

Best Practices in Homelessness Prevention

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AFFORDABLE HOUSING CATALYST PROGRAM

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Florida Housing Finance Corporation



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Catalyst Training Schedule

A banner for SHIP Catalyst Training. On the left, a group of diverse people are smiling and looking at a laptop. On the right, a teal background contains white text. The SHIP logo is on the left side of the banner.

Fine Tune Your SHIP Program
REGISTER NOW FOR
**CATALYST
TRAINING**

Register Now for SHIP Catalyst Training!

The Coalition is Florida's affordable housing training and technical assistance provider.

Hotline: 1-800-677-4548

www.flhousing.org



Webinar Logistics

- Participants are muted
- Enter your questions in the box in your webinar panel
- Forgot to ask a question or want to ask privately?

Email chaney@flhousing.org

This webinar is being recorded and will be available at
www.flhousing.org

- A survey will immediately follow the webinar; ***please*** complete it!



Training Announcement



Planning to Shelter in Place

January 26 at 10:00 am

Register at

<https://attendee.gotowebinar.com/register/2632188372316368399>



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Training Announcement



Best SHIP Practices in Serving Special Needs and Homeless Households

February 9 at 10:00 am

Register at

<https://attendee.gotowebinar.com/register/1331798169169181199>



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Overview of Webinar Topics

- SHIP Eviction Prevention Strategies
- Other funding for Homelessness Prevention
 - ESG
 - SSVF for Veterans
 - TANF for Families
 - HUD YHDP for youth
 - ERA Eviction Prevention
- Targeted Prevention
- Diversion
- How do these funds flow to your community
- Working with your Homelessness Continuum of Care



Distinguishing between SHIP Rent Subsidies and SHIP Eviction Prevention

Rent Subsidies

- This is help to MOVE INTO a rental: for applicants experiencing homelessness
- May pay rent ongoing for up to 12 months

Eviction Prevention

- This is help to STAY in a rental: Assistance for those currently renting
- One time payment, not ongoing assistance



Rent Subsidies for Households Experiencing Homelessness



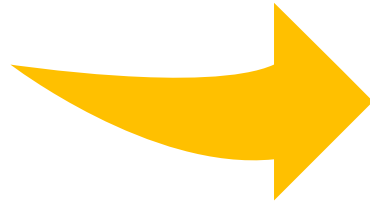
What may be paid for as part of Rent Subsidy Assistance (SHIP Code 26)?

- ✓ Rent and Utility Deposits
- ✓ Monthly Rental Assistance
- ✓ Renters receive Housing Stability Counseling



Rent Limit Compliance

Comply with the
Rent Limits Chart



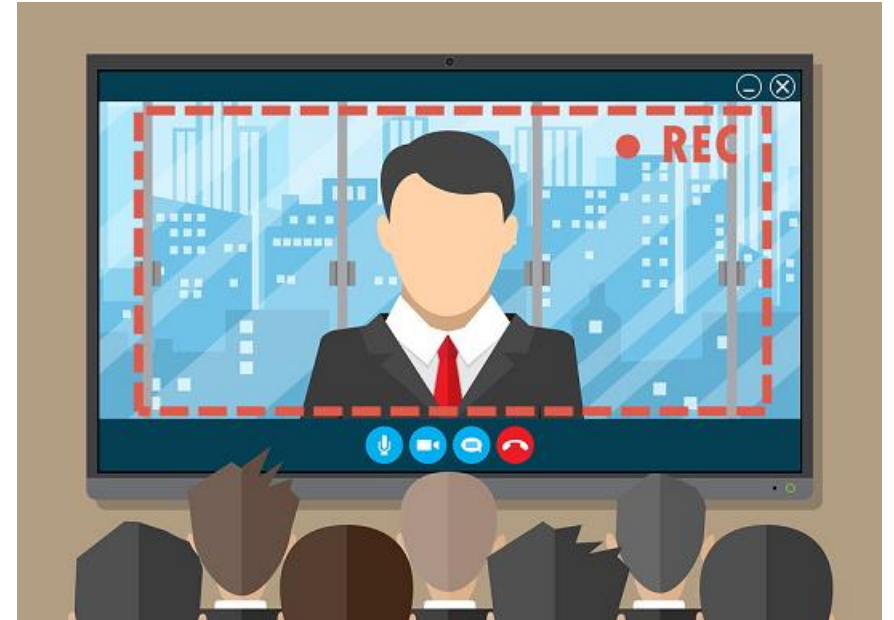
Percentage Category	Rent Limit by Number of Bedrooms in Unit					
	0	1	2	3	4	5
30%	318	359	504	659	814	960
50%	531	569	683	789	881	971
80%	850	910	1,092	1,262	1,408	1,554
120%	1,275	1,366	1,641	1,894	2,115	2,332
140%	1,487	1,594	1,914	2,210	2,467	2,721

