serve as the lead agency, who then subcontracts with multiple community-based agencies to ensure regional distribution of funds. The project partners with the Community Information Line (CIL), which receives calls from over 10,000 people seeking rental assistance each year. CIL screens these calls for eligibility per funder guidelines. For households deemed eligible, the CIL sets an actual appointment with subcontracting agencies.

Subcontract agencies may also set appointments among their own clientele or local residents seeking assistance.

During the appointment, subcontract agencies conduct a comprehensive intake and complete the HSP application for rental assistance. They work with the household to develop a monthly budget, and provide modest case management focused mainly on information and referral. The lead agency maintains a central database to ensure households have not been previously served, disperses checks to landlords, and conducts a six- and twelve-month follow-up with the client to determine if they are still stably housed. The average (historical) amount of assistance per household is \$950. Of the \$2.5 million that is now available, approximately \$1.7 million is anticipated to be for direct emergency rental assistance, with the balance going towards staff time to provide housing stability / short-term case management services.

The most significant gap in the HSP program is its inability to provide resources for those households that do not meet the eligibility threshold. The Task Force has recommended a pilot program that would serve those diverted households and provide supportive services to help them maintain their housing. In addition, there is a significant gap in services due to the client's lack of access to case management services.

Suburban Cities

Many suburban cities contract directly with a local nonprofit agency to distribute rental assistance and other emergency assistance funds. CIL typically provides information and referral on these services, but does not set appointments. The limits of assistance are highly variable across jurisdiction. Below is a partial list of cities and amounts they contribute toward prevention funds. *(Information gleaned from funding survey sent by CEHKD staff to city planners)*

- **Des Moines:** Provides approximately \$5,000 in General Funds to a local agency (in addition to their CDBG contribution to HSP)
- **Kirkland:** Provides approximately \$20,000 in General Funds to local agencies (in addition to their CDBG contribution to HSP)
- **Bellevue:** Provides approximately \$65,000 in General Funds to local agencies (in addition to their CDBG contribution to HSP)
- **Tukwila:** Provides approximately \$30,000 in General Funds to local agencies (in addition to their CDBG contribution to HSP)
- **Kent:** Provides approximately \$70,000 in CDBG and \$70,000 in General Funds (does not participate in HSP, but contracts with local agencies directly)

Some of the larger participating agencies who help disperse various forms of rental assistance across the region include:

- **East County:** HopeLink, CCS, Salvation Army, YWCA, various church funds
- **Seattle:** Various help lines (North End, Queen Anne, West Seattle), University Churches Fund, CAMP, El Centro de la Raza, YWCA, IDHA, CCS, Solid Ground, ROAR, Family Services, Jewish Family Services, various church funds
- **South County:** CCS, MSC, YWCA, Salvation Army, various food banks and churches funds

Category: Emergency Financial Assistance - Flexible Needs

These resources are flexible, fluid and highly variable in the amounts available, what they can be used for, and the related eligibility criteria. The following is based on CEHKC staff knowledge of assistance for flexible needs (such as childcare and utility assistance) based on years of experience in the prevention field and results of the funding mapping survey sent to human services planners to most King County cities. It almost certainly misses some of the funds and assistance that may be available.

Utility Assistance

Several agencies around the City of Seattle and/or King County receive LIHEAP (Low Income Housing and Energy Assistance Program) and/or Puget Sound Energy utility assistance funds that they disperse to eligible clients. Households are limited to one time per year, usually no more than \$100.

Childcare

According to the nonprofit provider Child Care Resources,¹¹ the average monthly cost of full-time childcare in the Seattle / King County region ranges from \$450 for a school age child to \$1,100 for an infant.

- In 2006, Child Care Resources Homeless Project provided more than 500 homeless families with childcare for 1,000 children.
- The state Department of Social and Health Services (DSHS) provides child care subsidy benefits for families with incomes below 225 percent of the Federal Poverty Level, regardless of source of income.
- The City of Seattle provides child care subsidy for employed Seattle residents who need financial assistance for child care.
- Subsidized childcare programs include: HopeLink, YWCA, CCS, Children's Home Society, El Centro, Boys & Girls Clubs, ECAP/Head Start, The Salvation Army, Seattle Indian Center, Seattle Parks & Recreation
- Various agencies such as Seattle Milk Fund, Overlake, and others provide one-time assistance to help with child care costs when people hit a financial crunch. The availability of these funds is extremely limited.

