# Navigating the Housing System

March 8<sup>th</sup>, 2023 10:00am-12:00pm Training Session 4 of 4





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### Tribal Land Acknowledgement

We would like to acknowledge the Indigenous people who have stewarded this land since time immemorial and who still inhabit the area today.

Building Changes is on the land of the Duwamish and Coast Salish People.

www.native-lands.ca





IN CHAT: Please Introduce yourself.

Type in your name, agency, role, and pronouns.











Please update your name as it appears in pdEnroller for clock hour attendance. Mute when not speaking, bio breaks as needed, and take care of yourself! Live transcript available. Use the "reactions" buttons, raise your hand during Q&As, and add questions to the chat as they arise.







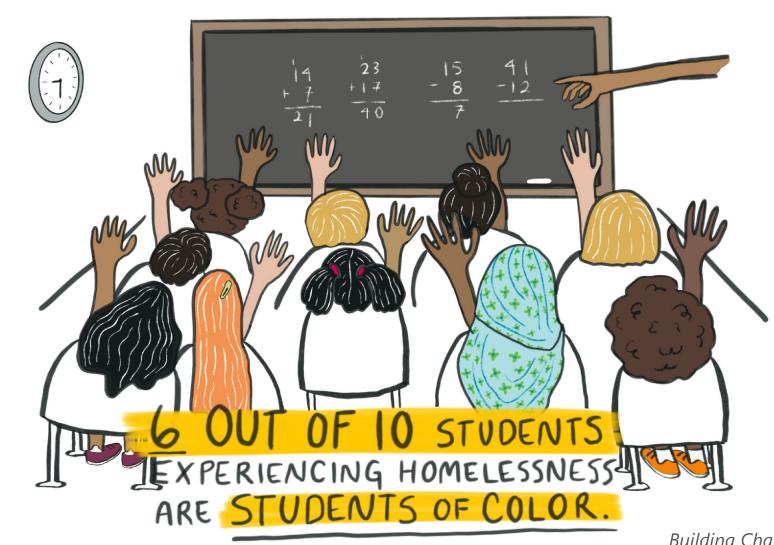
Communities thrive when people have safe and stable housing and can equitably access and use services.

Building Changes advances equitable responses to homelessness in Washington State, with a focus on children, youth, and families and the systems that serve them.

• Equity

- People
  - HOUSING CRISIS HOUSING CRISIS RACIAL EQUITY HEALTH
- Partnerships
- Integrity





Building Changes, 2019





Building Changes explores how school and housing systems interact with one another to serve students experiencing homelessness through our Education Team's work. We show up for students, encourage cross systems partnerships, and influence policies that shape on the ground practice.

OPSI and Building Changes have partnered, with the help of ARP funds, to provide training for McKinney-Vento school staff and community-based organizations serving students experiencing homelessness. We intend to offer 7 trainings (each one will occur 4 times) through September 2023. This partnership will offer content, tools, and peer networking opportunities to help those supporting students experiencing homelessness across our state.



Washington Office of Superintendent of **PUBLIC INSTRUCTION** 



McKinney-Vento Refresher

Housing Program Presentation

Break

Housing Program Presentation Cont'd

Advocacy Updates

Check Out

"Day in the Life of a Housing Provider" Panel

Applying to Practice: Networking

Agenda



## Objectives for today

- Attendees will have the opportunity to learn about different housing resources available for students and families experiencing homelessness such as: coordinated entry (emergency shelter, Diversion, Rapid Rehousing, permanent supportive housing), the role of housing authorities (housing opportunity vouchers, low income vs. Affordable housing), and serving specific populations (survivors of domestic violence, veterans, young people, and immigrant/refugee/migrant/undocumented households).
- Attendees will leave with up-to-date information on policies, funding opportunities, and how the work with McKinney-Vento students has shifted amidst the ongoing pandemic.
- Attendees will hear what a day in the life of a housing provider is like working alongside a school or school district.
- Attendees will have the opportunity to network and strategize with colleagues across the state.



