

COMMUNITY SOLUTIONS WORKGROUP CONTINUUM OF HOUSING

“Identify key issues, and recommend strategies, actions, and solutions to address homelessness and the continuum of housing and service needs by fall 2017.”

Working definitions

For the sake of this discussion, we'll use the following definitions:

GAPS are deficits in any kind of resource that is required to meet the housing needs of our community (including funding, infrastructure, services, planning, coordination, or capacity)

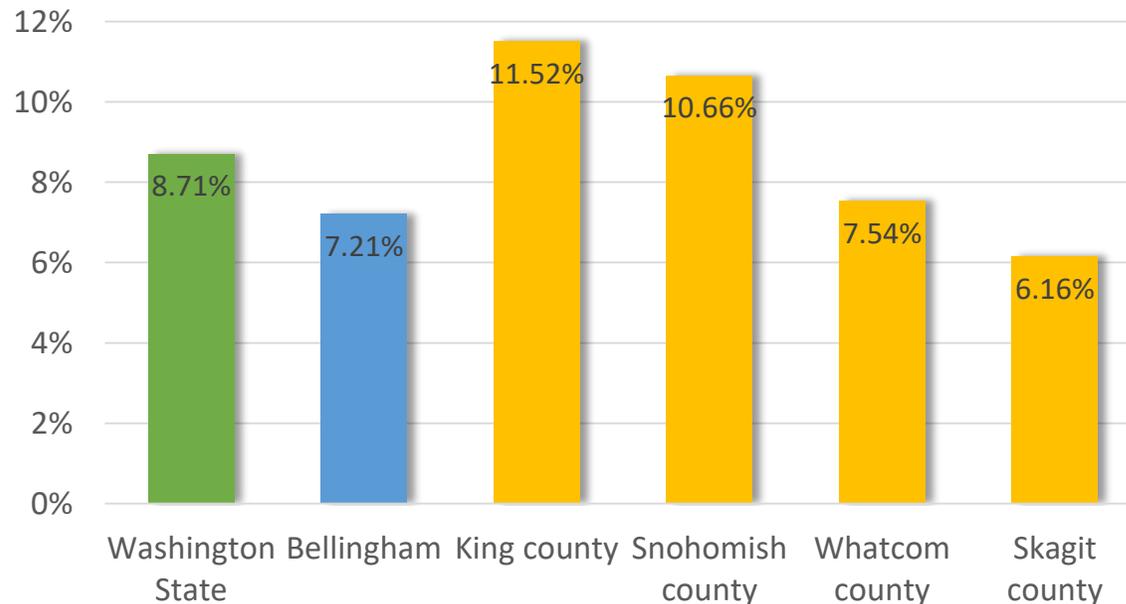
BARRIERS are systematic issues, policies, or norms that prohibit us from reaching our goals or operating at our full potential

STRATEGIES are possible solutions, that may help us either fill an identified gap or overcome an identified barrier

Summary of our Work to-date

Our region as a whole is experiencing population growth, and Bellingham is no exception