Cash Assistance

- Through its Emergent Needs program, DSHS provides one-time cash assistance for emergency needs for TANF/WorkFirst recipients with eviction notices, utility shut-off or other emergencies.
- DSHS Diversion Cash Assistance provides up to approximately \$1,500 in cash assistance to prevent families with temporary financial crises from going on public assistance; clients must meet TANF eligibility guidelines and agree not to apply for / seek public assistance if they receive Cash Assistance.

¹¹ <http://www.childcare.org/community/facts-stats-trends.htm>

- Various agencies such as Seattle Milk Fund, Overlake and the various local help lines provide one-time assistance or vouchers to help with various financial crises. Most levels of assistance are in the \$25 - \$75 range for things like prescriptions, gas vouchers, school supplies, etc.

Category: Tenants Rights Education / Mediation / Legal Assistance

Tenants' lack of understanding of their role and responsibilities under the Landlord Tenant Act often puts them at risk of eviction. Tenants can be overwhelmed by notices they receive as part of the legal processes required under the Act, and so they simply don't respond—resulting in evictions that could have been avoided. Many tenants would benefit from access to legal assistance to help them with their understanding and response to these proceedings. The current law allows an eviction to be on a tenant's record even if the court found in favor of a tenant or if a tenant settled with the landlord with a repayment plan. Once a summons (what comes next after the 3-day pay or quit notice is issued) is filed with the court, it shows up on a tenant's record as an eviction, regardless if the outcome was in the client's favor. For tenants with an eviction on their record, it becomes significantly harder to find a landlord willing to rent to them in the future. The Task Force recommends that this is an area to explore early outreach efforts, but increased access to legal assistance also appears critical.

Tenant Education

Ready to Rent (R2R) is a standardized 12-hour tenant-education curriculum designed to help low-income and homeless persons understand their responsibilities as tenants. The curriculum also focuses on helping students resolve past issues that create barriers to obtaining housing, such as prior evictions, poor credit, criminal history or limited rental. Participants receive a certificate to show to prospective landlords, who see the diploma as a positive step towards becoming responsible tenants. R2R has been incorporated in CEHKC's Landlord Liaison project.

Tenant Rights and Mediation

Tenants Union and Solid Ground both operate phone-based / walk-in tenant services focusing on eviction prevention, deposit and repair, and housing search. While staff are not attorneys, and so do not provide legal advice, per se, they are able to provide fairly technical insight into the Landlord Tenant Act of Washington State to allow tenants to understand their rights and responsibilities under the Act. The vast majority of services are provided over the phone, allowing counselors to respond to calls from throughout King County on Landlord/Tenant issues.

The Dispute Resolution Center offers dispute resolution assistance through trained volunteers. Most of the community mediations take place at their Wallingford office, though they also offer mediation in neutral public locations like community centers and libraries around King County for those who are not able to come to Seattle. They also have mediators in all the small claims courts in King County, who provide mediation on the day of trial as an alternative to going in front of the judge. Both parties to the dispute must be willing to engage in the mediation process.

Legal Representation and Legal Resources

Housing Justice Project has "offices" at the King County Courthouse and Kent Regional Justice Center, where volunteer attorneys and volunteer legal assistants provide assistance and

representation to tenants on the day of their Show Cause Hearing. Clients must be income-eligible. HJP does not provide rental assistance funds, but can make appropriate referrals. HJP staff often negotiates tenant move-outs so that people don't have an eviction on their record, thereby making it harder for them to rent a new place.

Legal Action Center provides legal advice and representation for income-eligible residents of King County. Legal assistance is available to address problems with public assistance benefits, public or subsidized housing evictions, and focusing on serving elderly and disabled. Like the Housing Justice Project, LAC does not provide rental assistance funds, but can make referrals, and often negotiates move-outs.