#### McKinney-Vento Refresher

The McKinney-Vento Homeless Assistance Act is a federal law that ensures immediate enrollment and educational stability for homeless children and youth – as defined by OSPI.

Friendly reminder: McKinney-Vento students have access to program supports outlined by this federal law for the duration of the school year, regardless of any changes in their housing status.

#### Who is Eligible?

- <u>Children who lack a fixed, regular, and</u> <u>adequate nighttime residence</u>
- Sharing the housing of others due to a loss of housing, economic hardship, or similar reason (Doubled-up)
- Living in motels, hotels, trailer parks, or campgrounds due to a lack of alternative accommodations
- Living in emergency or shelters
- Abandoned in hospitals
- Living in a public or private place not designed for sleeping
- Living in cars, parks, abandoned buildings, bus or train stations, or other inadequate accommodations
- Migratory children and youth living in any of the above situations

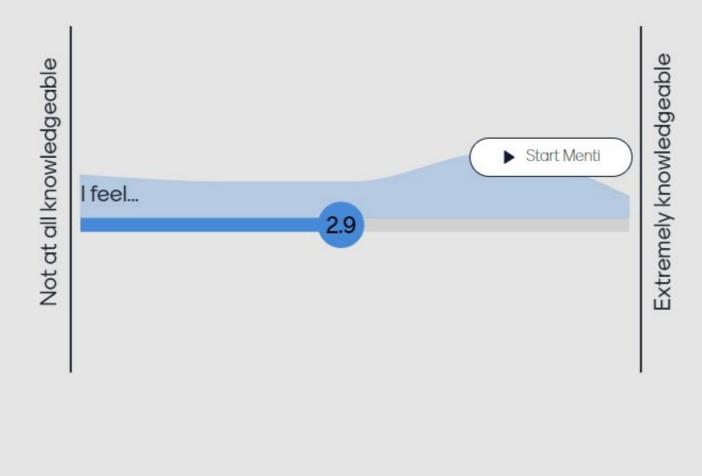


### The Housing System: Understanding the Framework





How knowledgeable do you feel about eligibility and accessing resources through your community's housing system for the students you serve?





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# U.S. Department of Housing and Urban Development (HUD) Categories

## What are the four categories of the homeless definition (§ 578.3)?



Within the homeless definition there are four categories of homelessness:

- 1. Literally Homeless
- 2. Imminent Risk of Homelessness
- 3. Homeless Under Other Federal Statutes
- 4. Fleeing/Attempting to Flee Domestic Violence



TANF (Temporary Assistance for Needy Families) • Your TANF benefits are based on your family size and income. A family of three, with no income, would receive a monthly TANF grant of \$654. That's an annual income of \$7,848.

#### • If you are found eligible for the TANF Program, you must:

- Cooperate with the Division of Child Support
- If you are a parenting teen, live in an approved living situation
- Participate in the WorkFirst Program, if required

### To be eligible for TANF, your family must have resources of \$6,000 or less. Resources are things like:

- Checking and savings accounts
- Stocks, bonds, or mutual funds
- Vehicle equity over \$10,000
- Households can receive up to 60 months of this benefit.
- Households may qualify for health insurance.
- Households may qualify for Working Connections Childcare.





#### SNAP (Supplemental Nutrition Assistance Program)

- SNAP benefits for a family of 3, with no income, paying 100% of their TANF (\$654) for their housing would receive \$511 per month.
- Eligibility: Live in Washington state, Have income below 200% of the Federal Poverty Level and meet citizenship requirements
- Approval happens in 6-10 business days.
- If your family of three has a monthly income of \$2311, you would report your increase and your benefit would be reviewed and likely reduced.

#### What can and can't I do with my EBT card and benefits?

Misuse of your Washington QUEST card is a state and federal crime!