Percent change in population: 2010-2017

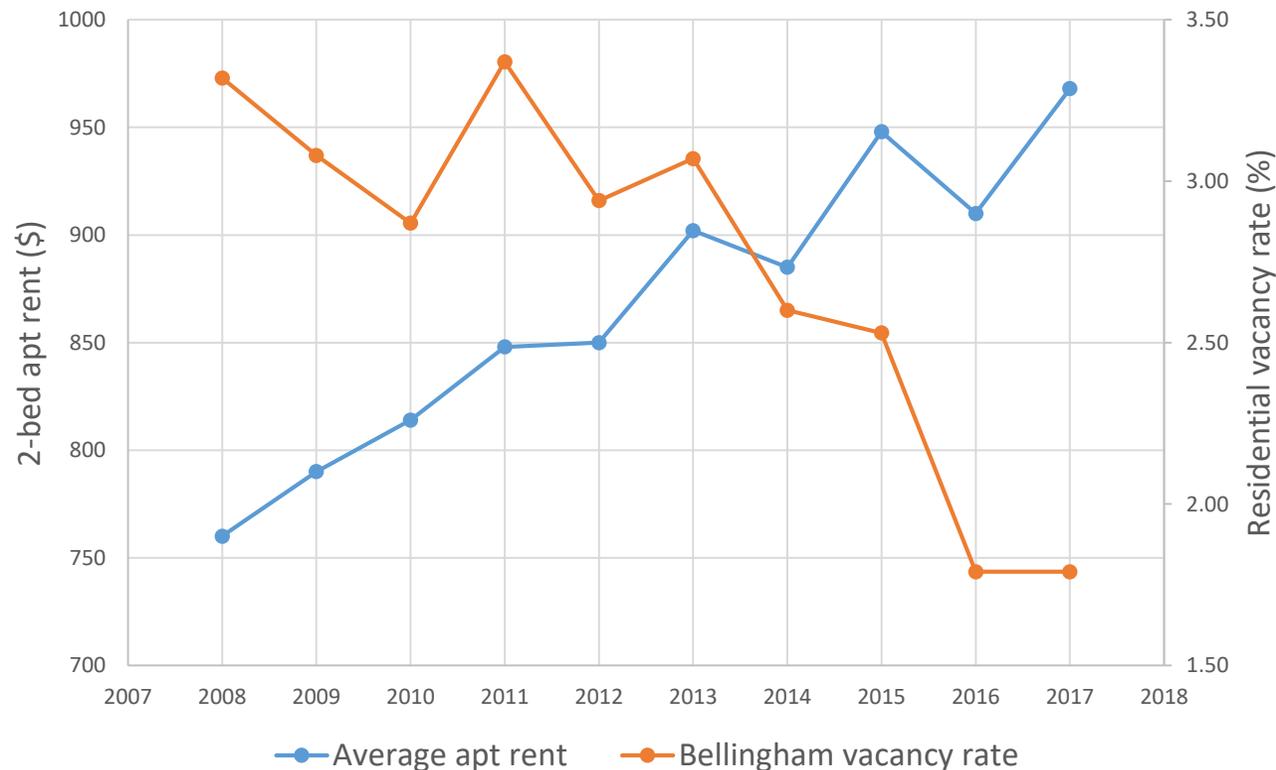


The population of Bellingham is growing, but not more so than many other places in the state and county. Our growth since 2010 is actually a little below state average and Whatcom County average.

Summary of our Work to-date

The influence of population growth is exacerbated by Bellingham's very low vacancy rate

Average rents and vacancy rates in Bellingham



The residential vacancy rate in Bellingham is **1.8%**, which is lower than the state average of **2%**.

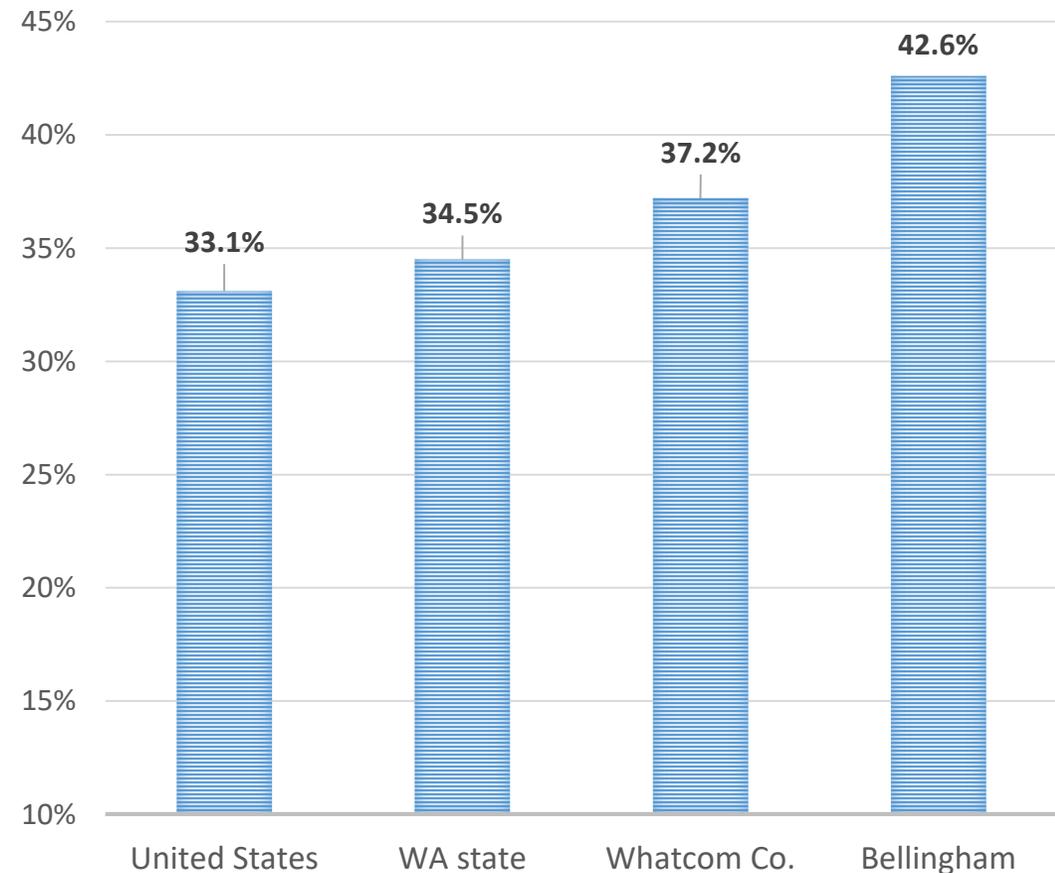
And WA state's vacancy rate itself is very low compared to other states.

