1. Goal

The primary goal of this activity is to prevent and reduce homelessness.

2. Strategy

The Veterans and Human Services Levy Service Improvement Plan (SIP) set a goal of ending homelessness through outreach, prevention, permanent supportive housing and employment.

3. Activity 2.3 Housing Stability Program

The Housing Stability Program is the only activity described in the Service Improvement Plan under Activity 2.3.

4. Service Needs, Populations to be Served, and Promotion of Equity and Social Justice

This program serves eligible veterans of the U.S. military\(^1\), active duty military personnel and their families, and other low-income individuals and families facing short-term emergencies that place them at risk of homelessness. As the cost of housing in much of King County remains relatively high, and economic recovery remains slow, the ability of low-income residents to keep their housing in the midst of financial emergencies (medical costs, illness, job loss, etc.) remains compromised. In addition, Veterans who have returned from duty in Iraq, Afghanistan or other recent wars, and those currently deployed, may experience periods of instability as they seek to reintegrate into civilian life, where temporary housing assistance is needed. Short-term rent or mortgage assistance can provide critical relief to individuals and families, allowing them the opportunity to recover and stabilize their situation, and avoid possible further decline into homelessness.

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\(^1\) Includes any branch of the U.S. armed forces, including the National Guard, Coast Guard, and Armed Forces Reserve. The HSP will follow the guidelines for eligible veterans and military personnel established by the Community Services Division.
The Housing and Community Development Program (HCD) currently runs its Housing Stability Program (HSP) through a contract with Solid Ground Washington. Solid Ground serves as lead administering agency for HSP, serving some clients on-site, but largely subcontracts with partner agencies located in North, East and South County. In 2011, the program served a total of 548 households and 1,452 individuals, including:

- 179 veteran households comprised of 394 individuals;
- 52 percent of all households were below 30 percent area median income (AMI), 32 percent between 31-50 percent AMI, and 17 percent between 51-80 percent AMI; and
- Nearly 33 percent of the households served were single female headed households with children.

Efforts are ongoing to build the capacity of subcontracting agencies to increase access and outreach to residents—both veterans and others—in hard to serve areas such as Skykomish, Carnation, Black Diamond, Snoqualmie Valley and Vashon Island. In addition, given its proximity to Fort Lewis, a greater number of veterans may reside in South King County, and as a result, agencies in this region may experience a further increase in clients needing housing stability services. Financial assistance is often one of the primary needs resulting from the impact of multiple deployments, especially among those with families, both for the recently returning vet, or their family while deployed.

HSP has established an expedited process with KCVP for enrolling eligible veteran households and setting them up with an appointment with an HSP partner agency held specifically for vets. More recently, staff with the National Guard have been trained to screen eligible veterans for the program, further broadening outreach to veterans in need. HCD staff and Solid Ground will continue to coordinate with KCVP and other veteran services organizations such as Army Reserve Family Programs, the Veterans Administration, American Legion and Veterans of Foreign Wars (VFW) to target outreach for the program.

In 2011, client data reported to the county show that 67 percent of those served through the Housing Stability Project were people of color. On average, people of color have lower incomes, and in turn, are more vulnerable to the high cost of housing and changes in income and expenses, especially those that create a short-term crisis. In this light, HSP helps reduce the disproportionate impact to communities of color by enabling them to keep their housing when problems arise. If individuals and families’ housing is secured during short-term difficulties, they are better able to regain their footing and get back on a stable path. The HSP has broader benefits to these families as well. Maintaining housing can help prevent turning to predatory lenders, home foreclosure, detrimental impact of an eviction, and possible involvement in the criminal justice, foster care and other systems.

Many of the partner agencies participating in HSP have established presence in communities of color and have demonstrated expertise providing effective, culturally appropriate services that are relevant to the experiences of these communities. This includes agencies with expertise serving disabled, elderly, rural households, young adults, and refugees and immigrants. Efforts to broaden awareness of the program, client outreach, strategic partnerships, and targeting resources are an ongoing process. To the extent possible, HSP seeks to provide every household with a clear plan of action that improves the client’s stability, and refers them to other needed services.
5. **Activity Description**

HSP provides emergency financial assistance for rent or mortgage in response to short-term crises that would otherwise prevent its timely payment, allowing low-income residents to preserve their housing. The program is contracted through a central administering agency, Solid Ground Washington, who serves some clients on-site, but subcontracts with ten service provider agencies located in North, East and South County, as well as the Crisis Clinic, which operates a Community Information Line where clients are screened for eligibility, set up with appointments, and as needed, provided with other information and referrals. Solid Ground has the operational capacity and community networks needed to run the program effectively, has achieved strong outcomes, and is well regarded by its subcontracting agencies. The program covers payment of rent or mortgage (including all back rent), fees associated with late rent or mortgage payment, and/or move-in deposits or other expenses related to a move into permanent housing. As part of the process, each client completes a comprehensive assessment, household budget and a household action plan, in addition to receiving financial assistance.

In 2012, HSP will make two changes to its eligibility criteria, intended to further integrate HSP into the region's homelessness prevention efforts, and use more of its limited resources to increase targeting toward at risk populations that are considered closer to the shelter door.

To this point, HSP has served households with incomes at or below 80% of area median income (AMI). In 2012, the program will continue to assist eligible veteran households and households seeking mortgage assistance at this income level. For other non-veteran households served by the levy seeking rental assistance, HSP will serve households with incomes at or below 50% AMI. Households under 50% AMI already represent 89% of the total individuals HSP serves with rental assistance. With even less disposable income, very low income households experience greater difficulty retaining their housing. We anticipate that this change will allow HSP to make an even greater impact on those households most at risk for homelessness.