#### Appropriate Use

You or a member of your household may use your Basic Food benefits to buy food items such as:

- · Breads and cereals.
- Fruits and vegetables.
- Cheese, milk and other dairy products.
- Meats, fish, poultry and eggs.
- Most other food Items that are not sold as prepared hot foods.
- Seeds and plants that produce food.

#### Illegal Use

It is not legal to:

- Use food benefits on your EBT card for any purpose other than to buy food for eligible household members.
- Exchange your food benefits for anything of value (trafficking). Examples of illegal trafficking include exchanging food benefits for cash, anything other than buying food from an authorized retailer.
- Give your benefits to anyone who is not in your Basic Food household.
- Use Basic Food benefits to buy nonfood items such as household supplies, vitamins, medicine, pet food, tobacco or alcohol.

16 BUILDING CHANGES

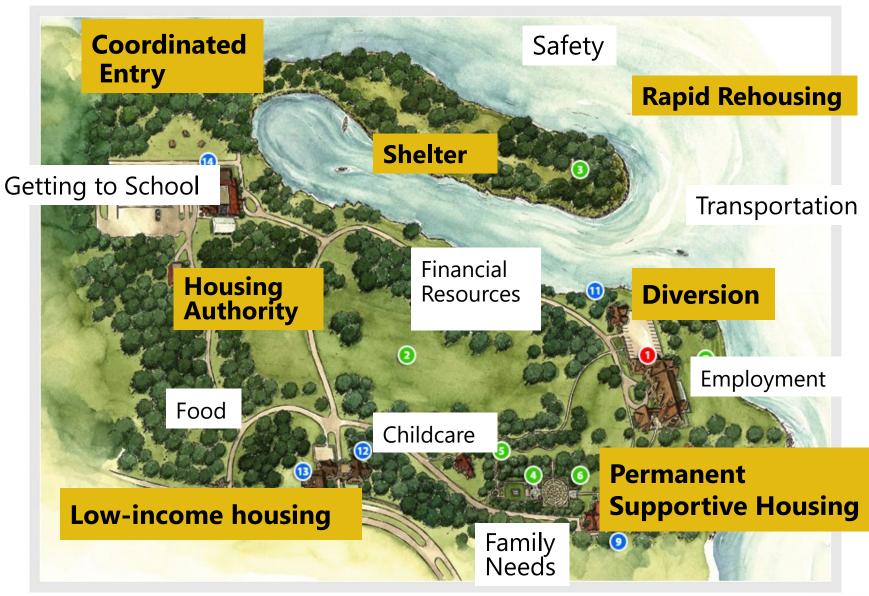
#### Coordinated Entry

The purpose of a Coordinated Entry System (CE) is to provide the quickest access to the most appropriate housing to every household experiencing or at-risk of homelessness through a standardized assessment and referral process.

WA Coordinated Entry Sites by County: <u>https://deptofcommerce.app.box.com/v/CEAccessPoints</u>



#### Housing System Map





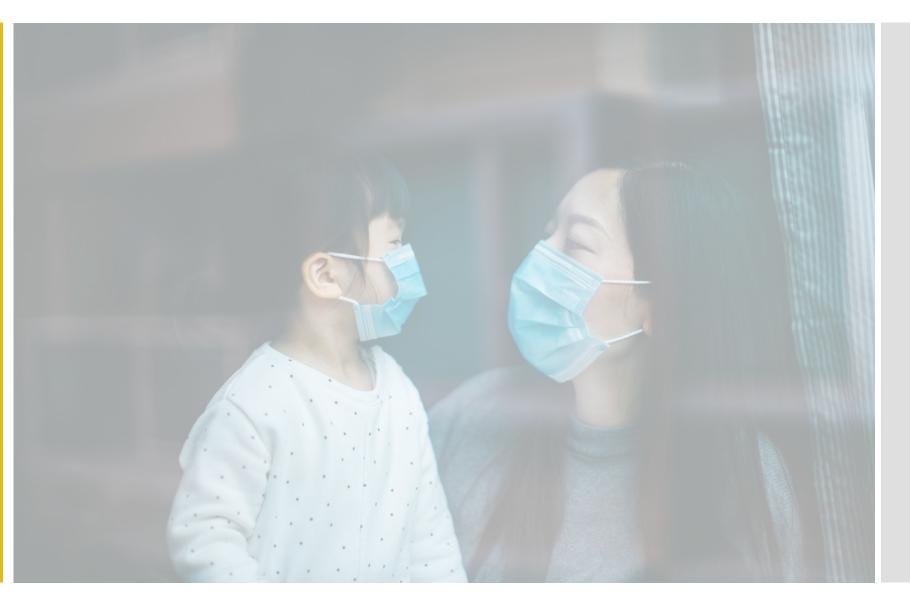
A Few Barriers to Housing	Low credit/lack of credit history	<b>Criminal history</b>	Immigration status
	Racial discrimination from landlords and service providers	High move-in costs	While rents rise, income does not
	Lack of rental history/lack of co- signer	Discrimination for using housing choice voucher	Rental limits on voucher do not translate to market- rate housing costs