Northwest Justice Project provides self-help materials on the web (www.washingtonlawhelp.org) for issues such as rights and responsibilities as a tenant, how to respond to a three-day pay or vacate, how to respond to a summons and complaint, etc.

Category: Case Management to Prevent Loss of Housing and Re-Stabilize Housing

Most housing case management is provided in the context of emergency shelter and transitional housing or permanent supportive housing programs—that is, one must have already become homeless in order to receive case management services. The limited amount of case management that is available to families at imminent risk of homelessness is generally short-term, crisis-oriented action planning and resource referral. The Task Force recommends that the improved prevention system includes case management assistance as a tool to prevent homelessness.

Short-Term Case Management / Housing Stability Services

Short-term case management services are typically provided in the context of agencies dispersing emergency financial assistance. Agencies will typically conduct an intake to identify the issue that caused the household to fall behind in rent, assist the client with applications for various financial assistance funds, develop a household budget, and provide housing stability services focused mainly on information and referral.

Mid-Term Case Management:

Over the past few years, funders and agencies have begun to recognize the gap in case management services to prevent homelessness. A few agencies (HopeLink, Jewish Family Services, and Family Services) have reorganized their services to offer slightly extended case management supports between two and six months. Clients receiving mid-term case management are typically selected from those clients who seek rental assistance, but are recognized as needing more than just financial assistance if they are to successfully retain housing. Agencies provide the rental assistance to stop the immediate eviction, and use this as an opportunity to engage the household in further case management. Further efforts are needed to identify the trigger points for future homelessness and the successful interventions that stabilize the household.

Long-Term Case Management

The housing authorities also provide and/or fund case management supports to help their residents maintain housing. SHA employs case managers in its Family Self Sufficiency Project, who work with public housing and Section 8 residents to accumulate savings by establishing and accomplishing self-directed goals related to education, employment and home ownership. SHA also funds Family Services' to work with SHA residents to provide advocacy, eviction prevention and case management services for families and individuals who are at risk of losing their housing. The Housing Access and Services Program (HASP) is a King County Housing Authority program that provides problem-solving assistance to help people with disabilities access Section 8 vouchers and maintain housing. To be referred into the HASP program, the applicant must be prepared to be successful at independent or semi-independent living.

Category: Financial Stability Services

There are a number of organizations in King County that have begun to offer financial literacy training, including asset development, either as a stand-alone educational curriculum or as part of their case management services to participants. The Task Force recommendations point to the need for this education to be provided in a way that is both timely and personally relevant.

Financial Literacy Workshops

Many credit unions and banks offer money management workshops that are open to the general public, not just their own members. A few nonprofits have a workshop curriculum that they offer on a monthly basis to their clientele or anyone who wants to attend. There are a few that will conduct this workshop on behalf of a partner agency to that agency's clientele. Other agencies offer workshops quarterly or on an as-needed basis, using their own staff to request a partner to bring their curriculum onsite. A few agencies such as IDHA, Urban League and El Centro de la Raza provide classes in other languages.

Debt Restructuring / Credit Repair

Consumer Counseling Northwest (CCNW) provides one-on-one debt restructuring services. While they are technically a nonprofit, they do collect fees for this service. Most of the IDA agencies also provide some level of debt management/credit repair to their participants as part of their savings plan. The Individual Development Account partnership is trying to secure additional resources to increase funding and support for the availability of additional credit repair counseling services to low-income people.

Individual Development Accounts / One-on-One Financial Counseling

United Way of King County coordinates a collaborative of 12 agencies providing one-on-one financial counseling services – Refugee Resettlement Office, IDHA, MSC, SJI/HomeSight, Solid Ground, Washington CASH, El Centro, HopeLink, LIHI, Urban League, Jewish Family Services, and YWCA. Participants receive financial / credit repair counseling, attend financial literacy workshops and participate in a managed savings plan. Savings are matched using state, federal and private dollars for eligible uses (homeownership, secondary education, and micro-enterprise) with rates set at 3:1 for homeownership and education and 2:1 for micro-enterprise.

