# HEADING HOME 2021: A Regional Plan for Making Homelessness Rare, Brief, & Non-Repeating

United Way of Monroe County, Community Foundation of Monroe County, South Central Housing Network, and the Housing Insecurity Working Group

**Definitions** - <u>Underlined terms are further defined at the end of this plan.</u>

## Overview

This strategic plan is our community's guide to supporting long-term initiatives to increase housing insecurity by reducing homelessness, increasing affordable housing, and providing effective and expeditious strategies for addressing acute housing issues. This plan centers around a collective impact response following the Housing First model. This plan was adapted and updated by regional partners, including service providers, government officials, community members, and funders. In 2014, The South Central Housing Network published the original Heading Home plan. The Housing Insecurity Working Group used the original Heading Home plan as a guide for capturing essential elements to addressing housing insecurity and homelessness in our community.

## Statement of Need

Monroe County's housing market exhibits significant affordability issues. According to the Regional Opportunity Initiatives housing study (Indiana Uplands Regional Housing Study, 2019), over half of Monroe County households living in rental housing are cost-burdened, spending more than 30% of their income on rent. As a result, there is a high demand for housing at lower price points to better correspond with household income. Low rental supply creates a highly competitive market, resulting in higher rental prices. The most significant shortage of affordable units is for households earning less than $25,000. The lack of affordable housing in the community leads many individuals to experience housing insecurity.

Housing insecurity is one of the many contributing causes of homelessness in our community. The number of individuals experiencing homelessness in Indiana, excluding Indianapolis, was reported as 3,904 in 2019, a 9 percent increase from the prior year. In Monroe County, the <u>point in time (PIT)</u> count for 2019 was reported as 380 people experiencing homelessness. This count has steadily increased over the past decade. The experience of homelessness is exacerbated by issues of mental illness, substance use, medical emergencies, and joblessness or underpaid employment.

This plan serves as a guide to address long-term solutions to aid individuals and families experiencing homelessness and housing insecurity in our community. Capacity

building to support local service providers is also crucial for further aiding and implementing this work. It is imperative to ensure that local service providers have the sustainable resources needed to attract and retain well-trained staff members who earn livable wages and benefits.

**Process and Infrastructure**

The Housing Insecurity Working Group was initially convened in February of 2021 by United Way of Monroe County, the Community Foundation of Bloomington and Monroe County, and the  South Central Housing Network (SCHIN) in response to growing community concerns about housing insecurity, homelessness, and challenges exacerbated by the 2020-2021 COVID-19 Pandemic. The Working Group was formed to serve as a cross-sector advisory group representing the breadth of stakeholders necessary to effectively reach a shared vision for eliminating housing insecurity in Monroe County. Simultaneously, a small group of individuals representing organizations with knowledge of current housing insecurity strategies evaluated the county's progress in realizing the goals established in the 2014 Heading Home plan, published in 2014 by SCHN. This assessment served to guide the work of the Working Group.

The Working Group's charge was to identify and establish solutions for addressing the community's housing needs, considering both the strengths and weaknesses of the area's current housing insecurity infrastructure. Committees were established to map and gap existing resources, understand the critical role of data in advancing the work, and explore practices in other communities that hold promise for Monroe County. The findings from these groups was used to create this updated version of Heading Home 2021: A Regional Plan for making Homelessness Rare,Brief, and Non-Rrepeating.

As an outgrowth of the promising practices' work, the Housing Insecurity Working Group will build upon existing momentum by formalizing into a coalition tasked with supporting the implementation of this plan. The coalition will convene quarterly to report on and receive updates on progress toward achieving the goals of this plan and address challenges that may occur. In addition, service providers will educate the coalition and community on a Housing First approach. This education initiative will cultivate understanding and buy-in for this approach and allow coalition members to identify how they should adapt and integrate Housing First into their practices.

Representatives from the community, including local government, major funders, service providers, and individuals with lived experience of homelessness, will comprise a smaller advisory council. This group will meet more frequently to review funding needs and opportunities. In addition, this group will periodically revisit and modify this plan as needed to ensure it remains in line with evidence-based practices and community needs.