SCENARIO: It's Saturday and you and your family have been kicked out of your home by your abusive partner. You've called every local shelter in your community and all of them are at capacity.

Where do you go?

Emergency Shelter





### Shelter Types

Day centers

Night shelters

Confidential domestic violence shelters

Family shelters

Gender-specific shelters

Youth shelters





### Shelter Role



- Often time-limited
- Some require signing in, assessment, proof of homelessness, and/or background check
- Stays are contingent on capacity
- Usually includes some level of resource navigation in the form of a case worker or advocate
- Often are not culturally responsive
- Stigma



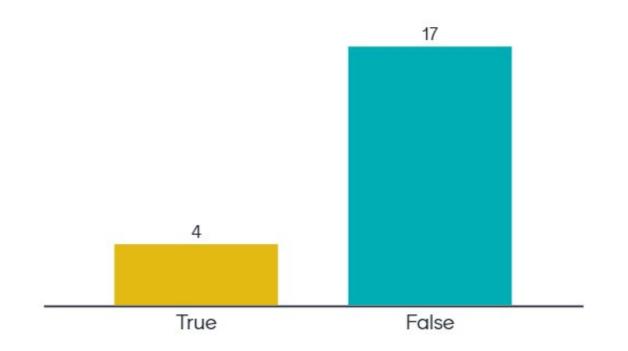
### Housing Interventions

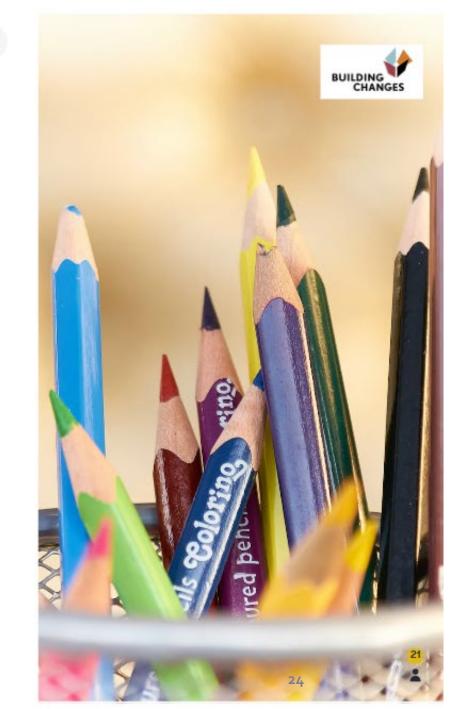




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TRUE/FALSE: If you are fully employed while experiencing homelessness, you will qualify for resources immediately to help you find permanent housing.