For Rent Subsidy Recipients ONLY: Regardless of household income, rent can be up to **120% SHIP**
Rent Limit adjusted for bedroom size

More on Rent Subsidies

Review webinars:

- “Housing Subsidies 101: An Introduction to Subsidized Housing” Recording: <https://vimeo.com/333413431>
- “Income Qualification Considerations when Working with Homeless Applicants” Recording: <https://vimeo.com/217516609>



Eviction Prevention Strategy

Sample Strategy Attached:

- Similar to Foreclosure Prevention for Homeowners
- Pay up to 6 months of past due rent and late fees

Eligible applicants must document:

- Recovery from temporary hardship (best practice)
- Ability to pay rent in the future (best practice)
- Not at fault for the hardship, like loss of employment, divorce, death, medical expenses



Differences between SHIP Rent Subsidies and SHIP Eviction Prevention

Rent Subsidies

- May pay rent ongoing for up to 12 months
- Rent: check 120% AMI row of SHIP Rent Limits
- SHIP Strategy Code 26

Eviction Prevention

- One time payment, not ongoing assistance
- Check row of applicant's income category on SHIP Rent Limit
- SHIP Strategy Code 13



In some areas, Rent Limits Policy limits SHIP Rent Assistance



In areas with few rental units at the affordable rates on the Rent Limits chart:

- Eviction Prevention is limited
- Rental Rehabilitation is limited

Maximum Available for SHIP Rent Assistance

100% SHIP Allocation

-75% Construction / Rehab set-aside

-10% Administrative

15% Available for Rent Assistance

+ Any Program Income



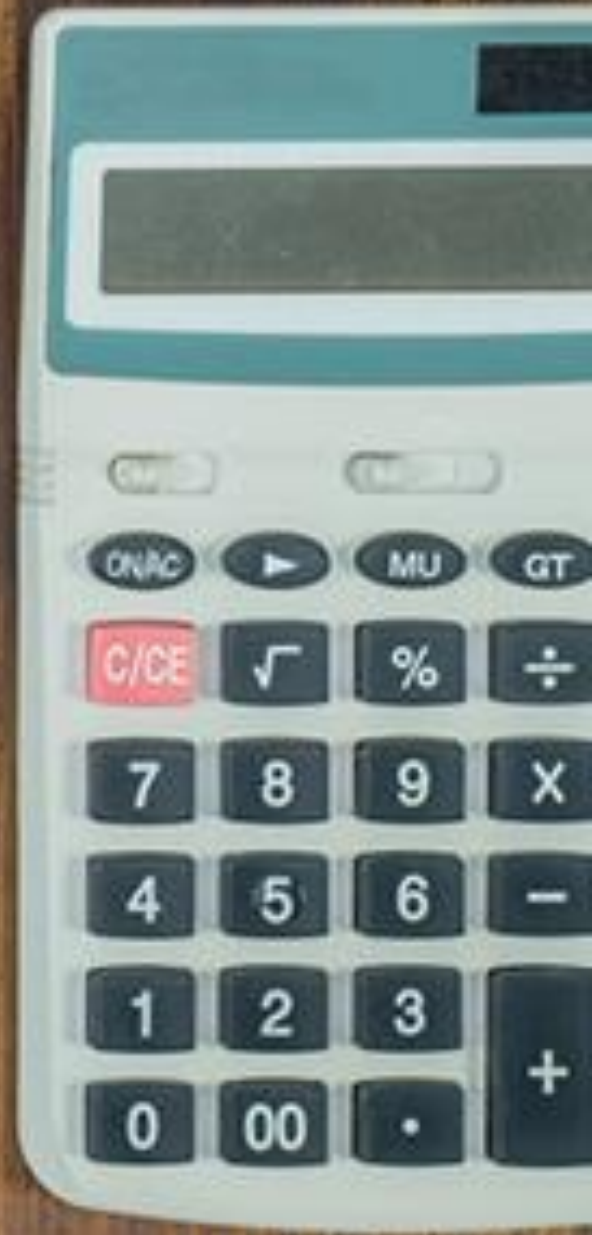
The Role of SHIP in Overall Homelessness Prevention




- SHIP may work best targeted to higher income applicants that may not be assisted by other funding sources
 - Offer one-time assistance since SHIP rental assistance has a limited budget
- ESG, by contrast, is best for those who require ongoing assistance to prevent eviction