An implementation team comprised of paid staff is essential to enacting the steps needed to achieve the goals of this plan. United Way of Monroe County will house the implementation team with guidance and support from the Community Foundation of

Bloomington and Monroe and the advisory council. The advisory council will revisit the organizational structure periodically, as necessary and appropriate, to determine whether there is any rationale or benefit for establishing an independent 501(c)(3) to best deliver upon the mission.

## Resource and Information Sharing

Accurate and accessible information is essential to improving service delivery and referrals. United Way of Monroe County will partner with Helping Bloomington Monroe and Indiana 211 to review current resource listing practices. United Way of Monroe County will further coordinate the centralization of resource listings and aid in training service providers on how to access and update this information. This process will include creating and annually updating a map of all efforts to alleviate housing insecurity in the region. In addition, United Way of Monroe County will work with apartment associations, landlords, and property managers to develop an accessible tool for centralized information on all affordable housing units, low market rentals, and voucher-based rental listings. This list will be updated periodically and published annually. In addition, this partnership between United Way, Helping Bloomington Monroe, and Indiana 211 will update vacancy listings, especially for ADA-approved and housing voucher-eligible units.

## Data Collection and Reporting

Real-time data is essential for measuring success and informing decisions. United Way of Monroe County and the Community Foundation of Bloomington and Monroe County will hire a consultant to build a public-facing dashboard and improve data reporting practices. The dashboard will present aggregate, de-identified, client-level data extrapolated from our community's local shelters and service providers.

To build this dashboard, the consultant will first develop a data-sharing process to address the limitation of a universally used data collection platform. State and federal housing-related entities currently require those serving the homeless to use varying data collection platforms based on their funding sources and client population. Therefore, this data will need to be combined to provide local relevancy while maintaining the data's integrity, confidentiality, and transparency. The removal of duplications during this process will also be necessary. Creating a dashboard may better inform progress on the following goals and objectives but will not evaluate cause and effect.

**Housing First**

Housing First describes a broad approach to working with unhoused populations, which places housing at the center. Housing First prioritizes providing permanent housing to people experiencing homelessness. This approach ends an individual's homelessness and serves as a platform to then provide additional support services. Housing First focuses on providing the necessities of housing before delivering support services to address additional needs.

The Housing First approach informed the plan's goals and tactics. To best implement Housing First service provision, the coalition will establish and uphold coordinated funding priorities informed by the Housing First approach.

**Goal #1:** *Make homelessness rare.* **Invest in strategies to prevent homelessness**

> **Strategy #1:** Increase housing stock for low-income households and people in extreme poverty (30% or lower Area Median Income).
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> - **Objective #1:** Promote and advocate to expand Public Housing Authority (PHA) resources such as project-based vouchers in new developments that offer case management and other support services.
> - **Objective #2:** Invest in programs that create long-term affordability, such as land trust and housing trust funds.
> - **Objective #3:** Investigate affordable alternative housing solutions including tiny homes, converting hotels to single room occupancy (SRO)s, home shares, etc.
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> **Strategy #2:** Incentivize landlords to prioritize low-income housing.
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> - **Objective #1:** Create an outreach and education program for apartment associations, landlords, and property managers on barriers to housing security and provide incentives to increase rental units available to housing voucher recipients.
> - **Objective #2:** Create a landlord risk mitigation fund to decrease financial risks to landlords.
> - **Objective #3:** Utilize Incentives for landlords to accept Section 8 vouchers.
> - **Objective #4:** Investigate and support (financially or otherwise) master leasing opportunities.
> - **Objective #5:** Utilize planning/zoning incentives, advocate for and support zoning changes necessary to increase affordability should they not exist.
> - **Objective #6:** Create a landlord/real estate agent network.

**Strategy #3:** Initiate practices to assist households in preventing homelessness.

- **Objective #1:** Utilize diversion screening to help people seeking shelter identify immediate alternative housing arrangements, and if necessary, connect them with services and financial assistance to help them return to permanent housing.
- **Objective #2:** Strategize early intervention and eviction prevention methods with landlords and Public Housing Authorities for tenants at risk of losing their rental housing.
- **Objective #3:** Expand access and increase awareness of emergency rental assistance funds and eviction diversion strategies.
- **Objective #4:** Provide access to free legal and mediation services to tenants with a pending/active court case, focusing on vulnerable households.
- **Objective #5:** Adopt alternative legal strategies for homelessness-related offenses and eviction court in addition to advocating to expunge certain evictions.