Summary of our Work to-date

Housing cost burden in Bellingham is above average

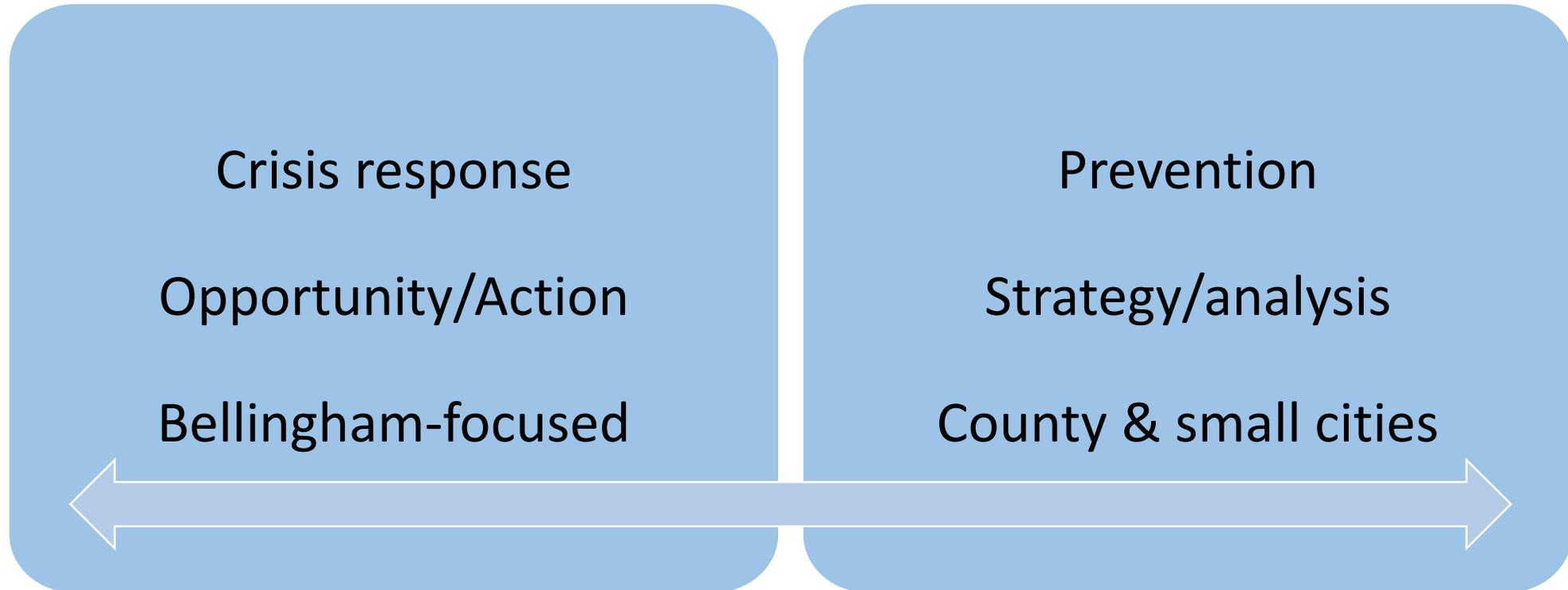
The percentage of households in Bellingham that pay over 30% of their income for housing is above the average in the county, the state, and the US.

