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**Report to  
The Vermont Legislature**

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**GENERAL ASSISTANCE BENEFITS; FLEXIBILITY PROGRAM**

**In Accordance with H. 781, Act 162, Sec E.321, An act relating to making  
appropriations for the support of government.**

**Submitted to:** Legislative General Assembly

**Submitted by:** Douglas A. Racine, Secretary, AHS

**Prepared by:** Carol Maloney, Principal Assistant, DCF  
Angus Chaney, Housing Director, AHS

**Report Date:** December 15, 2012

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## Executive Summary

**Reason for this report:** The 2012 legislature directed the Agency of Human Services (AHS) to report on a number of key issues regarding the range, scope and cost of the General Assistance (GA) Housing Program and related, state-funded, supports and services available for homeless families and individuals, and those at risk of homelessness. The AHS Housing Director and staff at the Department for Children and Families (DCF) researched available data on current and past expenditures and the number of Vermonters served by the programs.

**Summary:** The current array of housing supports and services are neither comprehensive nor highly coordinated, and are inadequate to meet the growing demand. In many cases they are not designed to address underlying causes of homelessness. The stress and burdens of homelessness on children are of particular concern to AHS – and the number of homeless children in shelters seems to be rising. The average cost per household for temporary and emergency housing is on a steep upward trajectory. The number of households requesting services is continuing to rise, and the average number of nights families are residing in motels and shelters continues to increase. These factors are contributing to a projected doubling of the General Assistance (GA) Housing Program expenditures this fiscal year.

**Recommendations:** The findings contained in this report point to a need to restructure the GA Housing Program and create opportunities for local communities to better leverage available resources to meet the needs of the homeless and those at risk of homelessness. The newly configured GA Housing Program will include a greatly reduced emphasis on motel utilization. Housing advocates and other stakeholders repeatedly voiced their negative assessment of the current bifurcated eligibility process whereby the five Community Action Agencies (CAP) assist families with the GA application process and the eligibility determination is done in the centrally housed ESD general assistance work unit.

Another recommendation described below is blending the Housing Replacement Funds (HRF) with the GA Housing Program and packaging grants to communities with an expectation that they offer a continuum of housing services, including expanded case management services.

The vision for a more cost effective and integrated GA Housing Program includes a targeted demonstration project to address the needs of homeless families with young children in the three AHS districts with high rates of motel utilization and numbers of homeless children. The model includes making intensive case management services available with a primary objective of addressing the underlying causes of homelessness.

**Impact:** Contributing to the upward trend in the number of individuals being served in the GA Housing Program was the development of operational guidelines in 2009 that expanded eligibility beyond the very restrictive rules that were in place previously. AHS is considering eliminating the newer guidelines and returning to the more restrictive rules that not long ago directed the program's eligibility decisions. This would leave out significant numbers of individuals who are currently provided with temporary assistance under the more inclusive guidelines.

Additionally, the “front door” grants to the Community Action Agencies to assist with GA applications are being reconsidered in the program restructuring. The final design of the GA Housing Program will include face to face eligibility determination.

#### **Sec. E.321 (d) GENERAL ASSISTANCE BENEFITS; FLEXIBILITY PROGRAM**

(a) Commencing with state fiscal year 2007, the agency of human services may establish a housing assistance program within the general assistance program to create flexibility to provide these general assistance benefits. The purpose of the program is to mitigate poverty and serve applicants more effectively than they are currently served with the same amount of general assistance funds. The program shall operate in a consistent manner within existing statutes and rules except that it may grant exceptions to this program’s eligibility rules and may create programs and services as alternatives to these rules. Eligible activities shall include, among others, the provision of shelter, overflow shelter, case management, transitional housing, deposits, down payments, rental assistance, and related services that assure that all Vermonters have access to shelter, housing, and the services they need to become safely housed. The assistance provided under this section is not an entitlement and may be discontinued when the appropriation has been fully spent.

(b) The program may operate in up to 12 districts designated by the secretary of human services. This program will be budget neutral. For each district in which the agency operates the program, it shall establish procedures for evaluating the pilot and its effects. The agency shall report annually to the general assembly on its findings from the programs, its recommendations for changes in the general assistance program, and a plan for further implementation of the program.

(c) The agency shall continue to engage interested parties, including both statewide organizations and local agencies, in the design, implementation, and evaluation of the general assistance flexibility program.

## **Introduction**

Prior to the passage of this legislation, the Department for Children and Families (DCF) had already made a policy decision to re-assess the General Assistance housing program through a comprehensive stakeholder input process over the summer of 2012. The goal was to help the department better understand issues related to housing and homelessness, and to provide guidance on a re-tooled – and more effective and efficient – General Assistance (GA) housing program. A facilitator was hired to help design and lead the process. The consultant led a handful of focus groups, several key informant interviews, and a statewide forum. The consultant's final report, submitted in September, highlighted significant themes that emerged from the direct contributions of over 100 Vermonters. (See attached report for additional information). Housing advocates and stakeholders consistently reported that the current system does little to solve the housing needs of Vermonters who find themselves without a place to call home.

The insights and learning gleaned from the input process is being applied now as DCF and AHS move forward with the GA Housing Program re-tooling. The GA Housing Program is the primary policy change recommendation included in this report. The details of the policy recommendations are not yet determined and for that reason only general comments related to the direction of the GA Housing Program are included here. By February 1, 2013, the Department for Children and Families will be prepared to bring its best thinking related to the program re-design to the general assembly.

The report below is organized in sections consistent with the statutory language. Some of the financial data requested is not readily available, while most of what is available are “unaudited.” We will continue to fine-tune these numbers and as we gain additional clarity over the next few months regarding amount spent in the variety of programs that serve homeless Vermonters, and those at risk of homelessness, and we will share it with the general assembly. We look forward to discussing these issues in the 2013 legislative session.

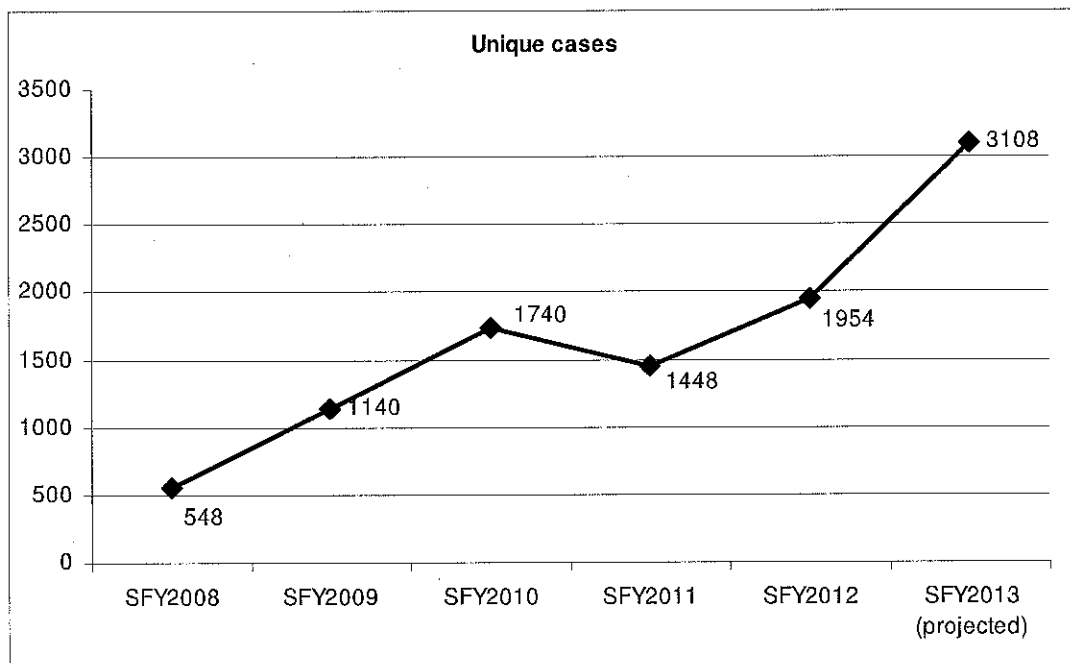
## The Report

### I. Numbers Served by the General Assistance Housing Program and other State Funded Housing Assistance Programs in DCF – 2010, 2011 and 2012

#### A. General Assistance Housing Program

The number of unique households (this is an unduplicated count – some families and individuals receive services more than once during the year) receiving GA assistance numbered 1,740 in 2010, 1,448 in 2011 and 1,954 in 2012. The program is on track to serve 3,108 in 2013.

**Table. 1 - GA Housing Program Unduplicated Count of Households Served**



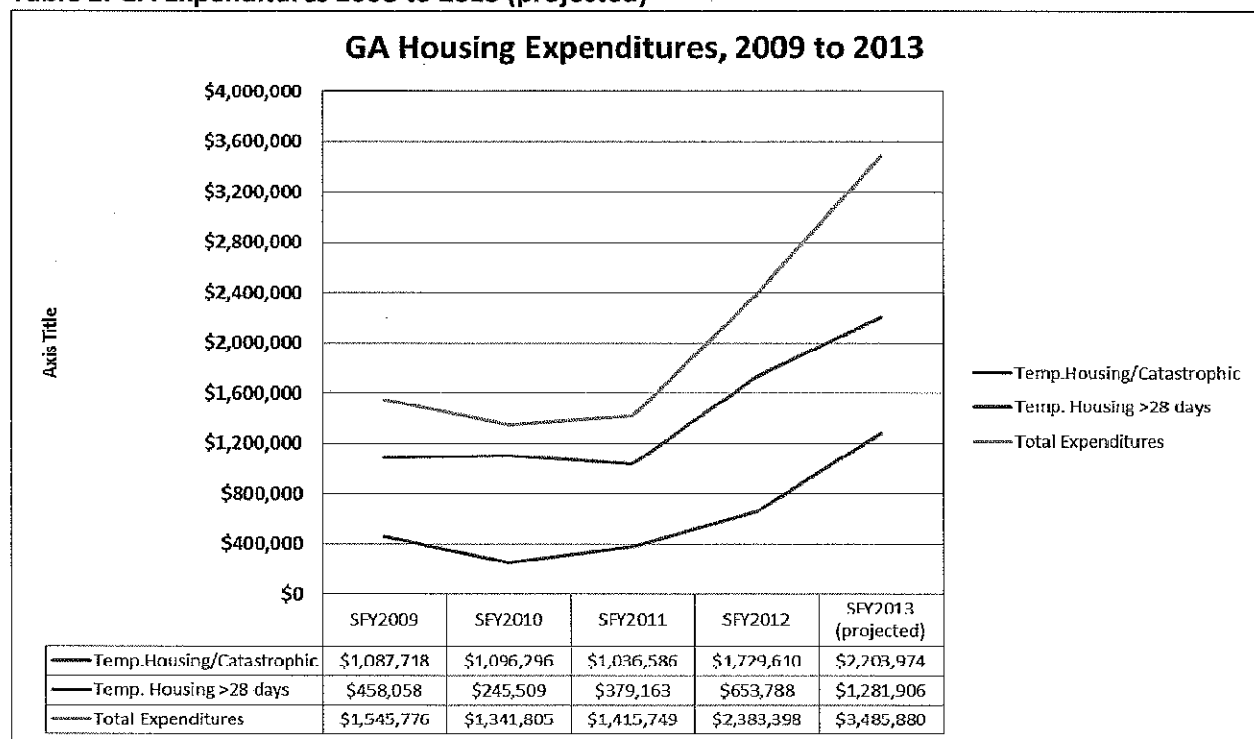
**Costs Rising:** Despite a one year dip in the number of persons served in 2011, there was a steady and significant increase in GA Housing program expenditures over the three year period from 2010 to 2012. Interestingly, the number of unique, unduplicated households receiving GA housing assistance increased only 12% during the same time period. What, then, accounts for the disproportionate increase in expenditures compared to the increase in the number of clients served?

**More Average Nights:** One of the primary drivers for the disproportionate budget impact is the increase in the average cost per case. In 2010 the average for each household served was \$617. In 2011 it rose by 60% to \$990. And in 2012 it rose by another 15% to \$1,138. A 26% increase in the average cost per night over the three year period is the primary driver in the dramatic increase in the average cost per case – though it does not account for the entire cost per case increase. Secondly we are seeing an increase in the average number of nights families are staying in emergency housing. Families, the data reveal, are spending more time in shelter and in motels because they cannot obtain affordable, safe housing. In 2010, households spent an average of 14 days in emergency housing. In 2012 that number had risen to 20 – a 43% increase. When you extend these increases in per night

cost and average length of stay across close to 2,000 cases, it's easy to see why expenditures have soared.

