Vermont's Framework for Ending Family Homelessness Implementation Report | Spring 2018



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Introduction

Vermont's *Framework for Ending Family Homelessness* combines national guidance on homelessness with Vermont-specific approaches to make housing accessible and affordable to families with lower incomes. While the framework emphasizes the housing needs of families and children, many of the associated action items are designed to assist *any* Vermonter experiencing homelessness, regardless of age or household



composition. This report summarizes the considerable progress made by dozens of state, federal and community partners over the past three years as they implement a comprehensive approach to reducing homelessness. Action items are organized around the following three **strategies...**



Adopt the "Family Connection" framework and support four key components of an effective homeless Continuum of Care.



Braid supportive services, housing and rental assistance to improve housing stability for families, children, landlords and communities.



Construct and rehabilitate rental housing which is affordable to households with extremely low incomes and accessible to families and individuals who have experienced homelessness.

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PROGRESS on STRATEGY I

Adopt the "Family Connection" framework and support four key components of an effective homeless Continuum of Care.

1. Develop a coordinated entry system to assess needs and connect families to targeted prevention and temporary shelter as needed in each community.

Coordinated Entry and Assessment is a systems approach which uses uniform screening and assessment tools to identify client needs, determine eligibility and prioritization, and match the needs of the family or individual with the most appropriate intervention. It is intended to streamline access to services, shorten waiting lists, and reduce returns to homelessness.

For the past three years, Vermont's providers of services, shelter, and housing for people experiencing homelessness - collectively known as the **Homeless Continuum of Care** - have prepared for the transition to Coordinated Entry and Assessment.

Coordinated Entry and Assessment is now operating in all local continua of care but is not yet linked to all homelessness assistance programs. Statewide implementation represents one of the most significant transformations in any Vermont system of care this year, and clearly in the history of the homeless continuum of care. The current emphasis is on training to ensure staff across the state who provide assessments are using the same protocols, and that clients are afforded appropriate protections with security and confidentiality. The Department for Children and Families intends to connect the state's General Assistance temporary shelter program more closely to the continuum of care by the end of 2018.

| ACTIVITY | STATUS | |
|---|----------|--|
| 1. Develop a coordinated entry map template for local continua of care (CoCs). | ~ | |
| 2. Develop a common screening tool. | ~ | |
| 3. Make Coordinated Entry & Assessment an eligible activity of HOP funding. | ✓ | |
| 4. Develop a common assessment tool. | ✓ | |
| 5. Work with local CoCs to identify Homeless Service Centers & Assessment Partners. | | |
| 6. Implement Coordinated Entry & Assessment in all local continua of care. | V | |
| 7. Refine training materials | ✓ | |
| 8. Provide uniform training to all staff doing assessments. | ✓ | |
| 9. Link Rapid Re-Housing programming to Coordinated Entry | Underway | |
| 10. Bring General Assistance Temporary Shelter into continuum of care system | Planned | |

Additional information on Coordinated Entry and Assessment in Vermont is available here.

- 2. Ensure interventions and assistance are tailored to the needs of families...
 - 2.A Providing assistance to rapidly re-house homeless families.

Rapid Re-Housing provides time-limited rental assistance and services to help people obtain housing quickly ...and stay housed. Rapid Re-Housing is offered without preconditions such as employment, income, absence of criminal record, or sobriety. The amount of resources and services provided are tailored to the needs of the person.

| Rapid Rehousing includes 3 essential components | | | | | |
|---|-----------------------------|--|--|--|--|
| Q | Housing Identification | | | | |
| | Rent and Move-In Assistance | | | | |
| 4551 | Case Management | | | | |

In Vermont, Rapid Re-Housing is now supported by the state's **Housing Opportunity Grant** Program (HOP) and **HUD Continuum of Care** funding. Rapid Re-Housing through the HOP program is available in all AHS Districts, though actual capacity may not be equal in all regions.

The Office of Economic Opportunity has supported training on Rapid Re-Housing best practices by the **National Alliance to End Homelessness (NAEH)**. The Vermont Rental Subsidy program incorporates components of Rapid Re-housing which can be enhanced.



| AHS District | Rapid Re-Housing Available in SFY 2018 |
|---------------|---|
| Barre | ~ |
| Bennington | ~ |
| Brattleboro | ~ |
| Burlington | ~ |
| Hartford | ~ |
| Middlebury | ~ |
| Morrisville | ~ |
| Newport | ~ |
| Rutland | ~ |
| Springfield | ✓ |
| St. Albans | ✓ |
| St. Johnsbury | ~ |

Additional information on the three components of Rapid Re-Housing is available on the NAEH website.