<30% of income going to housing	Not cost burdened
30%-50% of income going to housing	Cost burdened
>50% of income going to housing	Severely cost burdened



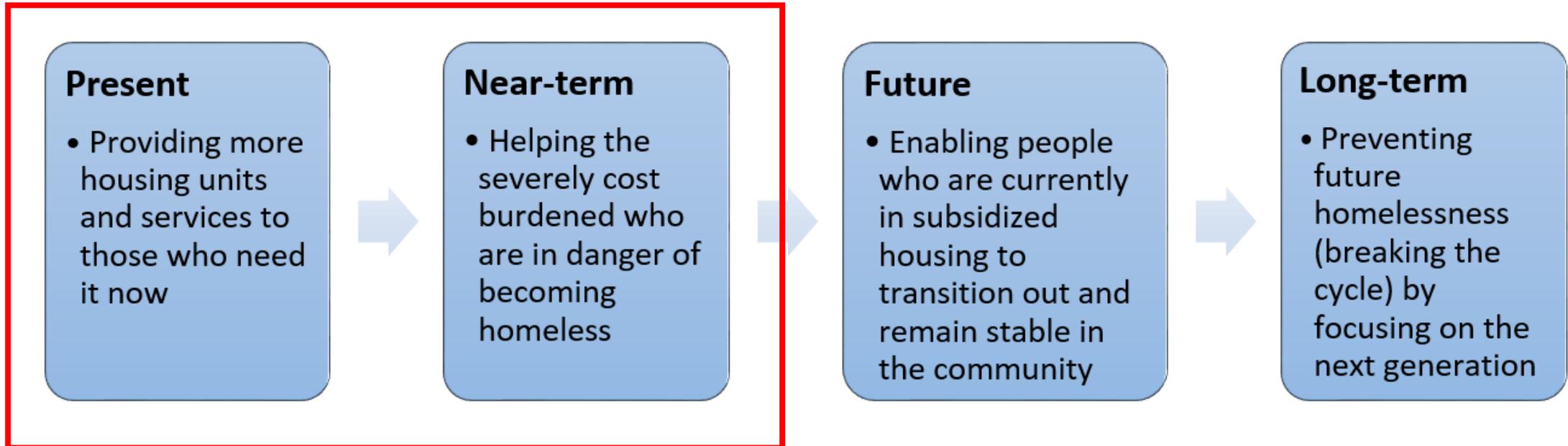
Summary of our Work to-date

We need to balance polarities



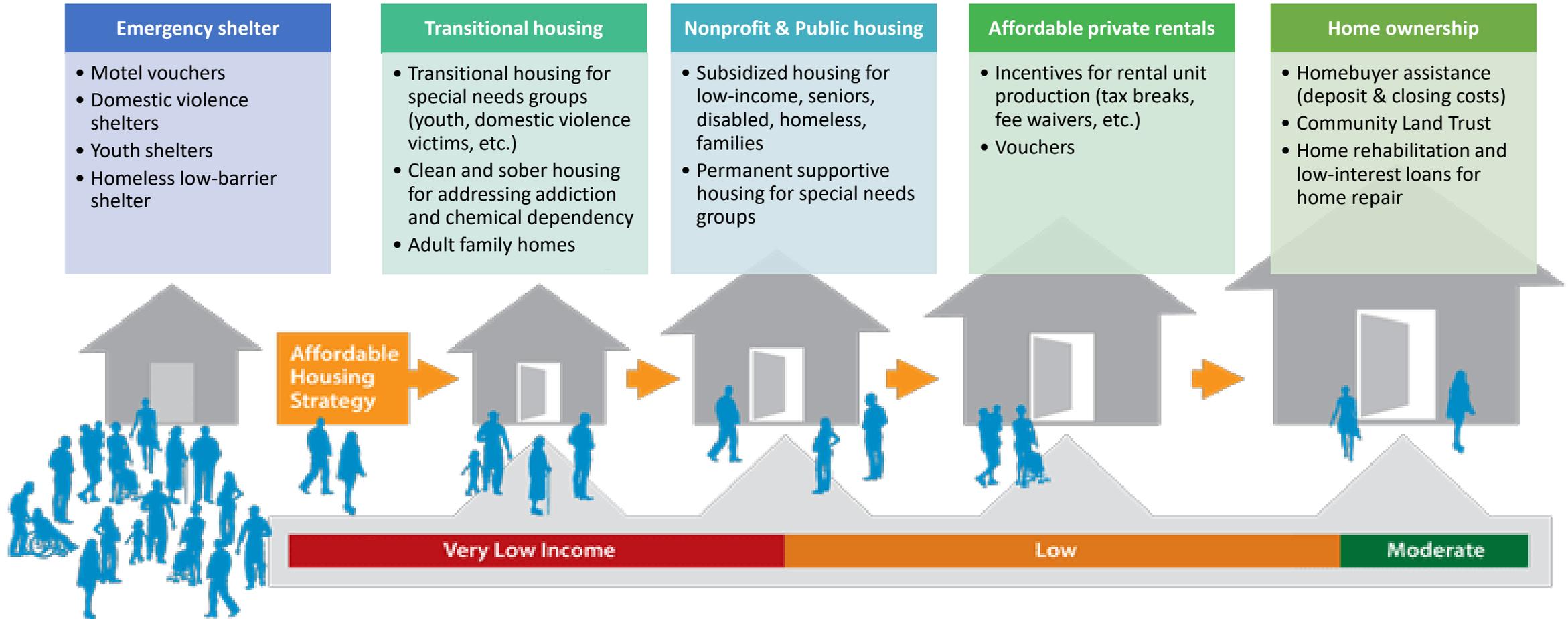
Summary of our Work to-date

The focus is primarily on the first two boxes