Foster Youth IDA Pilot

Through funding from the State of Washington, UWKC is partnering with YMCA and Treehouse to pilot an IDA program to help Foster Youth in King County. Foster youth may use their IDA for permanent housing, education, cars, computers or health care premiums. Participants are required to save monthly, attend financial literacy- and asset-management specific trainings. Youth aging out of foster care are at extremely high risk of falling into homelessness. IDAs help reduce that risk.

Homeless IDA pilot

UWKC partnered with FareStart in 2005 to begin an IDA pilot program for people transitioning from homelessness to save for permanent rental housing. Participants are required to graduate from FareStart's culinary training program, obtain employment, attend rental housing training and save a minimum of \$10 a month. Participants can save up to \$500 and receive \$1000 in matching funds. One recent graduate of the program said that he had never had opened a bank account or saved a dollar in his life. Through his involvement in the program he said that he planned to keep his savings account and continue putting money away each month because he now knew that he could.

Earned Income Tax Credit Program

Over the past 6 years, the United Way Free Tax Prep Campaign has helped growing numbers of families maximize their income and build wealth. By providing free tax preparation assistance and access to the Earned Income Tax Credit (EITC), the Tax Campaign has helped low-income individuals claim all of their applicable tax credits while avoiding tax preparation fees. The EITC is the single largest anti-poverty program in the nation and has a positive economic impact on the communities where the recipients reside. The Free Tax Prep Campaign provides free tax preparation services and connects tax customers with asset-building opportunities including public benefits, financial education, credit and debt counseling, homeownership training and individual development accounts. By putting money into the hands of low-income families, the Free Tax Campaign reduces the risk of homelessness.

Seattle King County Coalition for Responsible Lending (SKCCRL)

SKCCRL (<http://www.seattle.gov/housing/predatorylending/default.htm>) is an advocacy-based coalition initially formed around predatory home-lending practices. In the last few years they have begun to focus on payday lending, and introduced bills in the Washington State legislature in 2006 and 2007 to curtail some of the more egregious payday lending practices (neither bill passed). Some partners provide outreach and education to communities targeted by predatory lending and payday lenders, as well as providing one-on-one financial counseling to help people develop budgets/payment plans to get out of arrears on their delinquent loans.

Asset Building Collaborative

Formed by the City of Seattle as a League of Cities program, the Seattle/King County Asset Building Collaborative (http://www.waappleseed.org/low_income_resources.shtml) was originally formed with a focus on homeownership, but has expanded to include all types of assets that might otherwise increase self sufficiency. A pilot project was launched in late 2007 with Sound Families and Seattle Housing Authority to provide financial counseling, employment counseling, and action planning to 30-50 Sound Families participants. Local partners include UWKC, HomeSight, SJI, Solid Ground, SHA, Neighborhood House, others. Each partner will provide services within their

area of expertise and accept referrals from each other for related services. Activities relevant to homelessness prevention include financial education and literacy training, as well as supporting the PeoplePoint “bridge to benefits” initiative (<http://www.peoplepoint.info/>).

Low-Cost Credit

The Medina Foundation and Community Capital Development have partnered with the Boeing Employees Credit Union (BECU), the Bill and Melinda Gates Foundation, the Seattle Foundation, and other nonprofit agencies to open a low-income credit union in 2008. The mission of this credit union is to provide high-quality, fair and affordable financial services to low- and modest-income individuals and families while also providing a suite of high-quality financial services needed by middle- and upper-income individuals. In addition to traditional banking services such as checking and savings accounts, debit cards, loans, certificates of deposits, etc., the credit union will provide low-income individuals with an affordable and fair alternative to the predatory pay-day lending and check-cashing services many now use. It will be a place where customers can get a loan to buy refrigerators and used cars (loans too small for most banks to touch) and will help people avoid check cashing stores, payday loans and otherwise reach “unbanked” populations.

Category: Long-Term Self Sufficiency (Employment, Affordable Housing, etc.)