The Economic Services General Assistance Housing Unit Supervisor completed a manual assessment of a two week period in the fall of 2012. The data revealed that over 45% of those approved for GA Housing were individuals without dependent children. There is no way to determine the exact cost of housing individuals who would have been denied housing under the program rules. A rough estimate over a one year period is that about \$800,000 to \$1 million will be spent in FY 2013 to temporarily house homeless individuals – who four (working guidelines created in 2009) years ago would not have been eligible for assistance.

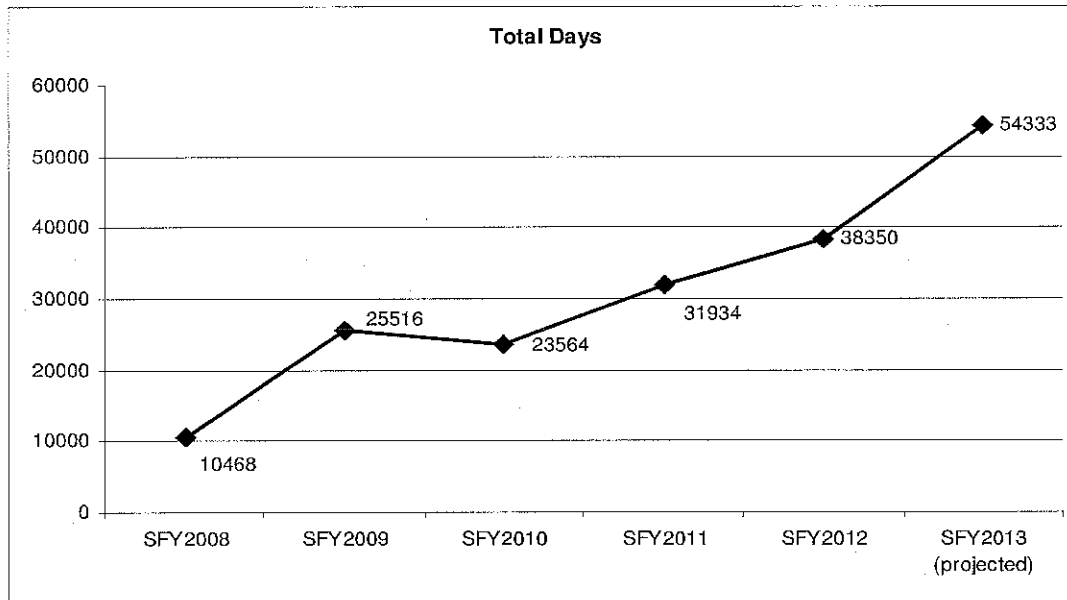
**Table 2. GA Expenditures 2008 to 2013 (projected)**



	2008	2009	2010	2011	2012
Temp.Housing/Catastrophic*	\$382,666.00	\$1,087,718.00	\$1,096,296.00	\$1,036,586.00	\$1,729,610.00
Temp. Housing >28 days	\$166,499.00	\$458,058.00	\$245,509.00	\$379,163.00	\$653,788.00
	\$549,165.00	\$1,545,776.00	\$1,341,805.00	\$1,415,749.00	\$2,383,398.00

\*Emergency housing needed due to a "catastrophic event." And provided for a maximum of 28 days.

**Table. 3 - GA Housing Program Number of Days Housing Provided**



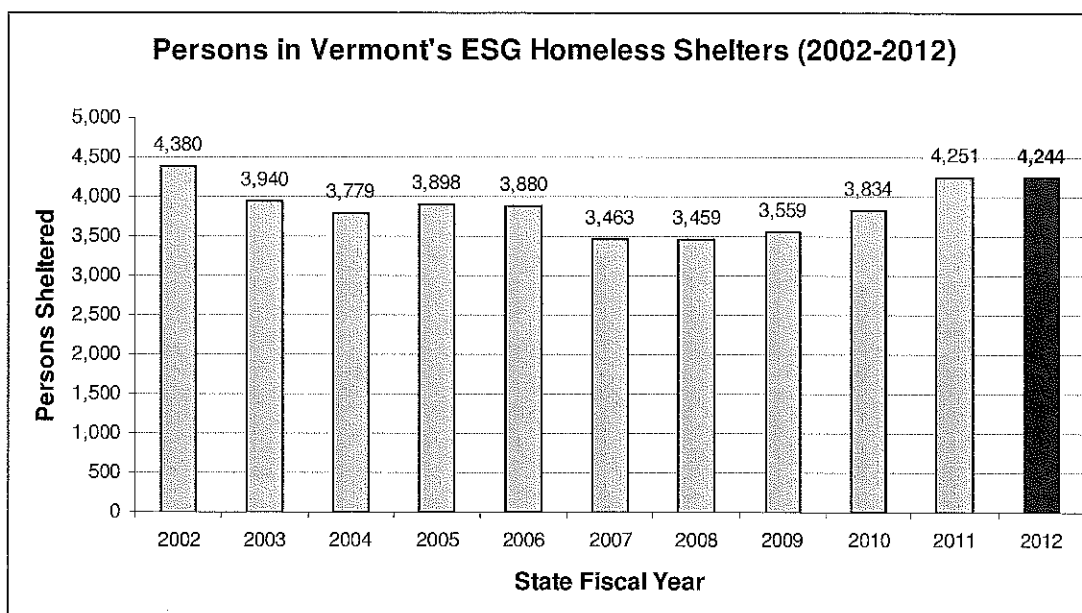
**2013 Projections:** If 2013 continues its current trajectory, there will be a 59% increase in the number of households served by the program, resulting in an estimated expenditure of nearly \$3.5 million.

#### **B. Emergency Solutions Grant Program (ESG)**

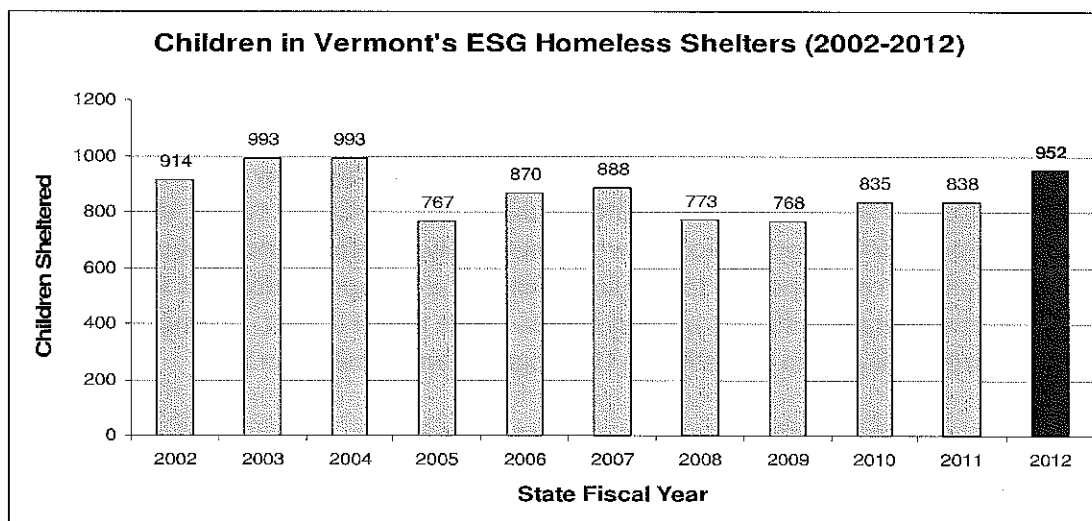
About 35 Vermont programs providing services and shelter for the homeless, and prevention services for those at-risk, receive funding through the Emergency Solutions Grant (ESG) program operated by DCF's Office of Economic Opportunity (OEO). The ESG program provides a blend of state (GF) and Federal (Dept. Of Housing and Urban Development) funding to support these community-based non-profits serving homeless families, individuals, youth, veterans and victims of domestic violence. OEO has witnessed a rising number of children reported served by those shelters since the start of the 2008 recession. While the total number of homeless persons in ESG shelters (all ages) leveled off between state fiscal 11 and state fiscal 12, the number of children increased by 14%. Tables 4A and 4B depict the data on this unwelcome trend.



**Table. 4A. Number of Persons (all ages) Staying in Vermont's ESG Shelters**

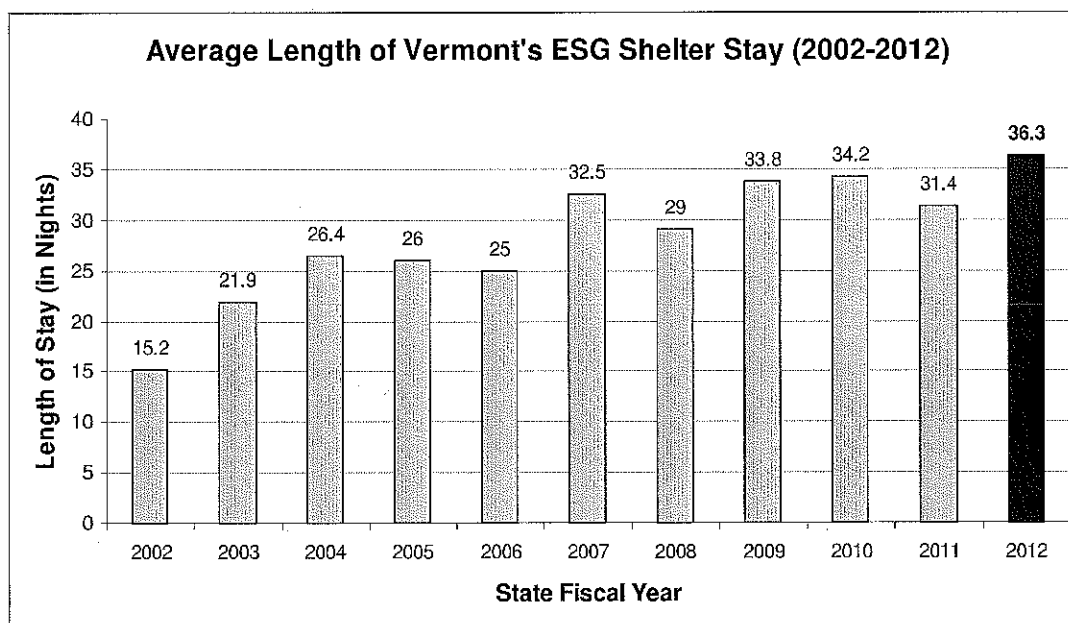


**Table. 4B. Number of Children Staying in Vermont's ESG Shelters**



***Increasing Average Length of Stay:*** As with the General Assistance Housing Program, the ESG-funded shelters have seen an increase in the average number of nights people are staying in shelter. One AHS Field Services Director described the situation as a bottle-neck. We can provide temporary housing for homeless families, but they cannot get out of the shelter or motel for the reasons described in sections II and III.

**Table 5. Average Length of Stay in Vermont Shelters Receiving ESG Funding**



### **C. Vermont Rental Subsidy Program (VRSP)**

In 2011 Vermont created the Vermont Rental Subsidy Program (VRSP). This program – developed by AHS, DCF and community partners - provides rental subsidies for very low income Vermonters who are homeless and would otherwise not be able to afford housing. The intention of the VRSP was to transition from a shelter solution to a housing solution, reduce the length of time Vermont families were staying in motels and shelters, and reducing the impact of transiency on children. The program issued its first subsidies in January of 2012. These subsidies are designed so that the family pay 30% of their income towards rent for 12 months while they apply for other federal housing subsidies, or secured additional sources of income to stabilize their rental situation. Subsidies are awarded on a point system, with several key factors moving people to the top of the list. Among the priority considerations are participation in the Reach Up program, and families on SSI.

By the end of the fiscal year, 51 vouchers were issued. Others were approved for a subsidy and seeking affordable rental units. At the time of this writing, 67 families (87 adults and 112 children) who had been homeless and very low-income had secured affordable housing through a VRSP subsidy. The average rental share paid by participants was \$257 per month and the average share paid by DCF \$590 per month.