Ensure interventions and assistance are tailored to the needs of families...
2.B – Increasing access to affordable housing and helping communities target resources.

Executive Order - 15% Housing for the Homeless

An Executive Order, "Publicly Funded Housing for the Homeless," signed in April 2016, established a goal for developers receiving public funds to target at least 15% of the apartments in their portfolio to people who are homeless. Vermont's **Department of Housing & Community Development** has developed guidance for managers of subsidized housing to track and report on this goal. The Housing Access Reporting Tool (HART) asks about formal agreements a housing organization has with service providers, brings data to what has previously been an anecdotal issue, and increases the incentive for developers and service providers to collaborate. Progress toward the 15% goal is now considered in applications for funding through the **Vermont Community Development Program**, the **Vermont Housing and Conservation Board** and the **Vermont Housing Finance Agency**. Reporting has enhanced the understanding of the level of service that publicly-funded housing provides to those experiencing homelessness and has strengthened relationships between housing providers and providers of services to alleviate homelessness.

In 2017, among 37 housing organizations (or properties) reporting with the HART tool...

| 9 | had already met or exceeded the 15% goal |
|----|---|
| 10 | were between 10 and 15% |
| 7 | were between 5 and 10% |
| 5 | were between 0 and 5 % |
| 6 | were at 0% or had no reportable data |



Vermont Housing Finance Agency – Incentives through the Qualified Allocation Plan

Changes made to Vermont's Qualified Allocation Plan (QAP) in 2013 created an incentive for developers who set-aside 10% of funded apartments for people coming from homelessness. This was strengthened in 2016 by giving higher preference to projects which targeted 25% of funded apartments to people who were homeless or at risk of homelessness. Additional information on Vermont's Qualified Allocation Plan is available on the VHFA website.

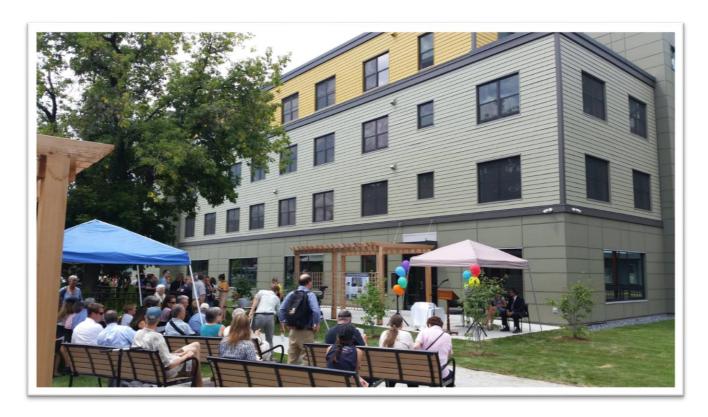
Vermont State Housing Authority – Targeting Rental Assistance

Additional Section 8 vouchers from the **Vermont State Housing Authority (VSHA)** and other local Housing Authorities have been an important resource for housing providers working toward the 15% goal. In 2017, 70 project-based vouchers from VSHA were awarded to apartment units targeted to people coming from homelessness.

Vermont Housing and Conservation Board – Focusing Development Resources

In the past three years, the Vermont Housing and Conservation Board (VHCB) has helped develop over 100 apartments with supported services for people who were homeless. This represents 10% of the homes in all properties funded during that period. VHCB's support of these projects also resulted in additional dedicated units elsewhere in the owner's portfolio of permanent rental housing. Each of the first three projects funded with revenue from Vermont's \$37 million Housing Revenue Bond have rental units (with services) dedicated to people coming from homelessness.

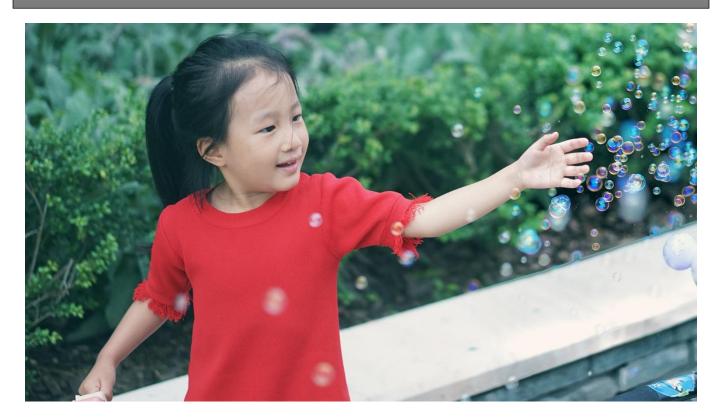
| Year | 2015 | 2016 | 2017 | 3-Year TOTAL |
|---|------|------|------|-----------------|
| VHCB-supported rental units for people who were homeless. | 42 | 47 | 33 | 122 |