Self sufficiency is the critical step in being able to maintain housing and other basic needs prior to, during and after a crisis. Task Force members have identified that in most cases, self sufficiency is centered on economic security and employment. Data from the Gates Foundation Sound Families Initiative demonstrate that heads of household who find employment, and more importantly, make wage gains, are more likely to remain stably housed. They also note, however, that few participants break \$12/hour, and most households continue to require some level of housing subsidy to maintain this stability. This information suggests a need for increased access to employment and training programs as well as advocacy related to increased affordable housing and living-wage jobs.

Job Training and Job Search

Seattle-King County has job training and job search assistance programs. Local WorkSource centers, in cooperation with the Workforce Development Council, provide employment resources and services from many different government, education and community organizations under one roof. There are seven WorkSource sites in King County: downtown Seattle, Rainier, North Seattle, Renton, Redmond, Auburn and South Seattle Community College. Free services available for all visitors include job listings, hiring events, labor market information, and workshops on various topics (including computer-skills classes at some locations). Disadvantaged customers may be eligible for more intensive services working one-on-one with a staff member, such as career planning, employment-focused case management, support services and continued support after job placement.

WorkSource also provides information on job training, along with help finding resources to cover the cost of training. Some people might be eligible for an Individual Training Account through the Workforce Investment Act. However, federal funds for these training dollars have been dwindling and are limited in their availability. Many other programs in the community provide job training and employment services to low-income individuals and households, including Seattle Jobs Initiative, Goodwill Industries, Pioneer Human Services and FareStart.

Agencies providing a mix of employment readiness, job skill development, job placement and retention services for young adults include the YWCA, YouthCare, Seattle Youth Garden Works, YMCA, Friends of Youth, New Horizons Ministry, Seattle Education Access, and Street Youth Ministries. YouthCare and the YMCA also provide job training. However, these programs have limited resources. The majority of employment programs available in King County for adults present barriers to homeless young adults, including expectations for immediate and lasting success that are difficult to meet without additional resources for homeless service providers who specifically work with young adults to provide intensive support services. Seattle Education Access is a resource for young adults who want to go to college. This connection between homeless employment services programs and post-secondary education is strengthened by state Opportunity Grants and can be further enhanced by ensuring that strong support services are provided in a partnership between the community colleges and homeless young adult service agencies.

The age of clients served varies; some of the employment programs that serve young adults also serve youth (13-18), and some do not. Agencies that serve youth below 18 with employment or pre-employment programming include New Horizons Ministry, Street Youth Ministries, the YWCA (15 and up) and the YMCA and YouthCare (for youth 16 and 17 years old).

Affordable Housing

There is a growing housing crisis in King County. An article in the Seattle Post-Intelligencer, dated December 11, 2007, stated that data from Dupre + Scott showed that the vacancy rate plunged from more than 7 percent in 2002 to 2.8 percent during the spring of 2007 before ticking up to 3 percent in the fall. The average rent was up 11 percent from a year ago. The Prevention Task Force acknowledges that many of the CEHKC initiatives are intended to address the issue of increasing our housing stock and basic housing affordability, and so while not attempting to create duplicate strategies, lends their support to these efforts to subsidize housing for people who are living on the cusp of losing their homes.

Category: Special Considerations for Sub-populations

The Task Force recognizes that the face of homelessness prevention often looks different for different populations. The following section outlines the special needs and system gaps for these special needs populations.

Youth under the Age of 18 & Young Adults Aged 18 to 24

Youth and young adults become homeless for reasons very different from the (mostly) economic issues that face families and single adults. For example, it is estimated that one-third of foster youth will experience at least one episode of homelessness, and some of the key predictors of young adult homelessness are homelessness as a child, exit from foster care, and teen parenting. Another major reason that youth under the age of 18 become homeless is because they run away—to escape a family situation where there is abuse or neglect, because families do not accept their sexual orientation, or other family crises.

While some of these issues may be better addressed through policy changes (e.g., improved discharge planning for foster care youth), other aspects need to be addressed with specific prevention strategies. It should be noted that the majority of the homelessness-related services and

systems intended to serve youth are intended to serve them once they do become homeless, not to help prevent them from becoming homeless.

Two paths need to be considered in preventing homelessness amongst homeless youth.