### **Vermont Rental Subsidy Participation Numbers (\*Six months of data)**

Vermont Rental Subsidy Program (VRSP)	*Fiscal Year 2012
Households Served	51

#### **D. Housing Replacement Funds Program**

Beginning in fiscal year 2010, the State of Vermont, through the Agency of Human Services, implemented a program to prevent and resolve homelessness funded through the ARRA Homelessness Prevention and Rapid Re-housing Program (HPRP). HPRP federal funding ended on June 30, 2011 and was replaced by \$1.7 million in general funds in the FY12 budget. With this change, the program transitioned from the Agency to DCF's Economic Services Division as part of the General and Emergency Assistance program and was renamed the Housing Replacement Fund (HRF) program. The goal of the program is to resolve homelessness for as many Vermonters living homeless or at-risk of losing their housing as possible through an integrated approach working collaboratively with all interested community partners using a comprehensive local plan.

Local grants were awarded in January, 2012. With less than a full year of implementation we do not have data to report at this time.

#### **E. Lund Family Center**

The following data are from Economic Services, Reach Up Program records, and detail the numbers of homeless young women served in the last three fiscal years. The services are targeted to pregnant or parenting young women who generally have significant substance abuse and/or mental health issues, along with other barriers to independence. The Lund provides comprehensive residential and case management services.

<b>Lund Residential Treatment Program</b>			
<b>Fiscal Year</b>	<b>Women</b>	<b>Children</b>	<b>Nights</b>
2010	80	68	8050
2011	83	73	7814
2012	84	91	7818

<b>Lund Independence Place</b>		
<b>Fiscal Year</b>	<b>Women</b>	<b>Children</b>
2010	10	10
2011	10	10
2012	16	17

Table 6, below, provides a picture of DCF programs that support homeless families and those at risk of homelessness over a three year period.

**Table 6. DCF Program Utilization and Expenses 2010-2012 – A Comprehensive Picture**

Program	Number of persons and families served by GA and other state-funded DCF Housing programs by fiscal year											
	SFY 2010 (Actuals)				SFY 2011 (Actuals)				SFY 2012 (Actuals)			
	Persons	HHLDS	Total Funds	State Funds	Persons	HHLDS	Total Funds	State Funds	Persons	HHLDS	Total Funds	State Funds
General Assistance Housing	N/A	1,740	\$1,072,885	\$1,072,885	N/A	1,448	\$1,438,495	\$1,438,495	N/A	1,954	\$2,383,398	\$2,383,398
Emergency Solutions Grants	35,792**	15,949**	\$1,246,276	\$892,841	5,432	4,055	\$1,402,810	\$1,051,675	5,975	4,024	\$1,211,977	\$864,942
Vermont Rental Subsidy Program									162	51	\$50,243	\$50,243
HPRP (ARRA all federal)	N/A	N/A	\$1,499,006	\$0	N/A	N/A	\$1,811,731	\$0				
Housing Replacement Funds									Unk	Unk	\$799,800	\$799,800
Lund	168	90	\$2,563,403	\$715,570	176	93	\$2,361,739	\$221,284	208	100	\$4,877,134	\$0
<b>Total Funds</b>			\$6,381,570	\$2,681,296			\$4,653,036	\$2,711,454			\$9,322,552	\$4,098,383

*\*Unaudited figures*

*\*\*Prior to state fiscal year 2011, ESG grantees also reported on households assisted with other funding sources where it prevented evictions and disconnections. Fiscal years 2011 and 2012 include only those households assisted with ESG funds.*

## II. Causes and Circumstances

### Data from Emergency Solutions Grantees

Comprehensive and specific data regarding the causes and circumstances surrounding Vermonters seeking housing assistance varies widely by program. Many ESG grantees maintain more detailed information at the local level. The Committee on Temporary Shelter (COTS), Vermont's largest shelter provider, located in Burlington, uses a sophisticated data base to track client needs and services across multiple years. Because this Grantee serves families and individuals through shelter, prevention, re-housing and permanent housing programs, this data is representative of the types of causes and circumstances around homelessness for a broader cohort. Below are data on two separate and related housing issues: the reasons for being at risk of homelessness, and the reasons for becoming homeless.

**Reasons for Becoming at Risk of Losing Housing** – During a three year period from June 2009 to June 2012, COTS' Housing Resource Center assisted 998 families with rental or mortgage arrearages. The most commonly cited reasons for seeking assistance were:

<b>Job Loss / Unemployment / Underemployment</b>	<b>45%</b>
<b>Unexpected Expense</b> <i>(including car repair)</i>	<b>17%</b>
<b>Utilities</b>	<b>9%</b>
<b>Benefits Issue</b> <i>(SS, UI, State assistance, child support, voucher, system glitch)</i>	<b>8%</b>
<b>Household conflict or change in size</b>	<b>5%</b>

**Reasons for Becoming Homeless** – During this same three year period COTS also saw 418 homeless households seeking assistance with a security deposit as they endeavored to move from shelter to housing. The most commonly cited reasons for seeking assistance were:

<b>Couldn't afford housing</b>	<b>14%</b>
<b>Eviction without cause/Non-renewal</b>	<b>12%</b>
<b>Domestic Violence / Child Abuse</b>	<b>10%</b>
<b>Overcrowded / Under-housed</b>	<b>10%</b>
<b>Household conflict or change in size</b>	<b>9%</b>

### **III. Primary Drivers**

Identify the primary drivers of the need for such services and the primary barriers individuals and families have in maintaining safe and stable housing. Angus

#### **Primary Drivers of Homelessness**

Beyond macro-economic factors such as scarcity of housing accessible and affordable to persons at or below 30% of Area Median Income, or limited opportunities for employment that pay a living wage, other key drivers for people seeking emergency shelter and homelessness prevention services correspond to many of the same causal factors that create generational or situational poverty. Some of these include:

- Unemployment or Underemployment
- Housing Supply & Affordability
- Reduction in employment income or loss of benefits
- Substance Abuse and/or Mental Illness
- Domestic Violence
- Health Crises

#### **Primary barriers to maintaining safe and stable housing**

Once people are stabilized or re-housed, the primary barriers to maintaining safe and affordable housing are much the same:

- Loss of employment income or static income with rising costs
- Residential heating costs
- Substance Abuse and/or Mental Illness
- Domestic Violence
- Health Crises

#### IV. Inventory of Existing Programs and Program Funding

Table 7. DCF Housing Assistance Programs (comprehensive)

Program	Persons	HHLDS	Total Funds	State Funds
General Assistance Housing	N/A	1,954	\$2,383,398	\$2,383,398
Emergency Solutions Grants	5,975	4,024	\$1,211,977	\$864,942
Vermont Rental Subsidy Program*	162	51	\$50,243	\$50,243
Housing Replacement Funds**	Unk	Unk	\$799,800	\$799,800
Lund Programs	208	100	\$4,877,134	\$0
Youth Development Program - extended care agreements (Family Services)	132	N/A	\$666,213	\$431,384
Housing Support program funds Youth Development Program - extended care agreements (Family Services)	55	N/A	\$77,532	N/A

\*Represents partial enrollment for fewer than five months on average. Full year appropriation was \$600,000.

\*\*Represents six months program implementation. Appropriated amount was \$1,700,000.

## **V. Outcome Measures Currently Used**

Outcome measures currently used to evaluate the effectiveness and accountability of emergency, low income, and transitional housing programs include the following.

### **Housing Replacement Fund Grant Program**

HRF grantees are accountable for the following performance measures:

- 80% of precariously housed referrals will be in stabilized housing within 10 days of referral.
- 90% of the referred households that are living homeless and are receiving temporary assistance through the General Assistance/Emergency Assistance program will be either transitionally or permanently housed within 28 days for households without children and 84 days for households with children.
- 100% of referrals will be offered housing support assistance, including but not limited to housing search assistance, landlord negotiations, housing case management.
- 100% of potential General Assistance applicants requesting temporary housing and PNI (excluding those that are determined appropriate for Vocational Rehabilitation) in the catchment area will be offered assistance in applying for the program and/or given referrals to other applicable services.
- 40% of the applicants for temporary housing will be alternately housed. Alternate housings is defined as identifying other resources to meet the emergency housing need. Resources could include a community or bad weather shelter, the home of a relative or friend, or available resources to pay for a motel room.

### **Vermont Rental Subsidy Program (VRSP)**

This new program launched in January 2012. An initial evaluation of the program, conducted at six months, measured program performance items including:

- Average time pending approval
- average time elapsed prior to moving from homelessness to a subsidized apartment
- Number of households moving to other subsidized housing.
- Average amount of monthly rent paid by Tenant (*all bedroom sizes*).
- Average amount of monthly rent paid by DCF (*all bedroom sizes*).

### **Emergency Solutions Grants (ESG)**

#### ***I. Homelessness Prevention***

- At least 70% of households at-risk of homelessness will have their housing stabilized or be safely re-housed within 28 days. AND 70% of the above households will continue to be in stable housing at least 90 days following assistance.

#### ***II. Emergency Shelter***

- Grantees receiving ESG Shelter Operations funds will maintain shelter facilities that are staffed, insured, and clear of safety violations. Providers will be paid on a pro-rata

basis for the nights in the period that facilities are available to shelter the homeless AND meet the above conditions.

- At least 90% of shelter households (individuals or families) will have an initial meeting with a case manager within 3 days of entering the program.
- To establish baseline data, Grantee will report on the number of new shelter residents, the number of residents exiting the program, and the average length of stay.

### ***III. Essential Services, including Case Management***

- At least 90% of homeless households referred for case management will meet with a case manager (or housing advocate – D.V.) within 3 days of the referral.
- Within 90 days of referral, at least 70% of these households will have at least 1 adult in the household who is employed OR has enrolled in an educational or training program, OR has qualified for income benefits such as TANF, SSI or GA.
- Within 90 days of referral, at least 70% of households receiving case management from the Grantee will be stabilized in transitional or permanent housing. AND At least 70% of those households will remain stably housed for at least 90 days.

### ***IV. Rapid Re-Housing for Homeless Families & Individuals***

- At least 70% of homeless households will be safely re-housed in transitional or permanent housing within 28 days AND 70% of the above households will continue to be in stable housing at least 90 days following assistance.

### ***V. Transitional Shelter***

- At least 90% of households entering the transitional housing program will meet with a case manager within 3 days of program entry.
- At least 70% of households exiting the program will be exiting to a safe housing situation, such as: Renting a room or apartment, homeownership, independent living, single room occupancy, residential treatment or rehab, college, the military, or staying with relatives or friends in an arrangement that does not jeopardize their tenancy or put any member of the household at risk. AND at least 70% of the above households exiting the program to a safe housing situation will continue to be stably housed for at least 90 days.

### ***VI. Youth Shelter & Services***

- At least 90% of youth entering the program will meet with a case manager within 3 days of program entry.
- At least 70% of youth exiting the program will have “safe exits” as defined by one of the following categories: College, Friends, Home with Family, Independent Living, Job Corps, Military, Relative’s Home, or Residential Treatment/Rehab. AND At least 70% of the above youth with a safe exit, will continue to be stably housed for at least 90 days.



- To establish baseline data, Grantee will report on the number of new residents, the number of residents exiting the program, and the average length of stay.

## VI. Recommendations Regarding Reallocation of Funding

The Agency of Human Services and Department for Children and Families recommends combining the \$1.7 million budgeted for Housing Replacement Funds (HRF program) with the \$1.6 million targeted for General Assistance housing for a total housing budget of \$3.3 million. These funds would be used to support: Community Housing Grants, Emergency Housing and a three-district Family Supportive Housing demonstration. These components and their funding levels are described in more detail in the narrative and budget table below.

**Community Housing Grants (CHG):** Through an RFP process that invites and supports one proposal from each AHS district, these grants will support a range of services and direct financial supports to individuals and families at risk of homelessness or who are already homeless. All projects would include -- or demonstrate that other resources adequately support --

- 1) a case management or housing system navigation function,
- 2) a process for decision making when supports are requested,
- 3) support from the field service director,
- 4) coordination with the local housing continuum of care,
- 5) flexible funding to prevent homelessness and support access to affordable housing,
- 6) strategies to meet transitional and/or supportive needs of homeless families,
- 7) a coordinated community process for accessing housing related services,
- 8) assessment processes to determine level of support and areas of need for individuals and families seeking assistance, and
- 9) strategies and resources to meet the short term housing needs of individuals and families who do not meet the criteria for the emergency housing program.

Community Housing Grants would include the development of Seasonal Warming Shelter capacity as an eligible activity where it could provide incentive to create safe sleeping space for individuals with temporary housing needs.