Non-Profit Owners – Significant Progress on the 15% Goal

During this same period, nonprofit owners of affordable housing have increased the percentage of previously-funded permanent housing which is home to people who were homeless. Collectively, the regional non-profit housing organizations VHCB supports are at 16.6% in terms of the number of apartments in their portfolio that house people who were homeless. (This is up from 14% a year ago.) These numbers reflect the HUD definition of Homelessness and do not include special projects such as shelters or transitional housing. Over the last reporting period, nearly a third of the apartments that turned over or became available were subsequently leased to formerly-homeless households.

Ensure interventions and assistance are tailored to the needs of families...
C – Directing service-intensive housing interventions to the highest need households.



Family Supportive Housing

For families who are experiencing homelessness and have more complex needs, Vermont's Family Supportive Housing (FSH) program provides a link to housing, service coordination, and customized case management as they transition to and sustain permanent housing.

FSH staff employ a two-generation approach, using positive, and trauma-informed communication and engagement in their support of families. Service coordination and case management focuses on the root causes of a family's homelessness; promotes resiliency for parents and children; and helps households build financial capability. Service Coordinators provide customized, home-based case management; financial empowerment coaching; life skills support and referrals; tenant education; parent and child resiliency support; and support of addiction recovery. FSH Service Coordinators align and coordinate these services with existing Agency of Human Services programs and initiatives.

By using a blend of Medicaid and state general fund dollars, Family Supportive Housing is now able to provide these customized services beyond the first two years of housing – if needed - and is reaching families with complex needs in 7 of 12 districts.

Additional information on Family Supportive Housing can be found on the OEO Website.

Evolution of Family Supportive Housing Sites (By AHS District 2014–2017)







| Family Supportive Housing Data at a Glance | | 2015 | 2016 | 2017 |
|---|-----|------|------|------|
| Number of AHS districts with FSH programs | 3 | 5 | 5 | 7 |
| Number of families enrolled in FSH | 48 | 91 | 88 | 147 |
| Average # of months families were homeless prior to enrolling | | 6 | 4 | 3.5 |
| % of Participants with Housing Reported as Stable | 75% | 86% | 90% | 82% |

| Composition of Participant Households | SFY 2017 |
|---------------------------------------|----------|
| Adults in households | 191 |
| Children in households | 248 |

Housing First

Housing First is an evidence-based, permanent supportive housing approach that supports individuals to maintain independent housing and lead meaningful lives in their community. The program ends homelessness by supporting people to locate independent apartments in the community. Housing First clients are provided long-term, multidisciplinary community supports, including service coordination, drug & alcohol counseling, employment support, psychiatry, nursing care and representative payee services.

Housing First programming is now provided by **Pathways Vermont** in Addison, Chittenden, Franklin, Washington, Windham and Windsor Counties. Housing First is provided in Rutland County through a partnership between Rutland Mental Health and Homeless Prevention Center.

A description of Housing First can be found here.

Role of Coordinated Entry & Assessment in Matching Resource to Need

In addition to needing adequate program capacity in each region, local continua of care need an ability to match an individual or family with the most appropriate supports. For example, most individuals with a history of chronic homelessness are prioritized for Permanent Supportive Housing, whereas most families experiencing a short episode of homelessness would be prioritized for Rapid Re-Housing. In Vermont, this prioritization process is supported by Coordinated Entry and Assessment, described earlier in this report. Additional information on Coordinated Entry and Assessment in Vermont is available here.

3. Connect families to benefits, employment, and community-based services needed to sustain housing. Promote stability and positive education outcomes for children and youth by ensuring coordination between local homeless continuum of care, homeless education liaisons in schools, runaway and homeless youth programs, and organizations providing early education and intervention, such as Head Start.

Continuum Self-Assessments (2015-2017)

To determine how well Vermont is implementing the Family Connection Framework, the Agency of Human Services developed a self-assessment tool to be completed by the 12 local continua of care. This survey tool asks how easily families who are homeless can access mainstream resources; identifies gaps and strengths in local capacity; gauges the level of coordination and partnership between partners; and identifies training and technical assistance needs.