“Identify key issues, and recommend strategies, actions, and solutions to address homelessness and the continuum of housing and service needs by fall 2017.”

Summary of our Work to-date

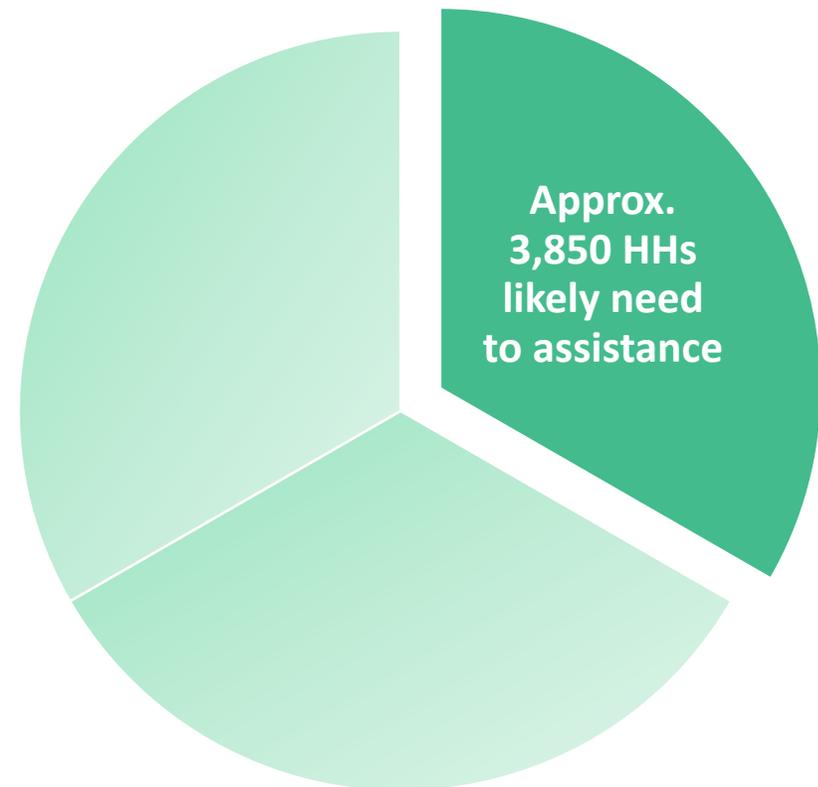


Summary of our Work to-date

Estimated number of low income households needing assistance

There were **11,542 households*** in Bellingham (including Geneva and Alderwood) with incomes below 50% of AMI.