**Emergency Housing (EH):** This resource would be allocated for emergency and limited stay motel accommodations. It will be managed by local ESD district offices and will serve people statewide. The purpose of this fund is to support emergent housing needs in unusual circumstances when shelters are inappropriate, when unforeseen medical/natural disaster and/or DV circumstances lead to a housing crisis. **Eligibility:** Face-to-face eligibility interviews with individuals and families seeking Emergency Housing services will be conducted by ESD staff in the local district offices. All district offices will build the capacity to perform this interview in a timely and effective manner.

**Family Supportive Housing (FSH):** First year demonstration grants in three communities with high numbers of homeless children (i.e., Burlington, Brattleboro and Rutland) focused on providing intensive case management services and additional flexible resources for homeless families with

children with a goal of addressing the underlying causes of homelessness. This funding will support staffing of dedicated case managers/service coordinators to provide and arrange for comprehensive supports to help homeless families with children find and maintain affordable housing in their communities. This structured demonstration program is intended to reduce the churn of high-risk families through repeated episodes of homelessness – such as families that have requested motel stays multiple years in a row - by addressing underlying issues that may have contributed to homelessness, including substance abuse, challenges with parenting or employment and life skills issues. This program - which includes affordable housing units or vouchers pledged by housing partners - would draw on expertise and/or resources from the office of Alcohol and Drug Abuse Prevention at the Vermont Department of Health, Creative Workforce Solutions coordinated through VocRehab Vermont, and DCF services including those based at Family Services, the Office of Economic Opportunity and the Reach Up program.

**Table 8. Redesigned GA and HRF Housing Programs**

Source	Potential Funding Amount	Program Focus	Notes
HRF and GA	\$2,100,000	<b>Community Housing Grants (CHG):</b> Supports assessment and limited care coordination/ navigation services through RFP process – in each district; funds also to support prevention and early intervention services.	(CHG grants include the development of <b>Warming Shelters (WS)</b> capacity as an eligible activity where viable and appropriate.)
GA	\$750,000 (or as much as \$1,000,000 – see notes)	<b>Emergency Housing (EH):</b> Emergency and limited stay motel accommodations statewide	The amount could be enhanced if we considered the total budget for this bundle of programs to be what is actually spent on GA Housing in 2012.
GA	\$450,000	<b>Family Supportive Housing (FSH):</b> Targeted RFPs in 3 high need communities for structured case management/service coordination for homeless families with children	
Existing budget	\$600,000	Support BPS capacity for eligibility determination in each district office	
Total	\$3,300,000 to 3,900,000*		\$600,000 is in ESD personnel budget

(\*While not included in this budget, we are operating under the assumption that DCF's Vermont Rental Subsidy Program (VRSP) would remain level-funded at \$500,000 in FY 2014.)

## VII. Outcome Based Priority for Additional Investments

Additional investments in housing assistance programs within DCF/AHS will support programs that demonstrate they can: a) reduce the incidence and duration of homelessness, and b) increase housing stability. Among other criteria, such programs will be evaluated on their ability to stabilize or re-house persons within 28 days, and document subsequent stability in that housing at three, six or twelve months. These outcomes incorporate feedback from the General Assistance Housing Program stakeholder process, are consistent with the draft AHS strategic plan and align with the draft Vermont Plan to End Homelessness, developed by the Vermont Council on Homelessness.



**STAKEHOLDER STUDY**

**GENERAL ASSISTANCE HOUSING PROGRAM**

September 24, 2012

**PREPARED FOR:**  
**Vermont Department  
for Children and Families**

**PREPARED BY:**  
**Erica Garfin Consulting**  
**102 North Street**  
**Montpelier, VT 05602**  
**egarfin@comcast.net**

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## EXECUTIVE SUMMARY

As the first step in an effort to re-envision the temporary housing component of the General Assistance/Emergency Assistance Program, the Vermont Department for Children and Families commissioned a study to gather input from stakeholders about how to meet Vermonters' temporary housing needs efficiently, effectively, and in a timely manner.

The stakeholder study, which was conducted in July and August of 2012, consisted of five focus groups, two in-depth interviews with key informants, and a statewide meeting open to all interested parties.

The study was designed to provide information about five broad research questions, or areas of focus:

1. What gaps in the local continuum of care prevent people from moving towards housing stability?
2. What blend of services and assistance is needed to achieve the goals of the General Assistance (GA) Housing Program?
3. What housing circumstances would make one eligible for services and assistance through the GA Housing Program?
4. How can the GA Housing Program best be administered?
5. How will we know if the GA Housing Program is achieving success?

The study found strong agreement among the community partners and state employees who provided input for the study that the rules governing the GA Housing Program need to be reviewed and revised. Informants also felt strongly that the administrative structure that is currently being used for the application and eligibility determination processes is seriously flawed.

Informants identified a number of gaps in the current continuum of supportive services and financial assistance, chief among them a lack of ongoing, intensive case management and affordable housing.

Informants offered a number of recommendations for creating a true continuum of care that would promote housing stability. They envisioned a flexible continuum of options for housing, supportive services, and financial assistance that would enable individuals to acquire skills as they progress from crisis to housing stability. They identified fostering collaborative relationships with landlords as key to promoting housing stability.

The majority of informants responded favorably to the concept of determining eligibility for the GA Housing Program based on an assessment of the risk homelessness that results from the circumstances in which individuals and families find themselves.

In contrast, the study found wide variation in their reactions to the concept of providing services and assistance based upon a prioritization of risks and needs, ranging from quite

positive to quite negative. This may be due, in part, to some misunderstanding of the concept that resulted from the way in which the framework was explained to them.

Stakeholder input identified a number of flaws in the current application process, the eligibility determination process, and the intersection of the two, and they offered a variety of potential remedies for those problems. While there was widespread agreement that the current bifurcated application and eligibility framework is not working, the study found little agreement about who should carry out those functions in the future.

The study found widespread agreement among informants that the most important indicator of the success of the GA Housing Program will be whether people retain safe, appropriate housing over time.

The study found willingness among stakeholders to play a role in an enhanced and strengthened continuum of services and assistance. Two community partners—the Vermont Housing Finance Agency and Vermont 2-1-1—offered specific proposals for working in expanded partnership with the state to promote housing stability.

The report also provides food for thought about matters relating to housing, supportive services, and assistance that are outside the purview of the GA Housing Program itself. Although those matters are unlikely to be addressed by revisions to the rules that govern the GA Housing Program, stakeholder input for the study provides a rich source of information and ideas that can inform the state's planning efforts regarding homelessness prevention.



## INTRODUCTION

The Vermont Department for Children and Families (DCF) endeavors to re-envision the temporary housing component of the General Assistance/Emergency Assistance (GA/EA) Program to promote housing stability among Vermonters who are homeless or at risk for homelessness. DCF has indicated its intention to review and revise the rules that govern the provision of General/Emergency Assistance temporary housing, and to find ways to redirect the substantial amount of state dollars that currently go to provide temporary and emergency housing in motels. DCF is also interested in reviewing the current framework for administering the program to learn whether the application and eligibility determination processes can be improved.

As part of this effort, DCF engaged Erica Garfin Consulting to gather input from stakeholders about how to meet Vermonters' temporary housing needs efficiently, effectively, and in a timely manner.

This report describes the findings from the stakeholder study that was conducted in July and August of 2012. The stakeholder study consisted of five focus groups, two in-depth interviews with key informants, and a statewide meeting open to all interested parties.

In keeping with the newly-defined goals that are described on the following page, DCF has given the GA/EA housing component the working title "General Assistance Housing Program." To avoid confusion, that title is used throughout this report.

## ACKNOWLEDGEMENTS

I am grateful to Commissioner Dave Yacovone and the members of the project steering committee for their commitment to re-envision the General Assistance Housing Program to better serve Vermonters and for their diligence in working with me to design the study: Richard Giddings, Deputy Commissioner, DCF Economic Services Division; Carol Maloney, Principal Assistant to the Commissioner; Shaun Donahue, Chief Administrator DCF Office of Economic Opportunity; and Angus Chaney, Director of Housing, Vermont Agency of Human Services.

Thanks go, too, to the community partners and DCF staff who took the time to provide their thoughtful input for the study.

## STUDY DESIGN AND IMPLEMENTATION

### GA Housing Program Goals

DCF has established goals for the General Assistance (GA) Housing Program. These goals represent the outcomes that the GA Housing Program seeks to achieve going forward.

1. To prevent homelessness for low income Vermonters who are at high risk.
2. To rehouse homeless Vermonters.
3. To invest resources wisely, including those resources used for the management of eligibility determination.
4. To provide consistent services across the state.
5. To support and reinforce local continuum of care efforts and align Housing Program resources with other state prevention, shelter, and housing funds.
6. To evaluate success using measurable outcomes.

### Research Questions

The stakeholder study was designed to provide information about five broad research questions, or areas of focus:

1. What gaps in the local continuum of care prevent people from moving towards housing stability?
2. What blend of services and assistance is needed to achieve the goals of the GA Housing Program?
3. What housing circumstances would make one eligible for services and assistance through the GA Housing Program?
4. How can the GA Housing Program best be administered?
5. How will we know if the GA Housing Program is achieving success?

A set of specific discussion questions, designed to elicit information from participants, was developed in consultation with the steering committee. The discussion questions were provided to focus group participants and key informants prior to those sessions. The same discussion questions were used in small-group breakout sessions at the statewide meeting. The discussion questions, in turn, were used as the basis for the discussion guide that was used in moderating the sessions (*see Appendix*).

Five focus groups were conducted for the stakeholder study. Focus group size ranged from 9 to 13 participants, with a total of 57 participants. The focus group discussions were recorded electronically and by a note-taker for analysis.

DCF invited representatives of specific constituencies to participate in the focus groups. The executive directors and outreach directors of the state's five Community Action Agencies (CAPs) were invited to participate in one of the focus groups. (The CAPs

currently administer the interview portion of the application process for the General Assistance Program.) A second focus group was targeted to DCF staff: Benefits Program Specialists who make eligibility determinations for General Assistance, operations managers, policy analysts, and an assistant attorney general. Three regional focus groups were held in Montpelier, Burlington, and Brattleboro, and included community partners from every AHS district throughout the state. These community partners included:

- shelter providers
- domestic violence organizations
- runaway and homeless youth programs
- legal services organizations
- agencies on aging
- parent child centers
- mental health agencies
- housing advocates
- transitional housing programs
- community action agencies
- police social work liaisons
- AHS Field Directors
- DCF Economic and Family Services Division District Directors.

Two in-depth, telephone-based interviews were conducted with selected key informants who have a unique, statewide perspective on temporary and emergency housing. Maura Collins, Policy and Planning Manager for the Vermont Housing Finance Agency, participated in one interview. Mary Ellen Mendl, Executive Director, and Amber Tuttle, Housing Specialist, from Vermont 2-1-1 participated in a second interview. Vermont 2-1-1 processes requests for emergency housing during nights and weekends.

The final forum in the stakeholder study was a statewide meeting that was open to all interested parties. The statewide meeting was publicized on the DCF website, by the AHS Field Directors, and through an announcement that was sent out through a variety of housing and social services e-mail lists. Fifty-two (52) individuals attended and participated in break-out discussion groups and an unstructured, open session. Their input has also been incorporated into the findings in this report.

### **A note about qualitative research**

Focus groups and interviews are methods of qualitative research. These qualitative methods are useful because they allow for in-depth discussion of specific issues in a way that quantitative methods, such as surveys, cannot. As with all qualitative research, the findings from the focus groups and key informant interviews are to be viewed as suggestive rather than definitive. Because the sample sizes are small and the participants are not randomly selected, the results are not statistically generalizable to all potential informants throughout the state.

Descriptive terms are used throughout the report as rough indicators of the strength of the perspectives and opinions expressed by informants. A *theme* is an overarching

perspective that was heard across the sessions and interviews. A *thread* is a frequently heard point of view, but one that did not rise to the level of a theme. Occasionally heard comments and individual suggestions are identified as such.

It is beyond the scope of this study to fact-check the informants' statements. This report is based upon informants' understanding of program guidelines, benefit programs, and the service delivery system, and upon their reports of their own experiences working with individuals and families who are homeless or at risk of homelessness.