Most continua of care completed their first assessment in early 2016. By 2017, two more continua had completed assessments, bringing the total number now completed to 11. The results of these in-depth surveys inform local and statewide strategic planning work. Much of the data in this report – particularly sections dealing

with accessing benefits - come from these surveys. In some cases, results were checked for accuracy against other surveys and sources.



| Continuum of Care Self-Assessments | 2015 | 2016 | 2017 |
|--|------|------|------|
| # of Vermont's Local continua that have completed Self-Assessments | 0 | 9 | 11 |
| % of Vermont's Local continua that have completed Self-Assessments | 0% | 75% | 92% |

ACCESSING MAINSTREAM RESOURCES

Cash Benefits — Surveys of Vermont's local continua of care indicated that families who were homeless were generally able to access benefits, including child care subsidy, SSI and SSDI, TANF, and SNAP assistance, and that members of the continuum knew how to connect clients to these resources. One theme among respondents was that while benefits were not difficult to access, the amount of assistance was inadequate to meet a family's needs. Some families are already receiving such benefits at the time they become homeless or obtain benefits but remain at-risk.



Employment Supports – In feedback from self-assessment surveys in 2016, access to employment supports was cited as an area where some continua wanted more information from the Department of Labor. Even as Vermont enjoys historically-low unemployment, clients and the providers who assist them sometimes find the array of employment supports confusing or scattered. More work can be done to facilitate access to employment supports and make employment and training normative, even for people just emerging from housing crisis.



Child and Family-Focused Services - Survey responses indicated families that were homeless were able to access Head Start; resources for pregnant and post-partum women; supports with parenting and child development; child care referral and subsidy; or enhanced subsidy through Children's Integrated Services. In one region, families were able to access child care subsidy but there were no slots available. In a few instances, providers and partners were not aware of special provisions for homeless families, such as categorical eligibility for Head Start and child care financial assistance. Local continua of care and AHS departments should continue to seek regular opportunities to communicate on changes to programs and developing needs in the community so that all are equipped with current and accurate information essential to the clients they serve.

Health Care — All surveys indicated that families and individuals who were homeless were able to access appropriate health care resources through either Medicaid, "Dr. Dynasaur," V.A. Health Care or other health insurance. Two of eleven continua indicated major challenges connecting people to supports related to mental health and substance abuse treatment.

COORDINATION BETWEEN CONTINUUM OF CARE AND...



...Homeless Education Liaisons

The McKinney-Vento Homeless Assistance Act ensures that children and youth experiencing homelessness have equal access to the same free, appropriate public education provided to other children and youth. The Act requires removal of barriers to school enrollment, attendance and academic progress for students experiencing homelessness, and gives students access to extra support services. Vermont's Agency of Education (AOE) State Director of McKinney-Vento is a member of the continuum of care and serves as AOE's designee on the Vermont Council on Homelessness. Every Supervisory Union or District has a mandated McKinney-Vento Homeless Liaison. The State Director coordinates with continuum partners and these local liaisons.



Developments in the Past Three Years

Identification of Homeless Students - The Agency of Education has strengthened identification of students experiencing homelessness, upgrading the dispute resolution policy, and examining data collections procedure to ensure accurate numbers are reported.

Transportation Assistance - The AOE State Director has developed, through work with a contractor and the Department of Motor Vehicles, a transportation model for local liaisons to use in providing safe and reliable transportation to and from schools.

Collaborative Training Opportunities - In January 2016, Vermont's State Office of Economic Opportunity and Vermont Agency of Education hosted "Supporting Kids Together," a joint training for homeless service providers and Pre-k to grade 12 school partners in the homeless continuum of care.

Increased Funding - The amount of funds set aside to provide support for Vermont students experiencing homelessness has tripled over the past three years. This is due to an increased emphasis on serving the needs of students and increased monitoring of supervisory unions and districts around McKinney-Vento requirements.

Set-Asides and Grants - All supervisory unions and districts are required to set aside Title I funds to support students experiencing homelessness. These funds may also be used to support the services of a homeless liaison and to cover excess transportation costs to ensure educational continuity. In addition, approximately \$80,000 in grants is available to Vermont's supervisory unions and districts to help support McKinney-Vento-eligible students.



...Runaway & Homeless Youth programs

The Vermont Coalition of Runaway and Homeless Youth Programs (VCRHYP) is active in both the Chittenden County and Balance of State continua of Care and participates at meetings of the Vermont Council on Homelessness.

In March 2017, stakeholders, working with the Vermont Coalition to End Homelessness and Chittenden Homeless Alliance began meeting to create a statewide plan to address the unique needs and challenges of transition-aged youth (aged 16-24) experiencing homelessness in Vermont. Specific actions will be recommended in a Summer 2018 report targeting systems, services and supply. The goal of this work is to make incidents of youth homelessness rare, brief and non-recurring while mitigating short and long-term impacts.

