

# Housing Now for Homeless Families



The coronavirus pandemic calls for swift deployment of critical resources to homeless families to limit the transmission, morbidity, and mortality of COVID-19. The epidemic's economic impact on Ohio families is severe; over 855,000 Ohioans applied for unemployment benefits in four weeks. Even before the coronavirus crisis, 390,900 Ohio households were spending over half their income on rent.<sup>1</sup> The economic damage will fall hardest on these families, driving many thousands into homelessness unless we take immediate action to create housing now.

## From Shelter to Housing

Homeless agencies' approach has evolved since homelessness first exploded in the 1980s when the focus was on building emergency shelter. Over the years, providers learned that addressing housing crises before they result in homelessness is more effective and costs less than responding after people show up at the shelter. Best practices were developed to intervene early and divert people from entering the homeless system and, failing that, to minimize the duration of time people spend in shelter and maximize their chances of regaining their footing long-term.

Federal and state governments now regularly fund emergency shelter and programs that serve the chronically homeless and veterans. However, funding remains limited for early interventions, like rapid rehousing and homelessness prevention, despite their potential to prevent long-term homelessness.

**Rapidly increasing homelessness among children has been a serious concern; nearly 3,000 infants needed homeless services at some point in 2017, a 53 percent increase since 2012.<sup>2</sup>** Almost one-third of the 70,123 Ohioans who needed homeless services in one year were children. Such a housing crisis can inflict long-term negative consequences on a child's health, education, and even their very chances of survival.

Creating the Housing Now for Homeless Families program will help Ohio address the dual crises of COVID-19 and homelessness, while positioning the state to tackle other related policy issues.

- **Doubled-up Families:** *The rate of doubled-up households is increasing.<sup>3</sup> Crowded living conditions restricts family members' ability to follow CDC guidance on social distancing, isolation, and quarantine.*
- **Health:** *Homeless individuals are estimated to be twice as likely to be hospitalized and 2-3 times as likely to die from COVID-19, as compared to the general population<sup>4</sup>. A parent's illness will strain the family resources and create serious custody issues for children in shelters.*
- **Homeless Youth:** *Students experiencing homelessness are often in unsafe situations and now face much higher risks due to school closures. Without school, students will spend more time in unsafe and traumatic*

<sup>1</sup> Ohio Housing Finance Agency. Ohio Housing Needs Assessment: Technical Supplement to the Fiscal Year 2019 Annual Plan.

<sup>2</sup> Holtzen, H., Fallon, K., Boos, C., & Grady, B. (2018). Confronting Homelessness: Examining the Scope of Ohio's Silent Crisis and Its Local Solutions. Retrieved from <http://ohiohome.org/news/documents/HomelessnessReport.pdf>

<sup>3</sup> Eggers Fredrick J, Moumen Fuoad. Report prepared for US Department of Housing and Urban Development, Office of Policy Development and Research. Bethesda, MD: Econometrica, Inc; 2013. Analysis of Trends in Household Composition Using American Housing Survey Data. [https://www.huduser.gov/portal/publications/pdf/AHS\\_HouseholdComposition\\_v2.pdf](https://www.huduser.gov/portal/publications/pdf/AHS_HouseholdComposition_v2.pdf)

<sup>4</sup> Dennis Culhane, Daniel Treglia, Ken Steif, Randall Kuhn, Thomas Byrne. (2020). Estimated Emergency and Observational/ Quarantine Bed Need for the US Homeless Population Related to COVID-19 Exposure by County; Projected Hospitalizations, Intensive Care Units and Mortality. Retrieved from Washington, DC: [https://endhomelessness.org/wp-content/uploads/2020/03/COVID-paper\\_clean-636pm.pdf](https://endhomelessness.org/wp-content/uploads/2020/03/COVID-paper_clean-636pm.pdf)

*environments, thus exacerbating trauma and a sense of isolation<sup>5</sup>.*

- **Education:** School closures mean children must rely on remote learning, which requires technology to reduce the behavioral and psychological effects of missing classroom and social learning. Maintaining housing stability helps to ensure children can take part in remote learning.
- **Employment:** Mass layoffs have fallen heaviest on low-wage workers, many of whom have lack adequate health insurance and may not be eligible for unemployment compensation. With the loss of income, the likelihood of finding affordable housing is drastically reduced.

### **Temporary Assistance for Needy Families**

Temporary Assistance to Needy Families (TANF) should be a primary resource for fighting family homelessness, given that the first of its four statutory purposes is to “assist needy families so that children can be cared for *in their own homes*.”<sup>6</sup> Families facing eviction or homelessness need financial assistance in a matter of hours – not days or weeks – to remain stably housed.

By creating the Housing Now for Homeless Families program, the Administration can take immediate and concrete steps to address the dual public health crises of homelessness and the spread of the coronavirus among vulnerable populations.