## FINDINGS

### **1. What gaps in the local continuum of care prevent people from moving towards housing stability?**

As previously noted, the primary focus of this study is to gather stakeholder input about how to meet Vermonters' temporary housing needs effectively, efficiently, and in a timely manner. In order to improve upon the current system, it is necessary to understand what is not working well, both within the statewide continuum of services and assistance and in the administration of the General Assistance (GA) Housing Program. To that end, discussions with stakeholders began with questions about the current system of services and assistance.

Issues related to administration of the General Assistance Housing Program are addressed in Section 4.

#### **A. Gaps in the continuum of services and assistance**

Informants were asked to identify gaps in the current system of supportive services and financial assistance.

Two predominant themes emerged.

##### *Case management*

The importance of ongoing supportive case management, or service coordination, is a theme that runs throughout this study. Informants of all types described a gulf that exists between the level of need for case management services and the funding and organizational capacity that exists to meet the need. The demand for case management so far exceeds the supply in some areas, particularly Burlington, that a recipient's GA benefit may have run out before he or she reaches the top of the waiting list to receive case management. While existing case management services are most often based on categorical eligibility (i.e., provided to people who have specific characteristics that qualify them for particular programs), many people who are homeless or at risk of homelessness lack categorical affiliations.

*"They need access to case management. We have people that we will house for the maximum duration of their eligibility and it's not uncommon for them to have not made it to the top of the case management waiting list and therefore they haven't had access to that service. Or if they do, it's only for a couple of weeks at the very end of their housing grant, and at that point they've exhausted their benefit but still haven't received the help that they need."*

*"I think hotel stays are inadequate. Although I think it's a good immediate fix to their homeless situation, I think leaving them there for 84 days without having a comprehensive program surrounding them to move*

*them past the homelessness is, really, we're just band-aiding it for 84 days and then a ton of money and at the end of 84 days they're still in the same place they were when they came to us."*

Existing case management services were described as inadequate in intensity and duration. According to informants, these case management services start too late (i.e., after people are already homeless) and end too soon (i.e., as soon as people become housed), when the real need is for supportive case management that will help people to avert homelessness in the first place and to remain successfully housed. Case management services were described as being site-based, rather than going out to people "where they are" to follow up and plan next steps once they have obtained temporary housing. Finally, inadequate communication and coordination between provider agencies was identified as a cause of fragmented and inadequate services.

*"There really doesn't seem to be case management going on as far as tracking, being assigned a homeless person and making sure that person stays housed."*

*"It's the intensive case management long term that really works with folks and under the current system we're really not having the opportunity to do that."*

#### *Availability of affordable housing*

The second theme is the lack of affordable housing throughout the state. Financial assistance provided to eligible individuals is inadequate relative to the high costs of housing, and subsidies and rental assistance are often insufficient to raise people's resources to the level where they can afford to pay the rent.

#### *Additional inadequacies in the current system*

The following gaps were also noted with some frequency:

- Prohibitively high move-in costs (first/last month rent, security).
- GA requirement to spend 80% of income<sup>1</sup> on temporary housing (i.e., motels) leaves little money for other needs and makes it impossible to save for move-in costs and rent while looking for housing.
- Transportation (limited or no access from outlying areas to jobs, services, appointments).
- GA documentation burden; not everyone able to provide required proof.
- No exceptions/flexibility to GA program requirements but they don't fit all (housing search when have no money, work requirement).

Additional gaps in the current system were also cited:

- General Assistance budget is chronically under-funded.
- Lack of flexibility in GA for those needing a short-term place to stay.
- Must be homeless to qualify for GA housing and other services; nothing available for those at risk of homelessness.
- Staffed temporary housing with supportive programs.

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<sup>1</sup> 80% of net income after allowable deductions for personal needs

- Shelters.
- Wet shelters (residents not required to abstain from alcohol or drugs).
- Crisis beds for people who are homeless.
- Single room occupancies (SROs) that could serve as permanent residences.
- Not a diverse array of housing options (e.g., families, handicap access)
- Temporary housing that is safe.
- Lacking a "housing first" policy (have to earn right to be housed).
- Non-categorical supportive services.
- Inadequate resources for community agencies.
- Support in understanding/negotiating system for people with mental illness, low literacy skills, etc.
- Long waiting lists for Section 8 housing.
- Landlords unwilling to rent to people with history of prior eviction or default, poor credit, or criminal activity.

#### **B. Existing services that are inadequate to resolve problems**

Informants were also asked to identify situations where supportive services and financial assistance are available but inadequate to resolve the problems people are facing. While no clear themes emerged, a number of issues were described.

- The time frame allowed to find housing under GA is too short, especially for handicap accessible housing and women needing safe living situations.
- Resources and training provided to CAPS are insufficient to handle volume of GA applications and complexity of people's needs.
- Services may exist but there is no transportation for people to get to them.
- Rental assistance and subsidies such as Housing Replacement Funds are helpful but not adequate to meet high housing costs and do not sustain housing beyond the short term.
- Shelters are well-suited to providing supportive services but lack resources.
- Representative payees.
- Skills training about money management, how to be a good tenant.
- Housing counselors.
- After-hours assistance.
- Electrical/utility back payment assistance.
- Need "one stop shop" integrated system.

#### **C. Circumstances that put people at risk of homelessness**

Finally, informants were asked to identify points along the continuum of care where people seem at most risk of falling into homelessness. The following circumstances were identified:

- Disruption in a relationship between people who have been living together, especially domestic violence situations.
- Months-long "limbo" period of time while people wait for disability benefits to kick in.
- Youth in transition, including youth aging out of foster care.

*"Where we've seen the largest increase in the need for services for runaway and homeless youth programs are those young adults in the 17-22 year old age group with no real family or resources to help them. Those are the youth that we see as at highest risk for falling into the perpetual cycle of homelessness, and what they do is bounce from one friend to another or often one risky living situation to another."*

- Individuals discharged from any kind of facility or institution (rehab, corrections, hospital).

*"We had a young man who was discharged from Woodside [Juvenile Rehabilitation Center] because he turned 18, to homelessness. It's unacceptable."*

- High risk of return to homelessness during first 3-6 months after becoming housed.
- Change in household composition affects income eligibility for programs or receipt of benefits.
- Loss of supports and community when moving from shelter to housing.
- Change in functional ability of elders or adults with disabilities affects ability to live independently or creates need for accessible housing.
- Loss of employment.
- Unable to work due to short-term disability.
- High medical bills.
- When mental health and/or substance abuse issues crop up, especially for individuals unwilling to connect with mental health agency.
- People with mental health issues not at level of "severe and persistent mental illness" not eligible for case management and payee services from community mental health agencies, but cannot follow through on required GA recipient tasks without supports.
- People without a livable wage, including Reach Up participants.
- People moving to Vermont with no job, resources, or housing.
- People who are medically fragile.
- People without a support network to draw on when their resources are depleted or emergency funds run out.

It was noted in several discussions that poverty is the over-arching issue behind housing instability and homelessness.

*"This [rethinking the GA Housing Program] is a siloed process for a very complex issue around homelessness and I don't think we've talked about the elephant at the table, which is poverty, and until we start to have those kind of conversations about poverty, we're just going to keep on trying to put our fingers in the dike of trying to solve this issue around homelessness... Until people can find sustainable jobs, livable wages, adequate health care and all those other things that are related to people living in poverty, I'm sorry but we've just wasted our time on a conversation that's been going on way too long."*



## **2. What blend of services and assistance is needed to achieve the goals of the GA Housing Program?**

DCF Commissioner Dave Yacovone has said that he sees the stakeholder study as an opportunity to hear the best thinking of people who have an interest in preventing homelessness in Vermont. Informants were invited to wipe the slate clean and think creatively about the supportive services and financial assistance that might be offered through a re-envisioned GA Housing Program.

Informants envisioned a flexible continuum of options for housing, supportive services, and financial assistance that would enable individuals to acquire skills as they progressed from crisis to housing stability.

The first key finding is that people who are homeless or at high risk of homelessness will achieve housing stability when all three of these components—affordable and appropriate housing, supportive services, and financial assistance—are present. For most people, having one of those components will not work in the absence of the other two.

The second key finding is that building collaborative relationships with landlords is seen as essential to efforts to promote housing stability.

### **A. Housing options**

#### *Transitional housing*

There was widespread support for the creation of transitional housing programs in all districts of the state. Transitional housing programs provide intensive case management and supportive services to people who have been unable to obtain or retain sustainable housing. The transitional housing model was seen as an effective way to prepare people to live independently. The Springfield Supported Housing Program was cited by a number of informants as a successful example of such a program. The need to provide transitional housing options other than single-occupant efficiency units was also noted.

*"What I would like to see more of instead of more shelters is more short-term transitional housing to really flesh out the continuum and get people out of the shelter. A lot of people are not ready for independent living...where it's more than keeping them warm. They have their own space, they can practice being good tenants, they can learn some skills. It goes beyond the emergency need. Whether someone is living there with them or they're getting frequent service coordination during the week... there's some kind of expectation that it's really a program versus just a place to stay."*

#### *Short-term emergency housing*

While there was widespread agreement with the state's desire to move away from its reliance on motels as the primary option for emergency and temporary housing, it was noted that there may still be some role for motels as an option for very short-term

emergency housing. To ensure a reliable inventory of clean, safe, reasonably-priced rooms, it was suggested that the state explore the possibility of contracting for blocks of rooms as well as negotiating standardized rates around the state.

*"With the emphasis on reducing and possibly eliminating motel money, you still need to maintain motel money as last-ditch emergency housing. The need for that is not going to go away."*

Some informants perceived that some shelters' capacity to provide short-term crisis/emergency shelter has been reduced as they have moved more into a temporary or transitional housing role. They suggested that the state could reduce its reliance on motels if more emergency beds were available at shelters.

#### *Shelters*

Shelters were seen as an important part of the continuum. While it was acknowledged that additional shelter capacity is needed in many areas of the state, informants cautioned that there is a pressing need to provide funding to shelters to increase staffing to levels adequate to meet the current need for supportive services. The need for wet shelters and family shelters was widely acknowledged.

#### *The state and community-based organizations as landlords*

Some suggested that the availability of temporary housing units could be improved if the state or community-based organizations purchased and refurbished buildings for that purpose.

#### *Housing suitable for people with a variety of needs*

Some informants emphasized the need to create housing options for people who do not fit the mold of single, able-bodied adults, including families, elders, and those needing handicap accessible units.

*"I would really like to have options about where people can go for the moment while we're trying to figure out what they need. Often times there are medical issues involved. For all the reasons we've talked about, motels are rarely the best idea. But what are the other options? So I'd like to see a diverse pool to choose from."*

#### *Master leasing*

The concept of master leasing had many proponents. In master leasing, the state or another organization leases individual units, blocks of units, or an entire property from its owner. That organization makes rental agreements with the tenants who will occupy those units, and has the ability to move individuals and families into and out of the units as necessary. Several benefits were identified:

- The organization can use the units as temporary, transitional, or permanent housing, and can shift between those uses to suit the circumstances of the incoming tenant.
- Provides the opportunity to use the same units for dual purposes, so an individual can stay in the same unit when making the move from temporary to permanent housing.
- Provides an incentive for landlords by assuming risk for any damages or

- problems and guaranteeing regular rent payments.
- Provides tenants an opportunity to have a positive rental experience and establish a track record.

*"It's a quick way to get more shelter space without investment into more physical structures."*

*"When there's oversight and guaranteed money on the first [of the month], it makes a difference [to landlords]."*

*"On the long term side, for youth it stops that cycle of them experiencing failure in rental relationships because when a youth signs a year-long lease, that's way off the charts of reasonableness for those youth, so whenever they break that lease after three months or six months, they feel like they've failed."*

#### *Boarding houses and single room occupancies*

Several informants suggested that greater use could be made of boarding houses where individuals rent single rooms. The state of Maine has purchased boarding houses that serve as temporary housing. Some informants suggested that single room occupancies (SROs) operated by the state or community-based organizations could provide both temporary and permanent housing.

#### *"Housing first" model*

There were comments in several discussions about the need for a "housing first" philosophy, which focuses on providing people with stable housing quickly and then providing the services and supports they need to retain that housing and move forward.