Funding Available for Homeless Prevention

- Emergency Solutions Grant (ESG)
- Supportive Services for Veteran Families (SSVF)
- Temporary Assistance for Needy Families (TANF)
- Youth Homelessness Demonstration Program (YHDP)
- Emergency Rental Assistance (ERA)



ESG Homeless Prevention Activities

 Homelessness Prevention	
<i>Line item: housing relocation and stabilization services</i>	<i>Line item: rental assistance</i>
Financial assistance: rental application fees, security deposits, last month's rent, utility deposits, utility payments (including arrears), moving costs	Rent assistance (going forward)
Services: housing search, housing stability case management, mediation, legal services, credit repair	Rental arrears (one-time payment for up to 6 months)



ESG Homelessness Prevention Eligibility

- An individual or family must be “**At Risk of Homelessness**” as defined at [24 CFR 576.2](#)

Must meet ALL three elements

1. Income 30% AMI (ESG) or 50% AMI (ESG-CV)

AND

2. HH does not have sufficient resources or support networks immediately available to prevent them from becoming homeless

AND

“At Risk” Definition Continued

3. Meets any One of the following risk factors:

- a) Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for assistance;
- b) Is living in the home of another because of economic hardship;
- c) Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
- d) Lives in a hotel or motel and the cost is not paid for by charitable organizations or by federal, state or local government programs for low-income individuals;
- e) Lives in an SRO or efficiency apartment unit in which there reside more than two persons, or lives in a larger housing unit in which there reside more than one-and-a-half persons per room;
- f) Is exiting a publicly funded institution or system of care; or
- g) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient’s approved Con Plan.





VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Supportive Services for Veteran Families

- Funded by the Veterans Administration
- Provided to eligible Veteran Households
- Eligibility factors include:
 - Veteran status
 - Household income
 - Imminent risk of literal homelessness within 31 days



SSVF Homelessness Prevention Activities

- Activities covered by SSVF Prevention
 - Rental assistance;
 - Utility-fee payment assistance;
 - Deposits (security or utility);
 - Moving costs;
 - Transportation (public transportation or car repair);
 - General Housing Stability Assistance
 - Emergency Housing Assistance; and
 - Child care



Temporary Assistance for Needy Families Homeless Prevention

- Very temporary, generally assists for a 4 month period
- Serves Families with at least one minor child under the age of 18
- Very small amount of funding for the state of Florida compared to ESG

Allowable Expenditures:

- Rental/Mortgage Assistance (Arrears and Upcoming) Future rent max 4 months
- Utility Arrears Assistance
- Case Management



Youth Homelessness Demonstration Program through HUD



- Relatively new funding opportunity
- Requires Community Plan to Prevent and End Homelessness among youth through age 24
- Requires establishment of Youth Advisory Council
- Prevention Strategies can include direct cash assistance, host homes, traditional rental assistance and case management
- Very flexible funding
- Not many Florida community are currently accessing these funds

Helping Floridians Get Back on Their Feet

Florida's federally-funded emergency rental assistance relief program to support residents and businesses as they continue to recover and rebuild.

[Do I Qualify?](#)[Apply Today](#) →

OUR Florida is currently accepting applications for rental and utility assistance and will begin processing applications in the order in which they were received beginning Monday, May 17, 2021.

It is important to submit a complete application with all required documentation to receive assistance quickly and accurately.

To check the status of your application, visit [HERE](#).



Emergency Rental Assistance

- More traditional model covering rental arrears and utility arrears.
- Administered by Counties, Cities and State of Florida, DCF
 - Our Florida www.ourflorida.com



Questions?



Targeted Prevention

- Making sure the households with the highest needs and likelihood to fall into homelessness are served through prevention
- COVID-19 initiated targeting prevention based on risk factors for covid
- Communities can set their own prioritization around prevention

Targeted Prevention Continued

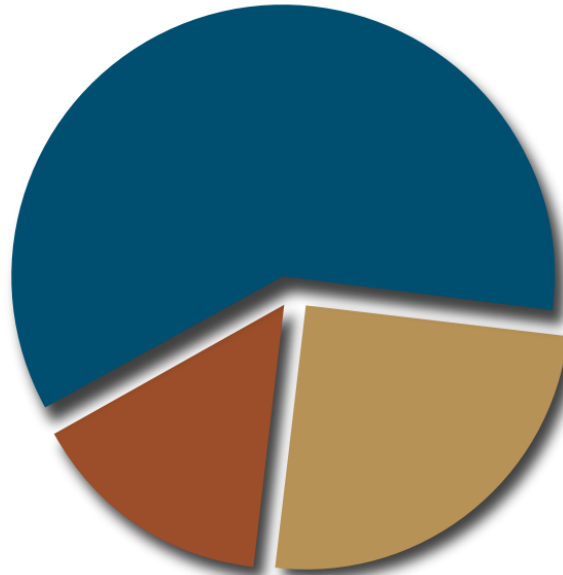
Prioritization factors can include;