**Strategy #4:** Expand healthcare access.

- **Objective #1:** Increase enrollment of people experiencing homelessness in Medicaid or its alternative and track progress.
- **Objective #2:** Expand community-based health services connected to housing programs and households at risk of homelessness by engaging the IU Health system.
- **Objective #3:** Create and expand community mental health centers and other street outreach programs to improve healthcare access.
- **Objective #4:** Expand financial resources to help people obtain other un-reimbursed medical expenses

**Goal #2:** *Make homelessness brief.* **Invest in strategies that rapidly move homeless individuals and families into homes.**

**Strategy #1:** Shift from a housing readiness to a Housing First approach, rapidly rehousing those who have fallen into homelessness.

- **Objective #1:** Build support for Housing First and rapid rehousing by 1) educating community leaders/partners and 2) creating community-sponsored Housing First training for case managers.
- **Objective #2:** Support collaboration and provide resources that allow sheltering programs to prioritize the Housing First approach.
- **Objective #3:** Routinely assess the need for rapid rehousing in the region.
- **Objective #4:** Invest in strategic outreach to people experiencing street homelessness that prioritizes housing for those individuals and households.

**Strategy #2:** Increase rehousing options for the most vulnerable households, as defined by the VI-SPDAT.

- **Objective #1:** Apply for long-term rental assistance for scattered-site, single-site/or integrated permanent supportive housing options.
- **Objective #2:** Apply to new federal programs in coordination with PHAs to bring additional supports to those experiencing homelessness in regional communities.
- **Objective #3**: Create a low barrier funding source that service providers can access for their clients to use toward security deposits, rental application fees, transportation vouchers, and other costs associated with securing housing that is not available through other means.

**Strategy #3:** Prioritize coordinated crisis and ongoing case management support for households impacted by homelessness that aligns with Housing First guidelines.

- **Objective #1:** Implement a "No Wrong Door" approach to facilitate warm handoffs between agencies.
- **Objective #2:** Prioritize funding for providers participating in coordinated entry, including full-employment costs for hiring and retaining case managers.

**Strategy #4:** Use Transitional Housing strategically to focus on survivors of domestic violence, those with substance use disorders, and unaccompanied youth.

- **Objective #1:** Advocate with the Balance of State Continuum of Care Board and the US Department of Housing and Urban Development to provide ongoing support for the transitional housing of these targeted populations.

**Strategy #5:** Ensure the most effective use of the VI-SPDAT coordinated assessment tool for supporting the entire continuum of those in need of housing.

- **Objective #1:** Utilize the VI-SPDAT to identify the most vulnerable households in the region, prioritize resources for these households and create alternatives for those who do not qualify based on the assessment.
- **Objective #2:** Use the coordinated entry assessment tool to direct clients to housing, transportation, childcare, and employment resources.
- **Objective #3:** Identify those who have housing or employment opportunities outside the region and build financial supports for transportation and reunification.

**Goal #3:** *Make homelessness non-repeating.* **Invest in supportive services to improve the likelihood of long-term housing stability.**

> **Strategy #1:** Enhance opportunities to obtain and maintain employment or income for those experiencing or at risk of homelessness.
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> - **Objective #1:** Explore opportunities to connect people to well-paying jobs and the supports they require to maintain employment.
> - **Objective #2:** Address transportation barriers to employment.
> - **Objective #3:** Expand case management, financial advocacy and payee representative services, and legal support for individuals applying for Social Security Disability. Connect people receiving Supplemental Security Income to the appropriate federal programs.
> - **Objective #4:** Identify, provide, and promote resources for basic employment services, including certification and training programs, assistance with job placement, securing childcare, and obtaining work-appropriate clothing.
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> **Strategy #2:** Expand supports for recently homeless individuals with substance use disorder.
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> - **Objective #1:** Explore and obtain resources to create a peer-driven detox center.
> - **Objective #2:** Connect detox with recovery-based sheltering, transitional housing, and permanent supportive housing.
> - **Objective #3:** Deploy the resources of the Stride Center to align with existing and emerging detox-related services and programming.