VCRHYP is now in the process of creating a 10-member Youth Action Board and applying to the U.S. Department of Housing and Urban Development's Youth Homelessness Demonstration Program for funding and technical assistance to develop a comprehensive community response to prevent and end homelessness among youth and young adults throughout Vermont.



... Early Education and Head Start

For families experiencing homelessness, connections to early learning and development programs are critically important. From preparing children for success in school, to assisting with developmental needs, to providing child care so a parent can work, accessing these resources supports family stability.

In April 2016, DCF's **Child Development Division** surveyed providers on the extent to which programs were reaching families who were homeless. While 80% had experience serving homeless families, surveys identified a need for training on categorical eligibility for child care subsidy, and challenges with copays and documentation. DCF has followed up with targeted information for providers.

In September 2016, the AHS Department for Children and Families and Agency of Education partnered on a <u>resource guide</u> to help programs that shelter homeless families locate early learning and development programs in their area.

2017 data from Vermont's **Head Start** programs show that 16% of children are homelessness at enrollment. This high percentage demonstrates the benefits of categorical eligibility and good outreach. These same data also show the percentage of families acquiring housing during the program year increasing over the past two years.

4. Develop and build upon evidence-based practices for serving families who are homeless or at risk for homelessness.

Community of Practice - FSH

Family Supportive Housing (FSH) has developed a Community of Practice model to support providers and improve practice. FSH staff and partners gather regularly for training, technical assistance and peer support. The Community of Practice is a natural venue to elevate concerns about new challenges in the field, identify solutions, and provide training on evidenceinformed and research-based practice. Topics in 2017 included the Strengthening **Families** framework; trauma-informed care; benefits coordination; car purchase and repair; domestic violence; food insecurity; care coordination; credit building, and more.

Strengthening Families Framework

In 2017 the Family Supportive Housing program adopted the Strengthening Families framework from the Center for the Study of Social Policy, and incorporated national program guidance from the Child Welfare and Supportive Housing Resource Center. This guidance provides supplemental tools and resources specifically designed for supported housing programs serving families involved in the child welfare system and has given Vermont's Family Supportive Housing program new guideposts based on research.

Two Generation Approach – Reach Up

Vermont is working with the National Governor's Association, Aspen Institute and Council of State Legislatures around greater adoption of Two-Generation Approaches. Vermont's Reach Up program is leading this work for the state.

Trauma-Informed Approach

The Agency of Human Services has promoted a trauma-informed approach in programs serving the homeless. The AHS Secretary's Office and Office of Economic Opportunity have coordinated this work with the AHS Child and Family Trauma Workgroup. OEO and the Upper Valley Haven have also promoted a trauma-informed self-assessment tool for shelters and provided additional training. A statewide training on Building Flourishing Communities in December 2016 generated enthusiasm for this approach in Vermont. The Agency of Human Services is now in the process of implementing a public health model to mitigate trauma and promote resiliency.

Financial Capability

Research-based Financial Capability services are integrated into Family Supportive Housing and could be expanded into other programs and districts. The FSH financial empowerment curriculum builds off pilots in the Champlain Valley and Windsor County. Other supportive, transitional and affordable housing programs have added financial capacity or credit repair programming. HUD's Family Self-Sufficiency Initiative is one example of financial capability programming embedded in a housing program, as is the Rent Right program which incorporates financial education with tenant education. In state fiscal year 2017, the Champlain Valley Office of Economic Opportunity (CVOEO) continued to provide technical assistance and support on integrating financial capability. CVOEO published a Financial Capability Orientation Guide for FSH community members.



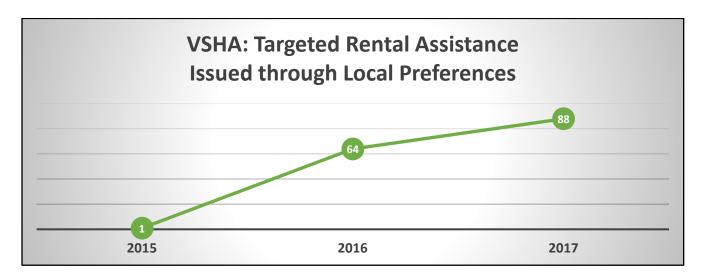
PROGRESS on STRATEGY II

Braid supportive services, housing and rental assistance to improve housing stability for families, children, landlords and communities.