- Zip Code (Geographical Location) targeting underserved/marginalized communities
- Previous history of Chronic Homelessness or Homelessness in general
- History of prior evictions
- Households fleeing DV
- Households with eviction proceedings underway
- Vulnerability to illness/death in the time of COVID – CDC definition of high-risk includes people 65+ and those with underlying health conditions
- Households with high levels of rent and utility arrears and large sums that need to be paid immediately in order to keep housing



Prevention vs Diversion

Which Strategy Has the Greatest Impact on a Community's Response to Homelessness?



DIVERSION

- Serves people who have lost housing and are facing **IMMINENT** entry into shelter or sleeping outside
- Reduces number of entries to a system
- Lowers demand for shelter beds
- Shortens wait lists

HOMELESSNESS PREVENTION

- Serves extremely vulnerable people who are about to lose their housing
- Only effective when targeted to those most at risk of becoming homeless

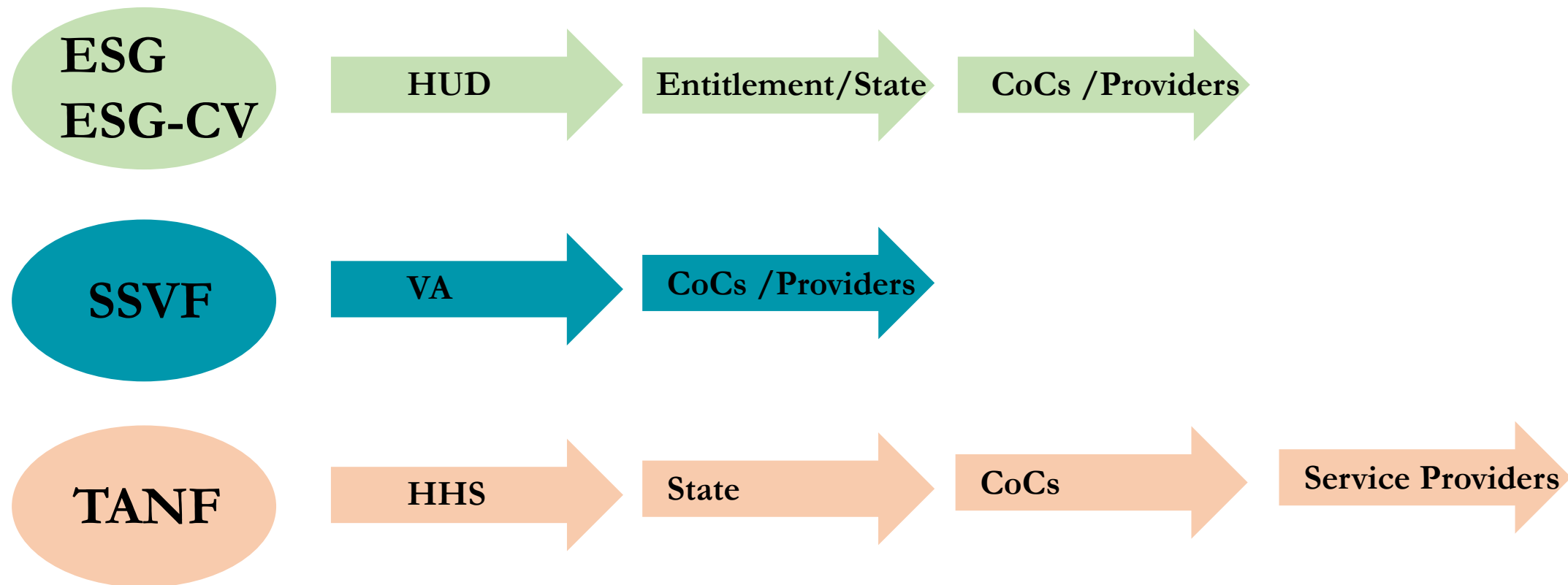
EVICTON PREVENTION

- Serves low income people who have received an eviction notice
- Most recipients **DO NOT** face imminent risk of homelessness



endhomelessness.org

Funding Flow



COMPONENTS OF AN EFFECTIVE
HOUSING CRISIS
Response System



Working With Your Homelessness Continuum of Care

- 27 CoCs in the State of Florida covering anywhere from 8 to one county
- Contact information on for your CoC can be found on the DCF website [HERE](#) and [HERE](#).





Questions?

Please complete the evaluation!

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