*"People kind of have to earn the right to be housed. They have to fit a certain category, they have to be well-behaved or willing to meet certain criteria. So the lack of a philosophy that many people across the country are calling 'housing first,' which means that people get housed, because that's the priority, and then we work with them to move forward. And the lack of that 'get them into housing first without asking any questions' is one of the barriers to helping people move towards stability."*

### **B. Supportive services**

One common thread throughout the discussions was the notion that supportive services must be provided all along the continuum of need. It was widely felt that supportive services are necessary to prevent homelessness, and that they should continue to be available until well after people have found permanent housing. Ongoing supportive services were described as the key to helping people retain housing and avoid cycling through the system again and again.

*"I think it's the first 3-6 months after someone's housed that's really the most critical time where people are going to make it or not and there really should be some services attached to that to help them through that period of time. It ain't the housing. That's probably the easiest part. Keeping people in housing is where the problem is."*

### *Case management*

The critical importance of ongoing, intensive case management was a central theme throughout the discussions. This includes the capacity to work with and follow people in their own living environments, whether in temporary, transitional, supportive, or permanent housing.

Some informants noted the importance of having a designated case manager to ensure that people receive the assistance they need on a consistent basis. While there may be multiple agencies involved, the individual's primary contact would be with a single case manager; this will require coordination among service agencies. This was described as a "strengths-based" approach that promotes the building of relationships based on trust.

*"There are so many people involved in one person's issues and it's easy for that person to get so overwhelmed because...they're going in all directions and having that one person as a case manager for that family is very important. One person you can trust."*

*"We've struggled for years with having somebody—everybody—step up to the plate to be the lead case manager to be sure they're going into the home and supporting the needs of the family...it's clear we're not going to be in a world of abundance to hire a lot more case management capacity so we've got to retool the way we're doing business."*

Case managers were described as providing a critical bridge to landlords.

*"...when someone [a tenant] is there and has a bad month or is struggling, they [landlords] know who to call, they know where to get support or they're willing to be flexible. Landlord outreach within the area of supportive services is really important."*

The case management that is envisioned is non-categorical, flexible, and tailored to each individual. An idea proposed in one focus group was the development of a matrix of support services that would give case managers the flexibility to draw down and use funds as appropriate to support an individualized plan of services, within a budgeted amount. It was noted that DCF uses a support services matrix to serve Reach Up participants.

*"There should be a support services matrix similar to the model that Reach Up has where Reach Up case managers have the ability to draw down a certain amount of money and in addition to that they can get a waiver to increase that money, in this case to help Reach Up clients get to work... So the idea is to figure out...the categories that can be used for supporting housing clients, and housing money can be allocated per family, and develop that housing support services matrix for this population... So you prioritize through the most risk and needy people that would require these specific services to keep them housed or get them housed. So the case manager would have flexibility in drawing down those services."*

### *Life skills training*

Another theme was that the lack of independent living skills puts many people at risk of falling into homelessness even after they begin to receive benefits and become housed. Informants identified a need for education and support on topics including budgeting and managing money, establishing credit, understanding rental agreements, understanding tenant rights and responsibilities, and learning not to put benefits in jeopardy by having others stay with them.

### *Housing counselors*

A third theme was the need for counselors and advocates in adequate numbers around the state to help people navigate the housing system.

*"The heartbreakers are people who've never been in this position before".*

### *Centralized or coordinated intake process*

Some informants advocated for a centralized or coordinated intake and assessment process that could be used for multiple programs, noting that it would save time for both clients and workers.

## **C. Financial assistance**

Several changes to the GA Housing Program were recommended:

- Support asset development by allowing people to save for the future. Reduce the amount of income that GA recipients are required to spend on temporary housing.
- Extend the benefit period to allow a realistic period of time to find housing.
- Increase the benefit amount provided to recipients.

*"I want to go back to this \$198 a month thing [the amount of the GA housing benefit]. What we're telling people is you're never going to be housed, because there's no way you're going to get housed for \$198 and if you put in for Housing Replacement Funds (HRF) you won't qualify because your budget isn't sustainable. So there's really no way out of this. At this point in time if you're on GA, you're done. You're not getting out. It's impossible...I don't believe you can live for \$198 in Vermont or anywhere."*

Other types of financial assistance were described as making a big difference in people's ability to obtain and retain housing:

- Rental subsidies (Vermont Rental Subsidy Program).
- Housing security deposits. A housing security deposit guarantee program in New Hampshire was cited as an example.
- Short-term vouchers to help people make the move from transitional to permanent housing.
- Assistance with back rent payments.
- Short-term help to plug financial gaps for people on the brink of homelessness.
- Short-term help with mortgage payments.

- Representative payees to receive housing-related funds and make payments to housing providers on behalf of specific individuals.
- Vended payment arrangements where the state makes payments directly to housing providers.

A number of informants commented that the funds to provide needed supports to individuals do not need to come exclusively from the GA Housing budget. Instead, the state can piece together funds from several funding streams and AHS programs as needed and appropriate to create a full package of supports for each individual.

*"There's a number of pots of housing money out there that we need to be able to pull together and use in creative ways and leverage the other money that we get. I would like us to know what that money is, who has that money, and everyone come to the table to figure out the best way to use it."*

Another thread was that support must be balanced with accountability on the part of those receiving GA Housing assistance although the specific requirements should be tailored to each individual's situation.

It was suggested that temporary housing options other than traditional bricks and mortar should be considered. One informant expressed the view that the purchase of camping equipment for individuals who prefer to camp during the more temperate months would be respectful of those individuals' lifestyle preferences as well as a cost-effective use of state GA dollars.

#### **D. Landlord relations**

The importance of doing outreach to and building collaborative relationships with landlords was emphasized throughout the discussions. Landlords were characterized as understandably reluctant to accept tenants whom they consider "high risk." Several approaches were offered for providing assurance and incentives to landlords to accept tenants who would not otherwise meet their criteria because of reasons such as poor or no rental histories, bad credit, or criminal justice history:

- Send rent payments and subsidies directly to landlords.
- Ensure that landlords have a single point of contact to call when problems arise. This might be a case manager, the AHS field director, or an agency from the local continuum of care that has agreed to serve as the contact point for each landlord/client relationship.

*"A consistent thing I hear is the need for long term supports so that a homeless shelter or another service provider can actually stay with somebody so that when the landlord, whether they be for-profit or non-profit, is taking a chance on somebody that they know who to call when everything falls apart. That can only be provided by those long-term support services."*

- Assure landlords that case management and supportive services will be provided for an ongoing period of time and will not cease once the individual is housed.
- Create incentives for landlords to give people a second chance and avoid eviction when problems arise, such as providing flexible funds that case managers can use to repair small damages.

*"It's got to be more than landlord relations. It would be nice to have a flex fund and say, hey, I'll pay for the window, give him another break, they trashed the refrigerator, we'll get somebody to fix it, that kind of thing. Because a relationship is one thing but a relationship with something to back it is something more."*

- Create a "second chance board" based on the reparative model that would provide supportive services to individuals who have caused problems in rental units in exchange for their making some kinds of amends.

*"We need landlords that are willing, kind of like a reparative board almost for folks that have some housing history. A 'second chance board.' Something like that where we could provide those supportive services with some accountability that the participant would be responsible for, and then, landlords that are willing to step in and say 'I'm willing to rent to this family.'"*

It was noted that systemwide solutions should be found to address the issue of landlord risk. One suggestion was the creation of a central risk pool. Another was that risk should be shared equally by the state, the housing funder, the property owner, and the program operator, "all of whom have liability insurance."

When collaborative relationships are established with landlords, the landlords can be allies in ensuring that people remain successfully housed by alerting the appropriate support agency when there are signs that people are running into difficulties (e.g., when a rent payment is missed).

An individual interview was conducted with Maura Collins of the Vermont Housing Finance Agency (VHFA). VHFA is a funding agency that provides loans and tax credits to landlords and developers. She indicated VHFA's willingness to partner with the state to create relationships with landlords and suggested a different use of the dollars that DCF currently spends to house people in motels. She proposed creating a rental assistance program that would tap into the estimated 13,000 subsidized rental units in the state through a collaborative effort by VHFA and the Agency of Human Services (AHS) to provide landlord incentives. She suggested that other statewide housing funders, such as the Vermont Housing and Conservation Board (VHCB) could play a role as well.

In this approach, VHFA would require 10% of new units developed with tax credits to be set aside for "high risk" and vulnerable individuals and families, and a smaller percentage of existing subsidized units to be set aside as they become vacant. The state would provide rental assistance vouchers to individuals and families to be used in these affordable units. Ms. Collins explained that it is cheaper for the state to provide

individual subsidies in these affordable units because they "only have to subsidize up to a lower rate," since they rent for less than market rate units.

Every tenant would be connected to a support service agency, and the state would also guarantee the provision of ongoing case management and supportive services, until it is demonstrated that such supports are no longer needed, for the tenants who receive the rental assistance. Landlords would also be guaranteed a designated contact specific to each tenant. Ms. Collins noted that service-providing agencies would need to be adequately funded and have manageable caseloads in order for the approach to succeed.

### **3. What housing circumstances would make one eligible for services and assistance through the GA Housing Program?**

#### **A. Eligibility criteria**

The criteria for eligibility for the GA temporary/emergency housing have historically been based on a very narrow definition of catastrophic need, what population "categories" people fall under, and their financial resources. As a result, some people who are homeless and others who are at high risk for homelessness have not been eligible for support. DCF is exploring the idea of replacing the current eligibility criteria with a framework based upon an assessment of the risk of homelessness that results from circumstances in which individuals and families find themselves.

To gauge reactions and stimulate discussion about using a risk-based assessment, informants were shown the following framework for determining eligibility, which is based on HUD criteria for defining individuals and families who may qualify as being "at risk of homelessness." While this model does not make reference to people who are actually homeless, it assumes that people who meet the more rigorous HUD Definition of Homelessness would also be included.



**Figure 1: Example of a risk-based needs assessment framework**

<p style="text-align: center;"><b>CRITERIA FOR DEFINING: "AT RISK OF HOMELESSNESS"</b> (Source: based on Category 1 of ESG Interim Rule / HUD Housing Resource Exchange)</p> <p>An individual or family who:</p> <ul style="list-style-type: none"><li>(i) Has an annual income below 30% of median family income for the county*; <b>AND</b></li><li>(ii) Does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the "homeless" definition; <b>AND</b></li><li>(iii) Meets one of the following conditions:<ul style="list-style-type: none"><li>(A) Has moved because of economic reasons 2 or more times during the 60 days immediately preceding the application for assistance; <b>OR</b></li><li>(B) Is living in the home of another because of economic hardship; <b>OR</b></li><li>(C) Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; <b>OR</b></li><li>(D) Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State, or local government programs for low-income individuals; <b>OR</b></li><li>(E) Lives in an SRO or efficiency apartment unit in which there reside more than 2 persons or lives in a larger housing unit in which there reside more than one and a half persons per room; <b>OR</b></li><li>(F) Is exiting a publicly funded institution or system of care. (e.g., health care facility, mental health facility, foster care or other youth facility, correctional facility.)</li></ul></li></ul> <hr/> <p>* Median income varies across Vermont counties. 30% of median annual income in 2011 was highest in the Burlington MSA (\$15,900 for an individual; \$22,700 for a family of 4) and lowest in Bennington, Caledonia, Essex, Orleans, Rutland, and Windham counties (\$13,200 for an individual; \$18,850 for a family of 4).</p>
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With the exception of some members of the GA Work Unit, general reactions to the example as a general framework were very positive. There were several common threads to the comments: early intervention averts homelessness and saves time and money; this approach allows people to be helped before they are "completely down and out;" and it opens up eligibility to people who currently fall through the cracks, such as youth and single able-bodied adults. It was consistently described as a good starting point.

One concern was emphasized repeatedly: a requirement to "prove" or document each factor or criterion would be burdensome for applicants at best and impossible at worst. Criterion (ii)—*"Does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the "homeless" definition"*—was seen as especially problematic. It was

also noted that a shift to a system based on face-to-face contact between applicant and eligibility worker would be very important if a risk-based eligibility assessment were implemented.

Some questioned how the state could meet and sustain the cost of serving the increased number of people who would qualify for the GA Housing Program, particularly in light of rapidly increasing numbers of people coming into the state who lack stable housing.

Informants consistently identified several risk factors or circumstances that were missing from the example: domestic and sexual abuse, acute or chronic medical conditions that result in high medical expenses and/or inability to work, and catastrophic situations (e.g., fire, natural disaster, medical event). Loss of employment, failure of a heating system, need for handicap accessibility, and imminent risk of mortgage foreclosure were also identified.