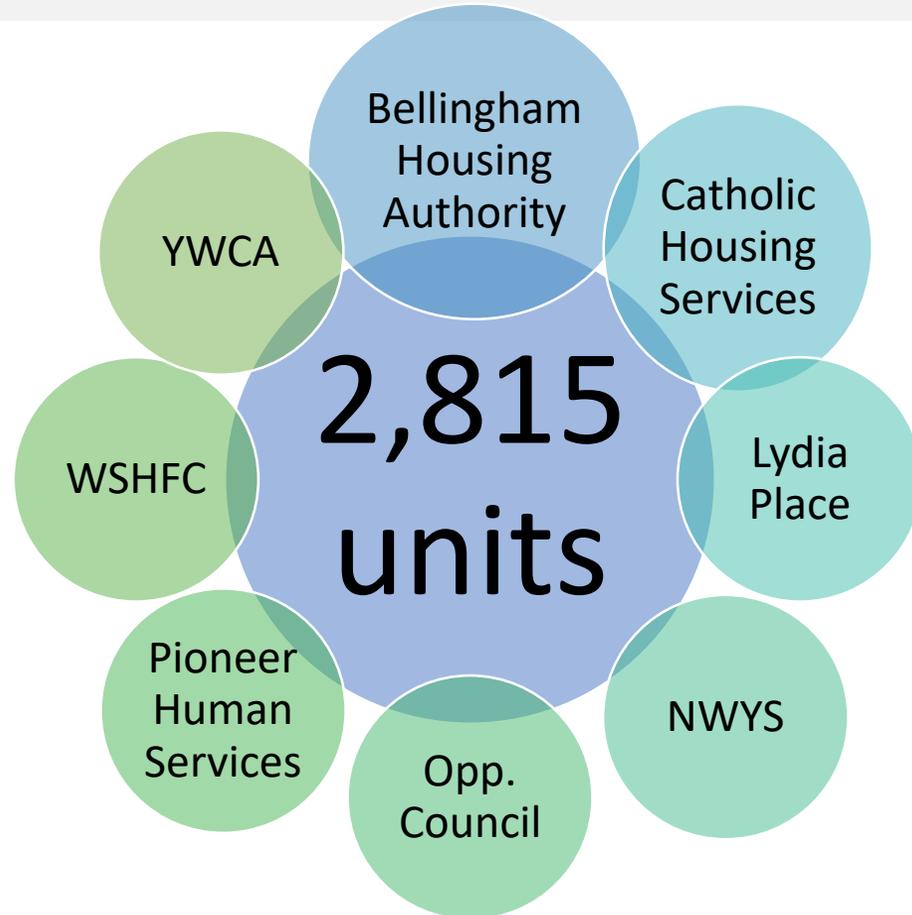
We estimate between a third and half, or **3,847-5,726**, of these **households would need housing assistance.**



*From 2009-2013 CHAS data. Adjusted for 5.26% population growth since 2013.

Summary of our Work to-date

Public, nonprofit, and affordable rental housing for low-income households



About 70% of these vouchers are used within the City; and of these some overlap with the housing listed to the left.

Summary of our work to-date

Inventory gaps

- An existing shortage of 500 units for low-income households
- An additional predicted shortage of 900-1,000 over the next 5 years

Service gaps

- Funding for 2.5-3.0 housing case managers or landlord liaisons are needed immediately to fill available units

Coordination gaps

- A clear plan, backed by public/private partnerships
- Transparency among partners in order to understand the need for resources in real time
- Access to good data about needs

Summary of our work to-date

Inventory gaps

- An existing shortage of 500 units for low-income households
- An additional predicted shortage of 900-1,000 over the next 5 years

With regard to building additional capacity...

- How can we meet the demand for more housing?
- What are the barriers and systemic issues that effect the ability to succeed?

Summary of our work to-date

Service gaps

- Funding for 2.5-3.0 housing case managers or landlord liaisons are needed immediately to fill available units

With regard to better utilizing existing capacity...

- What can be done?
- What are the barriers?
- Specific to housing case management...
 - Specify essential functions
 - Is there a need to better coordinate or standardize services?

Do you see a need to better define or standardize housing case management across agencies and funding sources?

Yes

- Case managers have so many job descriptions that vary across many social service positions. How do we know they have the required skill sets?
- There is a need for standardization of categories such as navigation, intensive case management, light touch, mentoring, etc.
- It would be ideal to have standards for case load, outcome measures, and service expectations for each type of housing intervention. This would allow for good data collection and outcome information that could be compiled and shared publicly to speak to system effectiveness.

Do you see a need to better define or standardize housing case management across agencies and funding sources?

No

- There is a risk of cookie-cutter, one-size-fits all programming.
- Case management services are not effective if they are not individually tailored to the needs of the client population. Agencies often have specialty areas, and should focus on serving clients in those areas.
- Ridged rules don't allow for outliers and folks who don't meet the norms.
- Youth and young adults have markedly different developmental abilities, life skills, and circumstances than the adult population.