### Housing Interventions Cont'd

Housing interventions are programs that work to keep families housed or assist access to housing, which include: Diversion

**Rental Assistance** 

**Eviction Prevention** 

Tenant's Rights Programs

Rapid Rehousing (RRH)

Permanent Supportive Housing (PSH)



#### Diversion

Diversion is a "light touch" approach to ending homelessness that encourages and helps households to come up with their own solutions to housing crises. Diversion doesn't require intensive case management or other system resources, so it's quicker and more cost-effective than other approaches, which frees up resources for more families in need.

https://www.piercecountywa.gov/4809/Coordinated-Entry-Diversion



#### Rapid Rehousing

Rapid re-housing provides short-term rental assistance and services. The goals are to help people obtain housing quickly, increase selfsufficiency, and stay housed. It is offered without preconditions (such as employment, income, absence of criminal record, or sobriety) and the resources and services provided are typically tailored to the needs of the person.

https://endhomelessness.org/endinghomelessness/solutions/rapid-re-housing/



#### Permanent Supportive Housing

Permanent Supportive Housing (PSH) is permanent housing in which housing assistance (e.g., longterm leasing or rental assistance) and supportive services are provided to assist households with at least one member (adult or child) with a disability in achieving housing stability.

https://www.hudexchange.info/homelessness-assistance/coc-esg-virtual-binders/coc-program-components/permanent-housing/permanent-supportive-housing/



Trauma-Informed Care: Supporting Students and Families Experiencing Homelessness

- Only ask what is necessary
- Use a strengths-based lens
- Don't make assumptions
- Take cultural factors into account (i.e., doubled up due to economic hardship)
- Withhold judgment and unnecessary comments about housing and/or family situation
- Whenever possible: "Nothing about us, without us."



# Questions?



### Time for a Break

### Housing Authorities





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How long can households anticipate to be on a public housing waiting list in order to receive assistance?





# What is public housing?

- Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities.
- Public housing is limited to low-income families and individuals. An HA determines your eligibility based on:
  - 1. annual gross income;
  - 2. whether you qualify as elderly, a person with a disability, or as a family; and
  - 3. U.S. citizenship or eligible immigration status.

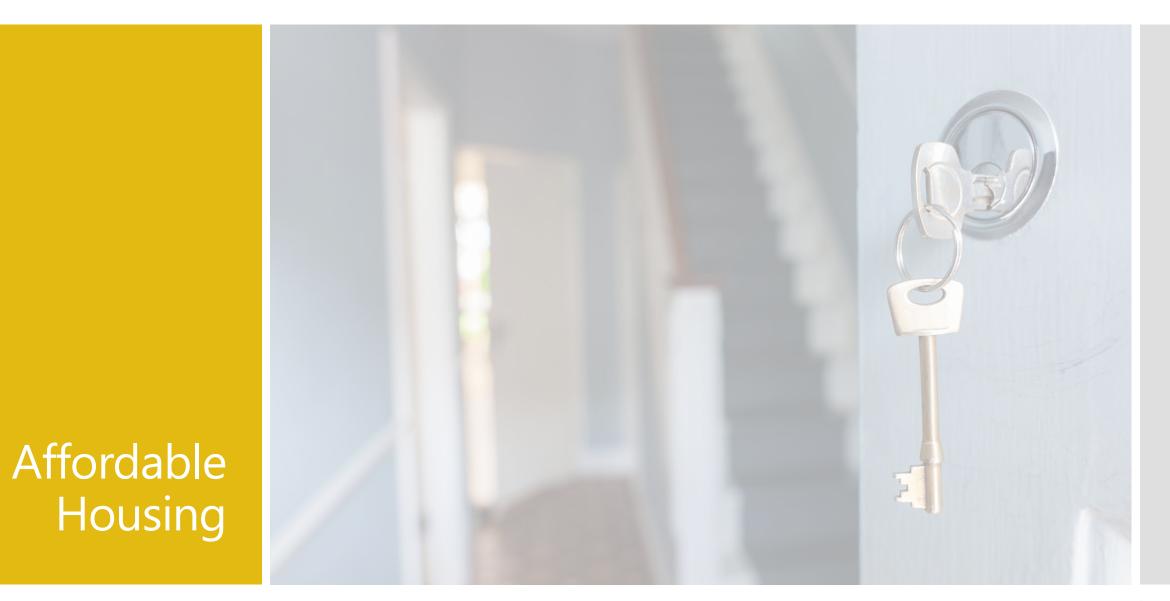


#### What is the role of a housing authority?

An HA is responsible for the management and operation of its local public housing program. They may also operate other types of housing programs.