Opinions about income criteria were extremely varied. Many informants felt that 30% of median income was too low a cap on eligibility. Some were concerned that there would be no services or assistance available to people who fall just above 30%. Some felt that some combination of assets (e.g., savings, investments) and income should be considered. There was general agreement that income criteria should be waived for people in catastrophic situations. A small minority expressed the view that there should be no income test. Some noted that there will always need to be some provision for making exceptions.

The general sense among informants was that there should be a provision for determining presumptive eligibility within set guidelines, with a requirement for some kind of verification. Verification by a credible service provider could be accepted in instances where documentation could not be immediately obtained. Three categories of presumptive eligibility were noted with frequency: victims of domestic violence, victims of fire and natural disasters, and people experiencing health crises. A two-stage eligibility process, as described later in this report, would provide emergency housing until the full application process could be completed.

*"I would say at least presumptive eligibility for short-term emergency assistance. As part of a longer-term continuum, once you get people housed...once we get them settled, then we can look at how long and to what extent we can provide services beyond that."*

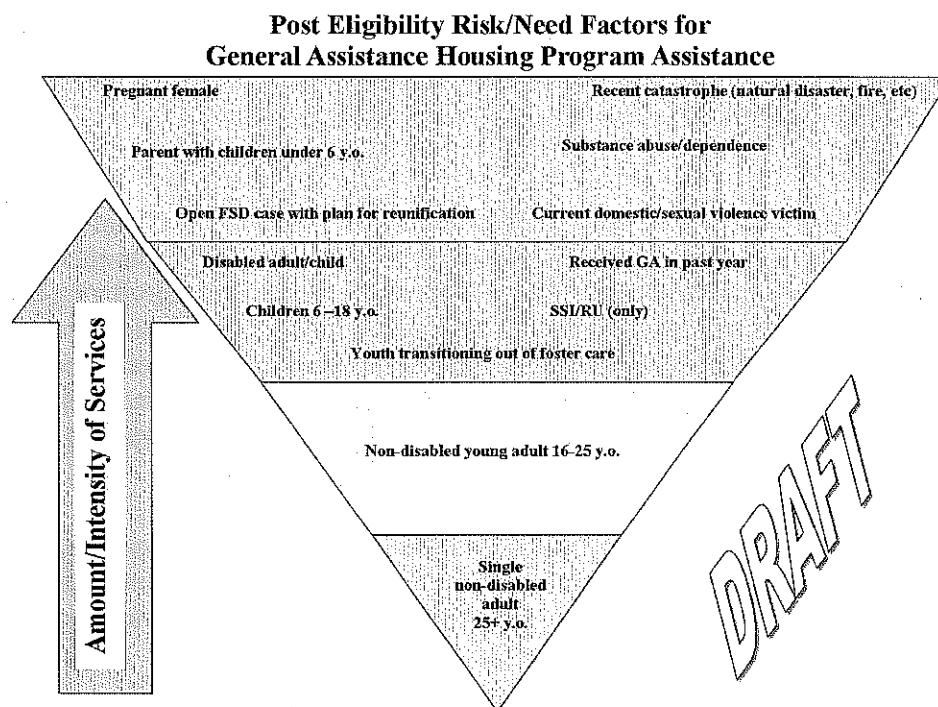
## **B. Prioritization of services**

The GA Housing Program will continue to operate within budget constraints. If eligibility criteria are changed to include people who are at risk of homelessness along with those who are homeless, it is likely that resources will be inadequate to provide every support to every person who is found eligible. The question then becomes how to decide what array of services and assistance will be provided to whom.

DCF was interested in hearing stakeholder feedback about a framework that would prioritize the provision of services and assistance based upon degree of need. DCF

created a graphic representation of the framework to illustrate that the scope, amount, intensity and/or duration of the services would be tailored to each individual or family based upon an assessment of need. The graphic intends to show that services and assistance would increase or decrease in relation to an individual or family's need, which is greater at the top of inverted triangle than at the bottom. The handout shown in Figure 2 was provided to informants along with an explanation that the specific population groups were placed in each level only for purposes of illustration.

**Figure 2      Prioritization of Risks and Needs, Post-Eligibility**



There was great variation in informants' general reactions to the concept. Reactions were quite positive among some and equally negative among others, with others expressing interest with reservations and some reserving judgment entirely.

Those with more positive reactions liked the flexibility and holistic nature of the approach, the acknowledgement that some mechanism must be found for allocating limited resources among program participants, and the ability to tailor services to individual needs. Several informants likened it to efforts to create a "vulnerability index" (i.e., a risk assessment tool) by AHS several years ago. Some described it as a good start.

There was some concern that a new layer of decision-making might be created to carry out such a process. Although DCF's illustration did not include any insight into who

would be doing the needs assessment and making decisions about the services an individual would receive, it appeared that most informants presupposed that a case manager or review team would be making the judgments. One focus group discussed the possibility of incorporating GA funds into what community partners and teams are doing locally by allocating certain amounts of funds to community partners with expertise in working with particular groups of people to administer on their own. They also pointed out that having local service providers make decisions might be an incentive for people to get hooked up with services.

*"If we're saying these people are priorities and we know that they probably also have teams in place, why are we not just empowering the team to make a decision."*

*"If we have folks people have identified who may benefit from being hooked up with a service provider but they don't want to do that, well if you give them a little incentive, maybe that's enough to get them in the door."*

The primary concern expressed by those who responded negatively was that this type of prioritization attempts to fit people into categories or boxes, and that it cannot capture the complexity of people's circumstances. Some expressed concern that prioritizing needs has the potential for social bias and may send a message about the "value" of different people. It was also noted that this sort of approach is not conducive to consistency and fairness statewide. Some asked how this framework would distinguish the people who are more interested and engaged in their own progress, expressing frustration with clients who sit back and wait for things to come to them.

Informants were also asked for their reactions to using a points-based system to prioritize needs. On that question, too, informant opinions were divided. Several informants commented that a points-based system should have room for discretion, subjectivity, or "overrides."

It appears that this concept may not be easy to grasp in the abstract. Many people turned their attention to the specifics of the illustration, lending the impression that they interpreted it as the representation of a method rather than a framework or concept, as was the intention. There was much discussion of the categories that appeared in each level and of those groups that were missing from the illustration (including elders, veterans, people with mental health issues, people with limited English proficiency, teenage parents, people who do not fit within definitions of disability, people being discharged from correctional facilities, people in the window of time before they received disability benefits, and sex offenders). It may be necessary to find a way to more clearly explain the concept before meaningful feedback can be gathered from stakeholders.

### **C. Participation in programming as a condition of receiving services**

Informants were asked for their views on requiring people in certain circumstances to participate in programming in order to receive services and assistance from the GA Housing Program.<sup>2</sup>

In general, informants favored the idea of requiring participation in programming as a condition of receiving GA support. They thought of it not as a punitive concept but as a way to provide a balance between support and accountability or, as one informant put it, "reciprocity." Several informants noted that they sometimes feel that they are putting in more effort than their clients do on their own behalf.

*"Somehow there has to be some leverage there to get people invested in participating in these things and some compliance. It isn't enough to lay out for them this is what your budget should look like, paying your essential bills first and then they go off and use whatever income they have for everything else. There's got to be some balance there that can be struck... There's got to be a little more leverage there to keep people not only learning these skills but using them in their lives."*

One frequently heard comment was that the tasks that are assigned to individuals as a condition of receiving GA Housing Program support are often inappropriate to the particular individual's situation. While not disagreeing with the notion of complying with program requirements as a general policy, informants commented that one size does not fit all. They cited requiring housing searches by people with no money and requirements to participate in case management when there are long waiting lists for case management services as examples of "meaningless" requirements, and said that asking people to do the impossible only leads to disengagement.

*"We need to review the current process and eliminate things like housing searches for people who can't rent and job searches for people who can't work, or when there are no jobs or no housing in a given region."*

*"You can't require people to participate in programs that aren't available."*

They emphasized that programming requirements must be achievable, meaningful, and appropriate to the individual, and identified in partnership with the individual as part of a thorough assessment.

Another thread running through the discussions was the idea of providing incentives and positive reinforcement to individuals for taking positive steps as an alternative to the current "jumping through the hoops mentality."

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<sup>2</sup> DCF identified this question as one that could be skipped if time in a session was running short. As a result, this question was not discussed in detail in every session.

#### **4. How can the GA Housing Program best be administered?**

The process of determining eligibility for emergency/temporary housing under the GA Housing Program has two components: application and eligibility determination. Until fairly recently, both functions were handled by Benefit Program Specialists in the Department for Children and Families' District Offices. A major change was made in 2010 when DCF began to contract with the state's five non-profit community action agencies (CAPs) to perform the application function, and the centralized General Assistance Work Unit (GAWU) was created to determine eligibility. Individuals now go to the CAP offices around the state to complete their applications, and the CAP intake workers submit the completed application forms along with required documentation to the GAWU, which is based in Essex Junction. The GAWU may contact the CAP worker over the course of the day to request additional information. There is no direct contact between the applicant and the GAWU. Depending on the time of day that the application is filed, the GAWU generally contacts the CAP with the determination by the end of the business day.

Since 2010, night and weekend emergency housing requests have been handled by phone by Vermont 2-1-1. Their staff follow a protocol to determine eligibility for short-term emergency housing and are able to authorize placement in a motel until the next business day, when the individual is required to go through the full application and eligibility determination process.

One additional change has been made to the administration of the GA Housing Program in recent years. Because the rules that govern the GA housing program have historically been quite restrictive, many people were not eligible for support. In 2009, DCF began to use more flexible operating guidelines for determining eligibility in an attempt to include people from various vulnerable populations who would not have been eligible under the rules.

##### **A. Problems**

Stakeholder input identified a number of recurring themes about flaws in the current application process, the eligibility determination process, and the intersection of the two.

##### **(1) Application process**

###### *Documentation burden*

The requirements for documentation, verification, and "proofs" were characterized as onerous, not realistically achievable within a single day and, for some people in crisis, impossible to satisfy. It was recommended that these requirements be revisited and revised. It was suggested that oral verification by a credible service provider should be accepted as a proxy until the actual documentation can be obtained. GAWU staff members noted that they are able to turn the applications around more quickly and efficiently when they are accompanied by all of the required documentation.

### *Unrealistic expectations for the Community Action Agencies (CAPs)*

It was widely perceived among stakeholders of all types that the state has asked the community action agencies to take on the application function without giving them adequate resources to do so. As a result, they explained, there is considerable inconsistency around the state and the service that the CAPs are able to provide has suffered in the following ways:

- Inadequate staffing to serve the growing numbers of applicants.
- Overworked intake workers submit incomplete applications to the GAWU.
- Inadequate processing of applications leads to unnecessary appeals.
- Physical office space and layout is inadequate in some locations, with overcrowded waiting areas and lack of confidential meeting space.

It was noted that the state provides inadequate training, information, and support for CAP workers, particularly in light of what CAP staff perceive to be changing program rules. Some identified a need for cultural competency training for intake workers.

*"The training provided to community [action] agency workers is inadequate. The goal should be to make the community [action] agency workers advocates for the homeless. The training provided by DCF is brief and shallow. There is no training on understanding or dealing with the problems of homeless people. There is no training on dealing with people in crisis. There is no cultural sensitivity training. There is little or no ongoing support/supervision from DCF for the community [action] agency workers."*

It was also noted by some that there can be an understandable confusion of roles for CAP staff who work within advocacy organizations but have been asked to take on an administrative function previously performed by the state.

## **(2) Eligibility determination process**

While the shift from rules to operating guidelines may allow for more inclusive eligibility for the GA Housing Program, it has also caused some problems. Comments by community partners indicated uncertainty and confusion about current eligibility criteria and the reasoning behind some decisions. This makes it difficult for them to advise the individuals they serve.

Some GAWU staff expressed frustration with changing rules and appeared to be uncomfortable making eligibility decisions without clear guidelines. They prefer to operate under a well-defined set of rules. They described the rules as restrictive but clear, and the operating guidelines as less restrictive but unclear. They were unanimous in the view that the rules should be designed so they can be applied consistently no matter who is looking at the person, and that there should be no exceptions to the rules.

*"Pick one [set of rules] and stick to it."*

### **(3) Bifurcated application/eligibility determination process**

The current system in which application and eligibility determination functions are carried out by people in different locations is a tremendous source of frustration for stakeholders of all types and for the individuals the system is intended to serve. The process was characterized as disconnected, fragmented, and inconsistently applied around the state.