1. Create a Section 8 rental subsidy preference for homeless families in Supportive Housing.

In 2015, the Vermont State Housing Authority (VSHA) created a local preference for homeless families connected to intensive case management support. By December 1st, 2015, nine vouchers had been issued through the preference and the first of these formerly-homeless families had moved into affordable housing. Through the end of 2017, 87 formerly-homeless families had received rental assistance through this preference. Targeted rental assistance to homeless families and individuals through special programs and preferences has increased significantly each year.

| Section 8 rental assistance issued by Vermont State Housing Authority through targeted preferences and special programs. | | 2015 | 2016 | 2017 | 3-Year Total |
|--|--|------|------|------|--------------|
| | Family Unification Program vouchers | | 34 | 50 | 119 |
| Shelter + Care Program vouchers | | 0 | 5 | 2 | 7 |
| | Homeless Families - Supportive Housing | 1 | 48 | 38 | 87 |
| Targeted Local | Vermont Rental Subsidy | 0 | 10 | 32 | 42 |
| Preferences | Domestic Violence Transitional | 0 | 4 | 10 | 14 |
| Rapid Re-Housing | | 0 | 2 | 8 | 10 |
| TOTAL | | 36 | 103 | 140 | 279 |



Family Unification Program

The Family Unification Program combines federal section 8 rental assistance with state and local case management resources to stabilize housing for eligible families and youth.

In 2017, the Vermont State Housing Authority, Vermont Agency of Human Services and Department for Children & Families revised the Family Unification Program to make better use of resources and reduce homelessness in Vermont. A new memorandum of understanding was executed in September.

New procedures have been developed to:

- 1. Expedite access to the program;
- 2. Address low utilization rates, particularly among the eligible youth population;
- **3.** Better prioritize families and youth for whom the program is <u>most</u> appropriate;
- 4. Track effectiveness of case management;
- 5. Track long-term housing outcomes.

Youth and Families can now access the Family Unification Program through four primary programs supported by the Department for Children and Families: Family Services, Youth Services, Reach Up & Family Supportive Housing.



2. Foster local partnerships between service providers and property managers around initiatives such as Rapid Re-Housing, Supportive Housing and apartment set-asides.

Local Partnerships of this type can now be found in virtually all parts of Vermont. New development goals and incentives mentioned elsewhere in this report are encouraging new partnerships every month. Some examples include...

- Agreements with homeless shelters to provide on-site services at new supportive housing projects funded by the Housing Revenue Bond.
- Memoranda of Understanding (MOUs) between human services agencies and housing developers to provide supportive housing in projects funded with tax credits.
- MOUs between local Family Supportive Housing providers and public and private-sector landlords to dedicate units for tenants connected to FSH services.
- MOUs between service providers and non-profit housing organizations to provide supportive services at transitional shelter models such as Harbor Place.
- Landlord Liaisons forging partnerships with local landlords around Rapid Re-housing.
- Local partnerships to provide services for tenants in the federal Shelter Plus Care program.
- Master-leasing by service providers to provide housing for people who are otherwise unable to enter into a lease.
- 3. Encourage local admissions preferences for homeless families applying for subsidized housing.

Local Preferences for homeless applicants have been created at a few properties in Vermont and more can be done in this area. Owners have found HUD-funded projects easier to work with in this regard. HUD has issued clear guidance on developing these local preferences. USDA's Rural Development program has been more challenging to obtain written guidance from, slowing the creation of local preferences in some RD-funded projects.





PROGRESS on STRATEGY III

Construct and rehabilitate rental housing which is affordable to households with extremely low incomes and accessible to families and individuals who have experienced homelessness.

1. Promote significant public and private development of rental housing... ...and encourage improvements to distressed rental housing stock.

Governor Scott's Housing Revenue Bond

Proceeds from Vermont's new Housing Revenue Bond have generated an additional \$37 Million for the creation of affordable homes in Vermont. This represents the most significant state investment in affordable housing in Vermont's history. Projects supported by these bond proceeds include a mix of public and private funding. Funding is targeted to two income brackets: households earning between 80 and 120% of area median income; and households earning below 50% of area median income. The first four housing developments funded by the Housing Revenue Bond include apartments dedicated to the homeless. Three of these are now under construction.

Work with the Agency of Human Services, local housing and service providers, and continuum of care to prioritize local housing needs and resource allocation.

Continuum Self-Assessments

One section of the Continuum of Care Self-Assessments (mentioned earlier in this report) help local continua identify gaps in specific types of housing and emphasize how homelessness data can be used to inform and prioritize needs.

Technical Assistance and Feasibility Studies

The Agency of Human Services works closely with the Vermont Housing and Conservation Board and other partners to identify regions of higher need and the programs that would be most effective. Technical assistance supported by AHS and feasibility studies supported by VHCB reinforce the appropriate matching of population to program as local organizations work to reduce homelessness in their communities.