Second, HSP will also reduce the amount of household income required as a proportion of rent, in order to meet the eligibility standard. Historically, households were required to have an income to rent ratio of 2 to 1. Over time, the number of vulnerable households in need of prevention services who cannot meet this requirement has steadily increased. Further, there are many households who have an adequate resolution to their short term emergency with HSP assistance, who do not qualify because they do not meet the 2 to 1 requirement. Lowering this requirement is a modest step to bring in these and similar households that have very little prevention assistance available to them because they are considered too high risk.

The current HSP client outcome is whether the client retains their housing six months after receiving their assistance. Of the households contacted in 2011, 96% had retained their housing for at least six months following HSP assistance, and 92% had retained their housing for a full 12 months.

As stated above, HSP has established an expedited process with KCVP for enrolling eligible veteran households and setting them up with an appointment with an HSP partner agency held specifically for vets. More recently, staff with the National Guard have been trained to screen eligible veterans for the program, further broadening outreach to veterans in need.
HSP coordinates with KCVP and other veteran services organizations (Veterans Administration, Veterans of Foreign Wars (VFW), etc) to ensure adequate outreach to veterans and families. Solid Ground also attends veteran "stand downs" and other community resource events.

6. Funds Available

The 2012 Service Improvement Plan identified the following allocations for this activity.

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
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<tr>
<td>Veterans Levy</td>
<td>400,000</td>
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</tr>
<tr>
<td>Human Services Levy</td>
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<td>400,000</td>
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<tr>
<td>Total</td>
<td>800,000</td>
<td>800,000</td>
<td>800,000</td>
<td>800,000</td>
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</table>

A total of $800,000 is available in 2012 to implement this activity. Additional allocations will be available through 2017 based on the activity’s performance. Starting in 2013, $200,000 per year of the annual allocation will be allocated to the Landlord Liaison Project to provide emergency rental assistance to clients who are at risk of losing their permanent housing.

7. Evidence-based or Promising Practices

Homelessness prevention programs are often referred to as those that “close the front door” to homelessness. That is, whenever possible, we should take measures that stop people from ever becoming homeless. A study released by the US Department of Housing and Urban Development\(^2\) identified homelessness prevention activities that were part of effective programs around the country, including:

- cash assistance for rent or mortgage
- supportive services for permanently housed
- legal assistance to prevent eviction
- housing subsidies
- rapid exit from shelter

The first three services identified above are already provided either directly or through referrals as part of HSP. Also, HSP does serve some homeless households who have found a unit they can move into and otherwise qualify for the program.

The following are examples that have been cited as model prevention programs:

**Hennepin County, Minnesota.** Often cited as a model program focused on prevention, the program serves low-income individuals and families at imminent risk of homelessness. The program provides legal assistance around tenant eviction, financial assistance, short and long term case management, and landlord/tenant mediation and assistance in securing new housing if housing is lost without requiring stay in homeless shelter. Ninety-six percent of clients in the program kept their housing 12 months after enrolling in the program.

**Community Care Grant Program, Washington, D.C.** A prevention program focused on the same population as Hennepin County. They attempt to intervene at the earliest point

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possible. Clients enrolled in the program can work through one of seven Family Support Centers throughout the city with housing specialists on staff, and can receive up to $7,000 in support, depending on their circumstances. Clients go through an in-depth assessment, develop a case plan, and work with a case manager to determine progress made on their case plan and helps ensure that the family work to avoid another housing crisis.

8. Service Partnerships

In addition to the HSP partner agencies providing the direct services, administration of HSP includes collaboration with other public funder and planning groups, consortium cities, the King County Veterans Program, and a variety of nonprofit and community human services entities. Program outreach may include ads in papers; flyers; and engaging residents in community settings such as neighborhood centers, city public assistance centers, schools, police precincts, churches, and check cashing facilities. HSP is funded through CDBG and Veterans and Human Services Levy only. To the extent possible, HCD staff will continue to further integrate HSP and similar prevention services into the homeless and other systems.

9. Performance Measures

The following performance measures were identified by the Levy’s Evaluation Team. Current performance measures for this and all Levy funded programs can be found on the Levy website: http://www.kingcounty.gov/operations/DCHS/Services/Levy.aspx.

<table>
<thead>
<tr>
<th>Objectives</th>
<th>Service Outputs/ Measures</th>
<th>Target(s)</th>
<th>Data Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stabilization/ Crisis Resolution</td>
<td>• Total Households assisted</td>
<td>551</td>
<td>Report Card – Services</td>
</tr>
<tr>
<td></td>
<td>• Number of unduplicated veterans households assisted</td>
<td>209</td>
<td>Report Card – Services</td>
</tr>
<tr>
<td></td>
<td>• Households stabilized (received assistance to help resolve immediate problem)</td>
<td>100%</td>
<td>Report Card – Services</td>
</tr>
<tr>
<td></td>
<td>• All households retaining housing at 6 months following initial stabilization</td>
<td>80%</td>
<td>Report Card – Outcomes</td>
</tr>
<tr>
<td></td>
<td>• Veterans households retaining housing at 6 months following initial stabilization</td>
<td>80%</td>
<td>Report Card – Services</td>
</tr>
<tr>
<td></td>
<td>• All households retaining housing at 1 year following initial stabilization</td>
<td>75%</td>
<td>Report Card – Outcomes</td>
</tr>
<tr>
<td></td>
<td>• Veterans households retaining housing at 1 year following initial stabilization</td>
<td>75%</td>
<td>Report Card – Services</td>
</tr>
</tbody>
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