## DEFINITIONS

**211:** A free and confidential phone service that helps users connect with local resources. Certified 211 call specialists are available 24/7 every day of the year. Indiana 211 can determine shelter availability and directly connect individuals to emergency shelter providers and other services.

**Alternative Affordable Housing Options:** A tiny home village offers affordable housing that is cheaper to construct than traditional multifamily housing. These neighborhoods can also be paired with supportive services to further assist tenants. As another option, communities have converted hotel rooms into affordable housing units to increase housing stock. House sharing is another option for individuals to generate enough income for market-rate housing by pooling resources to best meet needs.

**Alternative Legal Strategies:** Several communities have shown success in alleviating housing insecurity and homelessness by providing alternative legal strategies. Examples of these strategies include creating an open case resolution program for

people experiencing homelessness, decriminalizing nuisance offenses better addressed by health and human services, or applying a sequential intercept model to redirect homeless persons from engagement with the justice system to engage with community-based services (building on the success of the Stride Center).

**By-Name List**: A comprehensive list of every person in a community experiencing homelessness. Using information collected and shared with their consent, each person on the list has a file that includes their name, history, health, and housing needs.

**Continuum of Care (CoC):** A comprehensive approach to addressing homelessness by providing a continuum of housing programs and services. These services include outreach, intake, and assessment; prevention and diversion; emergency shelter; permanent housing; and system-wide planning initiatives to end homelessness.

**Coordinated Entry (CE):** A process to help communities prioritize assistance based on vulnerability and severity of service needs. This process ensures those who are most in need receive aid promptly. Coordinated entry calls for shelter providers to meet regularly and work collaboratively to house clients from all agencies as quickly as possible.

**Diversion Screening:** A strategy to prevent homelessness for people seeking shelter by helping them identify immediate alternative housing arrangements, and if necessary, connecting them with services and financial assistance to help them return to permanent housing.

**Housing and Eviction Prevention Project (HEPP)**: Monroe County currently provides free legal representation and mediation services to households facing eviction through the Housing and Eviction Prevention Project (HEPP). This grant-funded collaboration from the Community Justice and Mediation Center (CJAM), District 10 Pro Bono Project, and Justice Unlocked offers alternatives to eviction during both the pre-litigation stage and in Court during initial eviction and damages hearings.

**Homeless Management Information System (HMIS):** HMIS is a data collection system that tracks the nature and scope of human service needs at individual agencies and across the state. HMIS can produce a count of homeless persons, understand service use patterns, and measure the effectiveness of homelessness programs.

**Housing First**: An approach to quickly and successfully connect individuals and families experiencing homelessness to Permanent Housing (PH) without preconditions and barriers to entry. It contrasts with previous linear methods in which Permanent Housing was only offered after a person experiencing homelessness could demonstrate 'readiness' for housing.

**Housing Trust Fund**: A special fund established by the city, county, or state government that receives ongoing public funding to support the preservation and

production of affordable housing. This fund also increases opportunities for families and individuals to access affordable homes.

**Land Trust**: A nonprofit organization designed to ensure community stewardship of land (municipal governments may also establish land trusts). Housing land trusts are primarily used to ensure long-term housing affordability. This approach separates the ownership of land and housing to prevent the significant rise of prices to ensure housing remains affordable.

**Landlord/Real Estate Agent Network:** A network to establish positive partnerships with landlords, developers, and real estate agents to gain support for the Housing First model and affordable housing initiatives. This partnership is also used to gain insight into market perspectives vital to addressing housing supply issues. These relationships are supported by the existence of flexible funds for expenses not covered by housing vouchers and other resources, including mitigation funds for damage protections, neutral tenant/landlord mediators, tenant/landlord education programs, and direct outreach to landlords and the local Board of Realtors.

**Landlord Risk Mitigation Fund**: (Also known as Risk Mitigation Pools or Landlord Guarantee Funds) These funds provide financial assurances for landlords concerned with additional risks associated with renters who may not meet a landlord's normal financial or experiential criteria for tenants. Funds can be used to compensate landlords for damaged property, non-payment of rent, or eviction costs. Landlords renting to tenants enrolled in these programs can access reimbursement from these funds when damages and expenses exceed a tenant's security deposit. The assurance of these programs creates opportunities for individuals and families to be successful tenants, including but not limited to those on vouchers or who have former evictions.