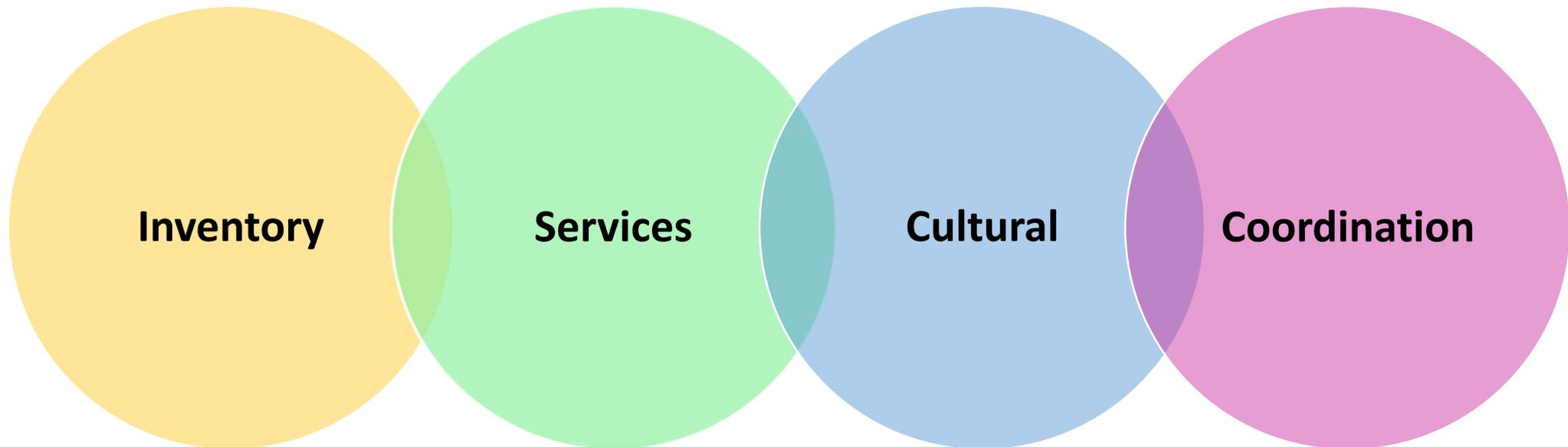
Keep these discussion questions in mind as we go

- Have we captured the most critical gaps?
- Have we captured all the barriers?
- Have we captured all the strategies that could address and move past the barriers?
- Are additional strategies needed to address the gaps & barriers?
- Which strategies should we prioritize to address these barriers and gaps for low-income renters?

Working categories

We've heard of many GAPS, BARRIERS, and STRATEGIES from the Community Solutions Workgroup throughout this process. We identified 4 broad categories to organize them.

However, these categories are fluid and there is substantial overlap between them.



Gaps identified

Inventory gaps

- An existing shortage of 500 units for low-income households
- An additional predicted shortage of 900-1,000 over the next 5 years

Service gaps

- Funding for 2.5-3.0 case managers or landlord liaisons are needed immediately to fill available units

Cultural gaps

- A climate in the general public conducive to addressing these barriers

Coordination gaps

- A clear, comprehensive plan, backed by public/private partnerships
- Transparency among partners in order to understand the need for resources in real time
- Access to good data about needs

Approximately 2/3 of singles on the Housing Pool are in need of behavioral health services. Using recent Housing Pool numbers, we estimate a crisis stabilization and/or treatment need for roughly 330 people in the County.

Inventory gaps and barriers

Inventory gaps

- An existing shortage of 500 units for low-income households
- An additional predicted shortage of 900-1,000 over the next 5 years

Inventory barriers

- High cost to build (escalating construction costs)
- High cost of existing units to purchase and convert (escalating real estate costs)
- Lack of willing/available developers (workforce scarcity)
- Access to funding (state, tax credits)
- Low rental vacancy rate
- Landlords taking long-term units off the market in favor of short-term rentals (i.e., AirBnB).
- Zoning constraints limit multifamily developments to relatively few places

Strategies to address inventory barriers

- Bring in new partners and funders
- Utilize new funding models which are already being implemented elsewhere
- Acquire and preserve existing affordable units
- Update zoning regulations that are inflexible and may concentrate poverty
- Tweak the City's incentives for affordable housing development to be more flexible and attractive to developers
- Create a new staff position with levy funds to focus on funding and development deals for affordable housing
- Hire a specialist consultant to help to together a more complex mix of tax credits and financing mechanisms for multi-use projects

Service gaps and barriers

Service gaps

- Funding for 2.5-3.0 case managers or landlord liaisons are needed immediately to fill available units

Service barriers

- Lack of funding for case manager salaries, benefits, and administrative support costs
- Lack of long-term funding to cover operational costs
- Recent HUD financing changes give preference for new projects which house 80% formerly homeless individuals, without the adequate funding for services to house high needs individuals
- Burdensome documentation requirements to meet criteria for homelessness