 (1) On-going functions: (a) Assure compliance with leases. The lease must be signed by both parties; (b) Set other charges (e.g., security deposit, excess utility consumption, and damages to unit); (c) Perform periodic reexaminations of the family's income at least once every 12 months; (d) Transfer families from one unit to another, in order to correct over/under crowding, repair or renovate a dwelling, or because of a resident's request to be transferred; (e) Terminate leases when necessary; and (f) maintain the development in a decent, safe, and sanitary condition.







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If my gross income is \$3000 per month, how much should an "affordable" unit cost (rent+utilities)?







## What is affordable housing?

- Affordable housing is generally defined as housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.
- Affordable housing means that a rental is offered below market rate.
- The Low-Income Housing Tax Credit (LIHTC) subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants. ... Once the housing project is placed in service (essentially, made available to tenants), investors can claim the LIHTC over a 10-year period.



# Affordable Housing Resources

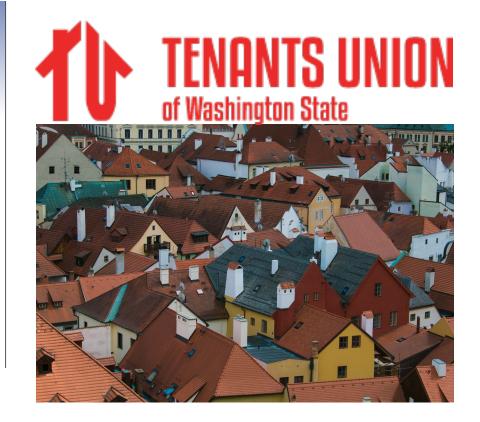


### FY 2023 FAIR MARKET RENT DOCUMENTATION SYSTEM

Final FY 2023 FMRs By Unit Bedrooms					
<b>Efficiency</b>	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	
\$1,829	\$1,881	\$2,199	\$2,953	\$3,446	

King County, WA is part of the Seattle-Bellevue, WA HUD Metro FMR Area, which consists of the following counties: King County, WA; and Snohomish County, WA. All information here applies to the entirety of the Seattle-Bellevue, WA HUD Metro FMR Area.

### The FY 2023 Fair Market Rents for Seattle-Bellevue, WA HUD Metro FMR Area are based on the results of a local rent survey conducted in November, 2021.



https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2019\_code/2019summary.odn https://tenantsunion.org/rights/low-income-housing-search