**Low Income Gradation**: Low Income = 80% Area Median Income (AMI), Very Low Income = 50% AMI, and Extremely Low Income = 30% or Lower AMI.

**Master Lease**: A process by which a local homelessness coalition or nonprofit engages in a single lease that covers multiple properties with private landlords to sublet units to unhoused individuals or families. This approach allows for the reduction in perceived risks for the landlords.

**No Wrong Door:** This approach allows households to seek help from any service provider. Rather than immediately sending the household away if they do not fit into the designated population served by the agency, they are instead met with and directed to the appropriate resources for their needs. The agency then guides the household by setting up an appointment or directly connecting the client to the other agency.

**Permanent Housing:** Community-based housing in which individuals and families live as independently as possible with no designated length of stay. Can apply to either rental properties, with tenant holding the lease, which has options for renewal, or owner-occupied homes.

**Permanent Supportive Housing**: Permanent housing with indefinite leasing or rental assistance paired with supportive services to assist homeless persons with a disability, or families with an adult or child member with a disability, achieve housing stability.

**Point in Time (PIT) Count**: A nationwide count of sheltered and unsheltered homeless persons on a single date. There is a day count and night count.

**Public Housing Authority (PHA):** A public housing authority can be a state, county, local municipality, or governmental entity authorized to engage in the development or operation of low-income housing under the U.S. Housing Act of 1937. PHAs generally own and manage public housing properties and administer housing choice voucher (also called Section 8) programs. They may also hold other types of affordable housing, such as low-income housing tax credit subsidized properties, and administer supportive service programs that help their residents, such as the Family Self-Sufficiency (FSS) program. PHAs do not directly follow Housing First principles due to statutory constraints of program eligibility requirements or local barriers such as high demand resulting in long waitlists for their housing units or vouchers. Many PHAs, including the Bloomington Housing Authority, set policies in the spirit of Housing First principles. These principles improve access to housing programs for those experiencing homelessness, such as having a preference for homeless applicants, not denying an applicant based solely on criminal arrest, and admitting individuals and families with no or very little income.

**Rapid Rehousing:** Assists by rapidly rehousing persons who are homeless. HUD expects these resources to be targeted and prioritized to serve households most in need of this temporary assistance and are most likely to achieve stable housing, whether subsidized or unsubsidized. It provides temporary financial assistance and services to individuals and families who are homeless or would be homeless but for this assistance.

**Rental Assistance Programs**: A program to help prevent individuals and families from eviction, thus preventing homelessness and maintaining housing stability before it is lost. Emergency Rental Assistance Programs should target priority populations by income or other housing-related factors. Households with a history of homelessness or other risk factors for imminent homelessness should be considered high priority. Programs should also use equity-based strategies for selecting applicants, such as a points system.

**Section 8 Housing Voucher**: This program assists low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Housing assistance is provided on behalf of the family or individual, participants can find their own housing, including single-family homes, townhouses, and apartments. The participant is free to choose any housing that meets the program's requirements and is not limited to units located in subsidized housing projects. Public housing agencies distribute vouchers.

**Transitional Housing**: Designed to provide homeless individuals and families with interim stability and support so that they may successfully move to and maintain permanent housing. Transitional housing is often a stay of two years or less.

**VI-SPDAT** (Vulnerability Index-Service Prioritization Decision Assistance Tool as created and owned by Community Solutions and OrgCode Consulting, Inc.): Standardized Assessment Tool(s) used by all Coordinated Entry Access Points to determine a household's current housing situation, housing and service needs, risk of harm, risk of future or continued homelessness, and other adverse outcomes. Staff administering the VI-SPDAT Standardized Assessment Tool(s) must complete required training through OrgCode, creator of the tool(s).

**Zoning Incentives**: Zoning incentives, such as allowing increased density or building heights, can encourage affordable housing at the city and county levels. In addition, local fees for building and development permits can be reduced or waived for affordable housing projects.