Strategies to address service barriers

- More funding to support case managers and/or landlord liaisons to help low-income households find and retain stable housing
- Develop dedicated recovery housing for drug court participants to increase the efficacy of the Drug Court program
- Agencies need to continue to equip their staff with evidence-based training better serve people with high needs and facilitate transitions in the continuum
- Create a "big book of services" or directory of all the entities and organizations, what they do, and who is eligible to access them

Cultural gaps and barriers

Cultural gaps

- A climate in the general public conducive to addressing these barriers

Cultural barriers

- Stigma of homelessness and low income
- Source of income discrimination (property managers and owners can be choosy because of low vacancy rate)
- Landlords do not want to "take a risk" by renting to tenants with housing assistance, either because of previous experiences or negative perceptions
- Clients with criminal history or debt are easily screened out
- Rental application fees and background check fees are prohibitively expensive for low-income renters
- The general public lacks good information about the housing system and how it works
- Homeless and formerly homeless clients are not at the tables where decisions are made

The City is already considering implementing all of these strategies, which are addressed in our Fair Housing Goals

Strategies to address cultural barriers

- Landlord education: the City should bring property owners and management companies to the table, to inform about what they can do to help reduce the housing crisis in their community
- Tenant education: there should be more support through trained Peer Advocates, as well as from landlord liaisons, with skills training as to how to be a successful tenant

Goals for upcoming Assessment of Fair Housing

Goal #1: Examine existing City planning policies and zoning regulations to support expanded housing choice and increased inventory.

Goal #2: Examine where the City may want to surpass State and Federal laws in protecting additional classes of people who face housing discrimination.

Goal #3: Provide education on Fair Housing to renters and tenants, as well as property managers and owners, to increase public understanding of Fair Housing laws and how to report discrimination.

Goal #4: Provide support and advocacy for households receiving housing vouchers through utilization of landlord liaisons and housing case managers who can advocate on their behalf and provide education.



More strategies to address cultural barriers

- Public education: the City should work to better inform the public about the housing system and how it works
- Create an insurance/damage mitigation fund to minimize the risks to landlords of renting to a tenant with no rental history, etc.
- Create a rental rehab program that makes funding available to landlords willing to rent to low-income tenants to make required upgrades in order to pass BHA or Section 8 inspection
- Additional vouchers/long-term subsidy options
- Program to help pay off rental debt
- Provide rental application fee money

Coordination gaps identified

Coordination barriers

- Donor-driven outcomes are misaligned with realistic client outcomes and may have unintended consequences
- Funding is inflexible
- Misalignment between population of clients in need and resources for serving the client population (i.e., not enough services for single adults)
- Lack of communication with BPD and the criminal justice system to create pathways for diversion
- Lack of coordination between funders and service providers to monitor and respond to needing changes and trends
- Lack of input from clients and consumers about what works for them and what doesn't
- HUD's fair market rents are not accurate compared to current market rates

Coordination gaps

- A clear, comprehensive plan, backed by public/private partnerships
- Transparency among partners in order to understand the need for resources in real time
- Access to good data about needs

Strategies to address coordination/collaboration barriers

- Work to line up more social impact investors and philanthropists for projects and/or bring more willing development partners to the table
- Engage, encourage, and enable clients to participate in the decision-making process
- A shared data system that would help us manage high-utilizers of EMS, ED, and BH crisis services, built on the Intensive Case Management (ICM) system at WAHA
- Agencies at all levels of the continuum need to capture information for our system to better facilitate care transitions
- Regular check-ins between local funders and service providers
- Provide a forum where comprehensive solutions can be vetted and funders and service providers can propose how they could best contribute
- Full transparency between housing providers and support agencies so that tenants are empowered and held accountable
- Funders move away from outcomes based on serving a high number of people, and find more appropriate outcomes based on indicators of clients' stability

Identified gaps

Inventory gaps

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Cultural gaps

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- Stigma of homelessness

Coordination gaps

- A clear, comprehensive plan, backed by public/private partnerships
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Discussion questions

- Have we captured the most critical gaps?

Identified barriers

Inventory barriers

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Identified barriers

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Discussion questions

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Discussion questions

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Next meeting:

- Which strategies should we prioritize to help address these barriers and gaps for people who are homeless (on the Housing Pool)?

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Review of Strategies included in AFH Goals

- ✓ Update zoning regulations that are inflexible and may concentrate poverty
- ✓ More funding to support case managers and/or landlord liaisons to help low-income households find and retain stable housing
- ✓ Landlord/property owner education
- ✓ Tenant education through Peer Advocates or Case Managers