1. How do we prevent youth from becoming homeless for the first time and
2. How do we prevent youth from exiting the youth and young adult homeless populations into the adult longer-term chronic-homeless population?

When planning prevention interventions for youth, it is important to recognize the developmental status of youth. They are often reluctant to access services, or are otherwise ineligible for services for a variety of reasons:

- Many youth couch surf with friends, which isn't considered homeless—so they can't access services/ benefits
- Data collection on the number of youth who are homeless, and their needs, is challenging, given youth and young adults' relative hidden status
- Control and choice are important to youth. Typically, leaving home gives youth control and power they seek, and so they are not inclined to give that up to enter a program.
- The needs of youth change quickly, and programs need to be flexible and responsive to meet those needs as they emerge in order to engage and retain youth in services
- Youth are less knowledgeable on what services are available, or how to access those services
- Undiagnosed learning disabilities, and appropriate diagnosis of mental health issues for youth is challenging due to “underdeveloped” mind

Victims of Domestic Violence

Victims of domestic violence need to find a safe environment in which to live. When they flee their own home, they often enter the shelter system. Prevention goals for victims of domestic violence should focus on helping the victim access and move into permanent housing that is safe so they do not need to enter the shelter system. Domestic violence advocates indicate that sometimes victims can remain in their own homes if appropriate safeguards are put in place—for example, by enabling individuals to change locks and install security systems.

Communities of Color, Immigrants and Refugees

People of color, immigrants and refugees are disproportionately represented among the homeless. While people of color make up approximately 30 percent of the residents in King County (2000 Census), they are almost 60 percent of the homeless population (2007 One Night Count.) CEH has made it a priority to understand the causes of this discrepancy and implement strategies to address it. This means policy makers need to (i) constantly examine the barriers that disproportionately affect people of color and (ii) help ensure that providers of both services and housing provide culturally competent services.

In December 2007, the CEHKC Housing Linkages workgroup recommended several strategies to increase the capacity of culturally focused agencies to link their participants to housing and services. These recommendations are expected to go forth for implementation in 2008. Yet even as this effort goes forward, we must continue to insist that mainstream housing and service programs

continue to evaluate their practices and modify them where they disproportionately affect people of color. As noted in previous CEHKC materials, this is not an easy task, and it is easily one pushed to the back burner by mainstream systems. CEHKC is committed to repeatedly bringing the issue of disproportionality to the fore, and to require that steps are taken again and again to remove the barriers that face populations of color. It is especially critical to ensure that any proposed enhancements to a prevention system take into account the specific needs of communities of color, immigrants and refugees to ensure that we have closed the front door on homelessness for these particularly vulnerable populations.

Veterans

The federal government estimated in 2006 that 138,000 veterans were living in King County, and that number will only increase as individuals return from service in Iraq and Afghanistan.¹² The challenges of reintegration (including following multiple deployments) cause many to face housing instability or become homeless. The County's 2004 One Night Count found that as many as 30 percent of homeless persons in King County are veterans.

A recent analysis of government data of the long-term needs and costs of veterans returning from the Iraq and Afghanistan conflicts found the largest unmet need to be mental health care, at a time when unprecedented percentages of returning veterans face behavioral health issues related to stress, trauma, and other experiences and conditions.¹³ Stress on family relationships is also prevalent among households to which veterans' return, which may increase the risk of homelessness among both the veterans and their families.

Older Adults

Limited research exists on the unique causes of and promising approaches to prevent homelessness among older adults. However, an English study of seniors in England, Australia, and Boston, Massachusetts identified some pathways to homelessness among seniors (including bereavement or loss of a caregiver, problems associated with poor physical and mental health, and rent arrears related to housing assistance claims) that could be prevented through early identification and intervention in the form of support services.

In Seattle, Senior Services offers Minor Home Repair, which may serve as a low-cost measure to prevent homelessness.

¹² 2006 American Community Survey, U.S. Census Bureau

¹³ Bilmes, L. "Soldiers Returning from Iraq and Afghanistan: The Long-term Costs of Providing Veterans Medical Care and Disability Benefits" Faculty Research Working Papers, Harvard University JFK School of Government RWP07-001, January 2007