Megan Veith, JD Director of Policy & Advocacy at Building Changes

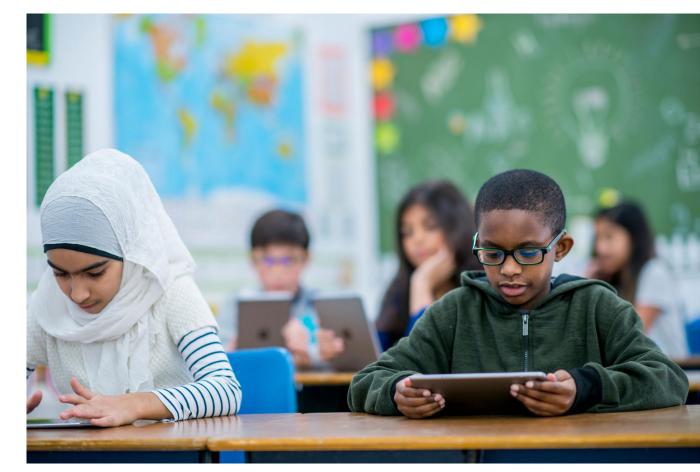
# Advocacy Updates





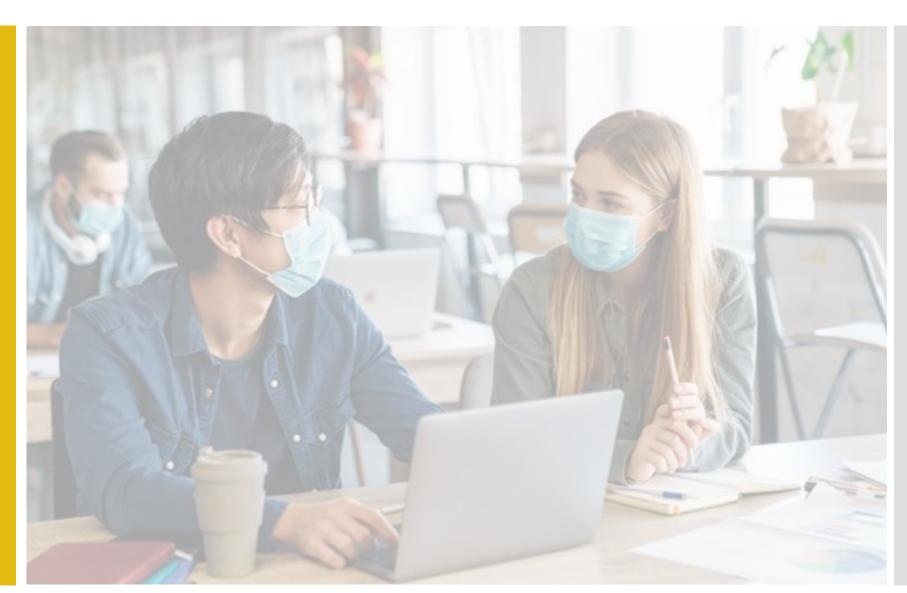
# 2023 Legislative Session

- Homeless Student Stability Program (HSSP)
- Education
- Health
- Housing





Provider Panel: A Day in the Life of Accessing Housing Services



### **Our Panelists**

- Brianna O. Kiarie, Director of Housing & Economic Opportunity, Neighborhood House -<u>briannak@nhwa.org</u> <u>www.nhwa.org</u>
- **Heather Eddy,** Assistant Director at St. Margaret's Shelter, Catholic Charities
- **Asma**, Mother & Nurse with lived experience



Applying to Practice: Networking Time



Choose your breakout rooms based on the type of community you work in:



**City:** Territory (districts) inside an urban area and inside a principal city. *Example districts include Bellingham, Seattle, Spokane, Wenatchee, and Yakima.* 



**Suburban:** Territory outside a principal city and inside an urbanized area. *Example districts include Battle Ground, Issaquah, Kelso, Mead, and Puyallup.* 



**Town/Rural:** Territory inside an urban cluster but outside of an urbanized area. Census-defined rural territory. *Example districts include Aberdeen, Centralia, Ellensburg, Okanogan, Snoqualmie Valley, Coupeville, Grand Coulee, Kalama, Raymond, and Soap Lake.* 

### Break out Rooms

Breakout Rooms - In Progress	×
▼ Room 1	Join
• Room 2	Join
• Room 3	Join





#### Share a "Golden Nugget" from your breakout conversations! 9 responses

Vivian

**Readiness** to Learn

How long a process finding stable housing can be

Collabora Start Menti ons in my area has been immensely helpful for learning/gathering resources & getting ideas about what else we can do

Better understanding of HUD

homeless categories

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Loved the resources!

networking with each other is very

Appreciate the overview of the housing system and options for finding it!

valuable, especially in small communities

Links:-)





# In Closing...

Please complete the post training evaluation on <u>Survey Monkey</u>

School/Housing <u>Network</u> Join us for <u>future trainings</u>!

 For Clock Hours, please complete the survey through pdEnroller







### Connect with us!

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