#### ***The Solution: Housing Now for Homeless Families Program***

Local networks that include homeless services agencies, local health departments, churches, United Way chapters, county JFS offices, and other local charitable, and faith-based organizations are already working hard to fight family homelessness in the midst of the COVID-19 pandemic. However, they lack the resources necessary to address the scale of the problem we’re facing today.

In order to protect homeless families with children from COVID-19, we recommend the DeWine Administration create the Housing Now for Homeless Families program. This TANF initiative would fill the need for immediate and flexible funding for rapid rehousing and homelessness prevention services to divert at-risk families with children from emergency shelter in to housing. The ready availability of emergency TANF funding for these interventions would enable local providers to align additional resources from various other public and private sources that serve their community’s homeless population.

A \$35 million allocation in the TANF budget over one year would enable local providers to serve at least 8,000 families facing homelessness – most of those for whom rapid rehousing or homeless prevention is deemed an effective intervention. Under normal projections, this allocation would serve a significant proportion of families, however, we know the proportion of families who require this assistance will increase in parallel with the economic impacts of COVID-19. At this level of investment, the Homeless Families Assistance Program would be sustainable and could be funded with a small portion of the regular TANF allocation. This initiative would be strategically focused on the population TANF was designed to serve – families with children in need of temporary assistance in order to achieve self-sufficiency and a fighting chance against COVID-19.

<sup>5</sup> USICH. (2020, March 16). Supporting Children and Youth Experiencing Homelessness during the COVID-19 Outbreak: Questions to Consider. Retrieved from <https://www.usich.gov/tools-for-action/supporting-children-and-youth-experiencing-homelessness-during-the-covid-19-outbreak-questions-to-consider/>

<sup>6</sup> U.S. Department of Health & Human Services, Office of the Administration for Children & Families <https://www.acf.hhs.gov/ofa/programs/tanf/about>

## Housing Now for Homeless Families Program Implementation

The Housing Now for Homeless Families program would bolster homeless services agencies' existing efforts to provide rapid rehousing and homeless prevention services to keep families sheltered in place. The current requirement for counties to demonstrate how their Prevention, Retention and Contingency (PRC) plan is coordinated with other TANF and non-TANF resources will help ensure that Housing Now for Homeless Families is not duplicative and will not interfere with other programs.

Administered through an RFP process, existing homeless system leads in each of the state's 25 planning regions (continuums of care) would be encouraged to apply since they are already the local coordinating entity for these services. Eligible expenditures would include: at least four months of rental assistance; security deposits; moving costs; landlord recruitment; program administration; linkage to community services that promote financial independence; and linkage to local health departments to reduce the transmission, morbidity, and mortality of COVID-19.

To qualify for funding, applicants would have to demonstrate:

- Robust collaboration in conjunction with other homeless resources from federal, state, local government and private sources
- Competency in diversion strategies to prevent entry into the homeless system to the maximum extent possible
- Adherence to evidence-based best practices for housing, including the use of Coordinated Entry, to ensure a high level of coordination among the various participating entities
- Ability to deliver speedy, nimble assistance to clients and housing providers with a fast turn-around
- Development of a COVID-19 response that includes a robust collaboration with local health care and/or emergency management agencies.

### Diversion, Prevention & Rapid Rehousing

The best way to fight homelessness is to prevent it. Over the years, providers have developed powerful strategies to divert people away from the shelter and into housing. Diversion involves working with families to resolve their housing crises outside of the system. Rapid rehousing quickly moves the newly homeless out of shelter into housing through time-limited financial assistance and services that focus on underlying challenges, like unemployment and health issues. Homelessness prevention also provides temporary financial assistance and services, but the assistance kicks in before a family loses their home.

These strategies have proven highly successful for preventing and quickly resolving homelessness.<sup>1</sup> Recent research has found 30% of family households entering shelters in Ohio could avoid homelessness with targeted rental assistance.

*Investing in Housing Now for Homeless Families will divert thousands of families away from Ohio's emergency shelters into their own homes to reduce the community spread of COVID-19. This will promote at-home education and stable employment, while averting the long-term negative physical and behavioral health consequences that homelessness inflicts on children.*

### **The Coalition on Homelessness and Housing in Ohio**

For more information, contact COHHIO Advocacy Director Gina Wilt at 614-619-3255 [ginawilt@cohhio.org](mailto:ginawilt@cohhio.org)

## Housing Now For Homeless Families Cost Estimate

Number of families experiencing homelessness in Ohio, OHFA 2018			<b>23,000</b>
<b>Rapid Rehousing</b>			
cost for 4 months for 1 family	Development Services Agency Estimate		\$5,500
# of families served with RRH			4,400
<b>Homelessness Prevention</b>			
2-3 months of arrears for 1 family	Corporation for Supportive Housing Estimate		\$2,500
# of families served with homelessness prevention			4320
Total families served			8720
<b>Total Cost for 1 year</b>			<b>\$35,000,000</b>