CDBG - Homeownership Centers Expand Rehab Work into Apartments

The Department of Housing and Community Development's new requirement that Vermont's Homeownership centers use 10% of Community Development Block Grant (CDBG) housing rehabilitation funding on rental units was made after consultation with, and upon the recommendation of, the Agency of Human Services. This reflects an understanding that apartments in private ownership are far more abundant than those which have been publicly funded, and that

providing support for the rehabilitation of these homes is essential to enhancing our efforts to end family homelessness. DHCD participates in the Vermont Coalition to End Homelessness and the Vermont Council on Homelessness to stay abreast of changing housing needs and homelessness data. This informs DHCD initiatives and the crafting of the Consolidated Plan (described below).

Integrate housing with services and rental assistance for people who are homeless into mixed-income affordable housing development.

Services - Family Supportive Housing and Housing First programs use a scattered-site approach. This supports integration consistent with the AHS Housing Policy, Vermont's Qualified Allocation Plan for housing tax credits, and national guidance from HUD.

Subsidies - The *Vermont Rental Subsidy Program* and *Subsidy and Care Program* use tenant-based subsidy models. This allows participants more choice in where they live, supporting community integration and movement toward neighborhoods of opportunity. It reduces stigma and deconcentrates poverty.

Use housing needs and homeless data to target development and set production goals.

Consolidated Plan Goals

The Consolidated Plan submitted to HUD in May 2015 contained statewide targets for new affordable homes created, preserved, and set-aside for people experiencing homelessness. The goal was doubled in the 2017 annual action plan. Vermont's Con Plan does not set regional targets.

| VERMONT CONSOLIDATED PLAN ANNUAL GOALS | 2015 | 2016 | 2017 |
|--|------|------|------|
| # of new affordable apartments dedicated for | г | г | 10 |
| households experiencing homelessness | 5 | 5 | 10 |

Roadmap to End Homelessness

The Roadmap to End Homelessness study (2016) analyzed homelessness data and information from multiple stakeholder interviews and community discussions to produce a detailed estimate of the amount and type of housing and services needed to end homelessness. The <u>report</u>, presented to the Legislature in January 2017, included a six-year investment plan to create the affordable housing, Rapid Re-housing and Supportive Housing that the Corporation for Supportive Housing estimated would be needed in Vermont.

Explore alternative and compact designs for new housing, public policy requirements, and State or publicly donated property and land to reduce construction and operating costs, thereby addressing the supply gap.

Priority Housing Projects

DHCD's Community Planning and Revitalization division administers the State Designation Program. This program provides incentives and technical assistance to communities to encourage infill development in compact, designated areas. Incentivizing greater unit density in housing developments lowers per unit construction costs. The Program also allows for further density in developments that include housing affordable at low and moderate incomes for the area. Such projects are referred to as Priority Housing Projects. Reducing these barriers to appropriately-sited housing allows communities to encourage the construction of new rental units in their downtowns and village centers.

Micro Apartments and Accessory Dwelling Units (ADUs)

As Vermont works to stretch public dollars to meet the housing needs of as many Vermonters as possible, Micro Apartments and Accessory Dwelling Units are two promising solutions to explore.

Micro Apartments, often defined as 400 square feet or smaller, are appearing in both new construction and renovation projects. While developers and funders must take local market studies into consideration to gauge demand, many Vermonters of varying incomes indicate they would be content with a smaller home, particularly if it resulted in a more affordable rent or good proximity to employment, community and recreation opportunities.

Vermont's Housing Revenue Bond is already supporting the construction of a handful of micro apartments. Examples include a new construction project on Flat Street in Brattleboro and renovation of the Putnam Block in Bennington. Many projects now receiving public support include a mix of apartment sizes to provide homes for households of varying size.

An <u>Accessory Dwelling Unit (ADU)</u> is an efficiency or 1-bedroom apartment that is subordinate to an owner-occupied home and includes a bedroom or sleeping area; a kitchen or food preparation area; and bathroom facilities. ADUs may be located within or "appurtenant to" an owner-occupied house (i.e. an addition, or detached, such as above a garage.)

Vermont's Agency of Human Services, Agency of Commerce and Community Development and Council on Homelessness see opportunities for homeowners and communities to expand the supply of well-sited affordable apartments through the creation of accessory dwelling units. Brattleboro Area Affordable Housing has been a local leader in this area and their Apartments-in-Homes program shows what a small group of dynamic volunteers can inspire with just modest public investment.

- Lidentify increased development and rental assistance resources paired with support services for family housing, similar to recent initiatives targeted to veterans.
 - Housing Revenue Bond targets \$4 Million in additional funding for Supportive Housing.
 - > Vermont State Housing Authority project-basing additional section 8 vouchers.
 - Family Unification program stronger connections between subsidies and supportive services.
- Encourage communities to support building new rental housing. Encourage municipalities and regional planning commissions to examine their plans for housing with a goal of reducing barriers to appropriately-sited housing.

This work is ongoing in Vermont, supported by state and advocacy groups, including the Department of Housing and Community Development, Vermont Housing and Conservation Board, Vermont Housing Finance Agency, and Vermont Affordable Housing Coalition. At the local level, this work is led by many private and non-profit developers. Recent **regional meetings**, held across the state to gather input on the Housing Revenue Bond, have stimulated additional interest in housing development, spurring additional projects into and along the development pipeline.

8. Engage in strategies that move current renters to homeownership and improve the rental market for potential renters.

Department of Housing and Community Development – Homeownership Centers

Through the Vermont Community Development Program, DHCD funds five Homeownership Centers across the state. These Homeownership Centers provide housing counseling to help renters move into financially-sustainable homeownership. In 2018, the Department and these Homeownership Centers will further standardize reporting so that the impact of this activity can be more accurately measured and compared across regions.

Vermont Housing Finance Agency (VHFA) – First-Time Homebuyer Assistance

In May 2015, VHFA received legislative support to provide first-time homebuyer assistance to 110 households a year for three years. The program launched in September 2015. In 2016, the Legislature extended this activity for four additional years. Combined with other VHFA sources, the program provided 135 loans in state fiscal year 2016, 285 in state fiscal year 2017, and has already provided 146 loans in the first half of SFY 2018.

| VHFA First-Time Homebuyer Assistance | SFY 2016 | SFY 2017 | SFY 2018 (first half) |
|---|-----------|-------------|-----------------------|
| # of Loans | 135 | 285 | 146* |
| Dollars Lent | \$634,022 | \$1,380,956 | \$674,292* |

Work with state and local government to increase the supply of apartments meeting rental habitability standards.

Neighborworks Pilot in Bennington

In 2016, Neighborworks of Western Vermont (NWWVT) received a Community Development Block Grant (CDBG) award to execute a pilot project in Bennington assisting private landlords to rehabilitate rental units in disrepair. This initiative was, in part, to avoid the type of deterioration of housing stock that had occurred in Rutland over recent decades.

The program offers a financial incentive to small-scale landlords (owning four or fewer units) up to \$8,500 per unit, with a required match of 200% from the property owner. Some owners have borrowed both from NWWVT and the local Revolving Loan Fund to make this match. Landlords were eager to be involved. In all but one case, the apartments were not being rented prior to rehabilitation and were therefore "net new units" to the regional stock after completion of the improvements. Participation required agreement to a five-year covenant to maintain rents at an affordable rate. Given the existing market and ability to pay, few if any landlords were concerned with this limitation. Eight new apartments are now coming online because of these efforts.

Develop a strategy and funding to provide incentives and technical assistance to private landlords who bring apartments up to quality standards and into service at affordable rents.

DCHD – Bennington Pilot

The Department of Housing and Community Development funded pilot а (described in more detail above) to increase rental supply by providing small grants to private landlords. These funds are used to rehabilitate units that had been taken out of the market due to substandard quality. Coupled with matching requirements through attractive financing options via Community Revolving Loan Funds and affordability covenants, this strategy is being monitored for success increasing availability of rental units at affordable rates.

New Investments in Rental Housing

Beginning in 2017, DHCD's Vermont Community Development Program requires that at least 10% of all housing units rehabilitated be This apartments. expectation, which applies to all five of Vermont's Homeownership Centers, is part of an effort to assist small, private landlords to improve units that have been taken out of the rental market due to maintenance burdens and substandard quality. By assisting with these rehabilitations, this policy intends to expand the supply of apartments meeting rental habitability standards.

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National Alliance to End Homelessness

- U.S. Interagency Council on Homelessness
- U.S. Department of Housing and Urban Development HUD Exchange

VT Agency of Commerce and Community Development

- -Department of Housing and Community Development
- -Vermont Community Development Program
- -VT Center for Geographic Information

VT Agency of Education - McKinney-Vento State Director

VT Agency of Human Services

- -Ending Family Homelessness Advisory Group
- -Housing Task Force
- -Child and Family Trauma Work Group
- -DCF Child Development Division
- -DCF Office of Economic Opportunity
- -DCF Reach Up program
- -Head Start State Collaboration Office

VT Coalition of Runaway & Homeless Youth Programs

VT Coalition to End Homelessness & Chittenden County Homeless Alliance

VT Council on Homelessness

VT Housing and Conservation Board

VT Housing Finance Agency

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