Two predominant themes emerged.

#### *Absence of the "human element" in eligibility determinations*

The GAWU Benefits Program Specialists who make the eligibility determinations have no opportunity for face-to-face contact with applicants and make their decisions based exclusively on forms and paperwork. This was described as "taking the person out of the process." These eligibility workers also assign tasks that individuals are required to perform once they become eligible for GA Housing Program support. Many informants found it problematic that these decisions are made in the absence of face-to-face contact or personal knowledge of the individual. CAP workers described a "disconnect" because they, too, lack the opportunity to voice concerns specific to an individual's needs or situation.

*"The current system is an assembly line. It doesn't work for human services."*

*"I'm sure that the GA Work Unit has cost the state a pretty substantial amount of money, to have the GA Work Unit, who processes all of these applications. We're all talking about a very person-centered approach so we're talking about individualized, diverse housing, we're talking about intensive case management, and what our local areas have to offer and wrap around these folks. But I think at the core of that is that we're all now, recently within the last year, sending all of these applications into one centralized place in the state to be processed. And it really does take that person out of this whole process. It becomes not about that person any more. And it's a very canned set of requirements for each General Assistance participant, so housing search, job search, that kind of stuff...that one GA Work Unit doesn't know this person. And back to the case management, there's no ability for us [CAP intake workers] to advocate for certain things, for certain families that are receiving General Assistance currently. So if we're talking about a person-centered approach, then the Work Unit is not the way to go."*

Two GAWU Benefits Program Specialists noted that they had found it very helpful to have face-to-face contact with applicants when they had previously made eligibility determinations in other positions. They felt that important information and a more complete picture of the individual can be obtained through personal, individual interactions with clients. GAWU workers who had not previously had experiences that



brought them in direct contact with individuals did not agree that face-to-face contact was necessary. It was also noted that it could be difficult to implement a risk-based eligibility determination process in instances where documentation of risk could not be provided because the absence of personal interaction limits eligibility workers' knowledge of applicants' circumstances.

*"We (GAWU) don't see people to face to face. We don't have a... relationship with them. In an interview you can learn a lot from the person. Everybody interviews differently. We get the interview from the interviewer who has interpreted what they've heard, jotted it down and sent it to us, and then we read it and we interpret it the best way we can. It gets confusing and complicated and I don't think we always get what we need. Sometimes it's just easier to ask the question yourself."*

*"I used to interview and I miss it a lot. Sometimes you even have more success getting the tasks coming back to you. There's tasks we require the client to bring back in order to redetermine eligibility for rehousing. I've found a lot of clients who, when you're able to engage with them and have a connection with them, bring back what's required in order to have a more fluid, efficient rehouse. With the connection you learn from each client more and more. It builds upon itself and it does help the client. I miss it a lot."*

*"I used to do face to face also and I prefer it. You get more out of the client when you do the interview yourself. You're not getting the information second or third hand."*

#### *Wait time to receive eligibility determination*

Numerous examples were offered of people who completed their applications and waited for the rest of the day to receive an eligibility determination, only to learn late in the day that they had been found ineligible. There were also stories of people spending the day in their cars for lack of waiting space at CAP offices. With the exception of some of the GAWU workers, the belief was widely held among informants that the turn-around time could be significantly reduced if the application and eligibility determination took place in the same location.

*"Having a family with four children waiting in a hot parking lot is stressful and it's cruel. They have no where to go and they have to wait. I just don't think it's right. And also if they're not eligible and they find out at 4:30 in the afternoon, the frustration level's going to be going towards whoever is sitting there [at the CAP office] instead of going into getting them housed and they end up in an emergency situation anyway and at 5 o'clock they're calling the shelter or sleeping in the car. It doesn't work very well."*

## **B. Potential Remedies**

### **(1) Role of community partners**

A common thread running through the discussions was the role other community partners can play in the application process. Representatives of a number of community-based organizations commented that they need information from the state in order to better understand and adequately advise the people they serve about the application process and eligibility criteria. They asked for up-to-date information in a variety of formats, including cheat sheets and online resources, as well the names of specific people to contact with questions about the GA Housing Program.

Many saw a potential role for community partners in assisting individuals with "pre-applications" to help them get ready to make an application. Others suggested a "pay it forward" process where individuals who have been through the process might assist with pre-applications.

It was also suggested that a web-based application option would speed the application process.

### **(2) Staged application process for emergency situations**

To address some of the problems with the GA Housing Program administration process, some informants proposed a staged process for requests for emergency assistance that would separate the response to the immediate crisis from the verification and documentation required for ongoing program support.

The first stage would require a minimal level of documentation of need, and the local intake worker would have the ability to authorize short-term emergency housing. Once the presenting crisis had been addressed, people would be given a reasonable amount of time to pull together the documentation required for the full eligibility determination process. This approach is similar to the after-hours process that is performed by Vermont 2-1-1.

*"One of the things we struggled with in this program that I think is handled sort of by 2-1-1, actually, is that presumptive eligibility should occur if there is a dire need and the documentation to prove that you're in that situation can come a short term later, because if you hold eligibility determination up because you're waiting for documentation, people can get hurt. 2-1-1 finds people eligible on the weekend and Monday the documentation is provided... Some people just can't get the documentation to prove their narrative. That's got to be factored into the equation."*

The informants from Vermont 2-1-1 offered a more specific proposal, along those same lines, for handling all requests for emergency housing. They proposed the creation of a centralized telephone-based intake for people in emergency situations, and suggested that Vermont 2-1-1 could perform that function not only after hours as they currently do, but during business hours as well. Vermont 2-1-1 would conduct an intake by phone and arrange for eligible callers to be housed in a safe place for two or three days. At the time

of the intake, 2-1-1 would explain what is expected for the full application and schedule an appointment with an intake worker within several days. The individual would have time to pull together the necessary documents and Vermont 2-1-1 would stay in touch to help them troubleshoot any problems. Vermont 2-1-1 would start a file on the individual and forward it to the intake worker. They noted that they would require funding for additional staff in order to take on this increased role.

### **(3) Application and eligibility functions: merged or separate?**

While there was widespread agreement that the current bifurcated system is not working, the study found little agreement about the best way to remedy the problems.

Several common threads did emerge:

- Provide easy access for applicants at a number of access points around the state.
- Maximize personal contact with applicants throughout the process.
- Provide extensive training, supervision, and support for intake workers.

Beyond that, opinions diverged in the following ways:

- Many informants felt that the application and eligibility determination functions should be carried out by a single person.
  - Some want to invest the CAPs (or other community-based organizations that do intakes) with the authority to make eligibility determinations locally, with DCF providing consultation and clarification on guidelines as needed.
  - Others want to see responsibility for both functions returned to DCF district offices, "like the old way."

*"I think that eligibility should be determined by the same person doing the application. It's that person sitting across the desk from the person who is applying. That person who would hopefully then at least give the person access to case management even if it wasn't that same person who was going to be doing the case management. And it's that person who knows whether the applicant is engaged and it's that person who could follow them through the process."*

- Some felt that the most important consideration was that the two components of the process take place at the same location, so "on the spot" determinations could be made. It could even be that applications were done by one agency and the eligibility determinations by another, as long as they are co-located. This would allow the intake worker to bring "the whole picture" to the eligibility worker. For example, DCF eligibility workers could be housed at the local CAP offices, or CAP intake workers could be housed at district DCF offices.
- A number of informants expressed a desire that applicants be able to enter the system through "multiple doors," as long as those conducting the intakes were well-trained. In contrast, some service providers said that they did not want to play a role in the application process. A variant on that idea is to train a

variety of community-based organizations to assist individuals with pre-applications.

*"Every door is a front door."*

- Some felt that applications could come through "whoever knows the person."  
*"Most of the individuals, many of them, are connected to some service provider... You're still going to need to have a decision-making GA unit at some point in time, but it really is about knowing the individual and the commitment to working with them."*
- A number of informants argued against decentralizing the eligibility determination process, citing concerns about lack of consistent implementation around the state and loss of due process protections when decisions are not made under the auspices of a centralized authority.
- Some suggested that presumptive eligibility decisions could be decided on the local level in emergency situations, following clear guidelines.

## **5. How will we know if the GA Housing Program is achieving success?**

One of the newly-defined Goals of the GA Housing Program is "to evaluate success using measurable outcomes." Informants were asked for their ideas about what measures the state might use to determine whether the GA Housing Program is successful in achieving its goals.

One clear theme arose: the most important indicator of success is whether people retain safe, appropriate housing over time. This would require follow-up with individuals at regular intervals for up to a year. It was noted that there is currently no mechanism for accomplishing this. Case managers were identified as playing a critical role in following up, and several additional methods were suggested: phone calls, mailed questionnaires, and landlord reports. Key informants from Vermont 2-1-1 noted that they have a follow-up system that might provide a useful model.

*"The ultimate goal should be to never see the same person twice."*

It was suggested that progress towards self-sufficiency could be measured, either by developing uniform indicators (i.e., decreasing reliance on external supports, increased income) or using desired outcomes as defined by each individual.

Some informants noted that in addition to outcome measures such as those described above, process measures will need to be established to evaluate how well the state and community partners are doing their work, such as how quickly case management and other supports or interventions are provided and how long it takes to help someone move from temporary to permanent housing.

It was also noted that program participants should be included in all efforts to evaluate and change the system, both now and in the future.

The need for a robust data collection system was identified.

## CONCLUSIONS

The study found strong agreement among the community partners and state employees who provided input for the study that the rules governing the General Assistance (GA) Housing Program need to be reviewed and revised. Informants also felt strongly that the administrative structure that is currently being used for the application and eligibility determination processes is seriously flawed.

Informants identified a number of gaps in the current continuum of supportive services and financial assistance, chief among them a lack of ongoing, intensive case management and affordable housing.

Informants offered a number of recommendations for creating a true continuum of care that would promote housing stability. They envisioned a flexible continuum of options for housing, supportive services, and financial assistance that would enable individuals to acquire skills as they progress from crisis to housing stability. They identified fostering collaborative relationships with landlords as key to promoting housing stability.

The majority of informants responded favorably to the concept of determining eligibility for the GA Housing Program based on an assessment of the risk homelessness that results from the circumstances in which individuals and families find themselves.

In contrast, the study found wide variation in their reactions to the concept of providing services and assistance based upon a prioritization of risks and needs, ranging from quite positive to quite negative. This may be due, in part, to some misunderstanding of the concept that resulted from the way in which the framework was explained to them.

Stakeholder input identified a number of flaws in the current application process, the eligibility determination process, and the intersection of the two, and they offered a variety of potential remedies for those problems. While there was widespread agreement that the current bifurcated application and eligibility framework is not working, the study found little agreement about who should carry out those functions in the future.

The study found widespread agreement among informants that the most important indicator of the success of the GA Housing Program will be whether people retain safe, appropriate housing over time.

The study found willingness among stakeholders to play a role in an enhanced and strengthened continuum of services and assistance. Two community partners—the Vermont Housing Finance Agency and Vermont 2-1-1—offered specific proposals for working in expanded partnership with the state to promote housing stability.

The report also provides food for thought about matters relating to housing, supportive services, and assistance that are outside the purview of the GA Housing Program itself. Although those matters are unlikely to be addressed by revisions to the rules that govern

the GA Housing Program, stakeholder input for the study provides a rich source of information and ideas that can inform the state's planning efforts regarding homelessness prevention.

## APPENDIX

### Discussion Guide GA Housing Program Focus Groups

We're going to spend most of our time today re-envisioning the GA Housing Program. But before we do that I'd like to create some context by asking you a few questions about inadequacies in the *current* continuum of services and assistance.

We could probably spend our entire time today talking about the current situation, but we're going to keep this part brief in order to leave ourselves plenty of time to look towards the future. These first 3 questions are different from the ones that will follow, because with everything else we talk about today we're going to encourage discussion, but here we'd just like you to identify a weak spot in the current system and then move on to identify another one without a lot of discussion.

Please keep in mind that our purpose in identifying inadequacies in the current system is not to single out particular individuals or organizations, but to think about what's not working within the "system."

#### **The current system**

1. What gaps in services and assistance currently prevent people from moving towards housing stability?
2. What services and assistance are available to people but are sometimes inadequate to resolve the problem they're facing?
3. Where along the continuum of care do people seem at most risk of falling into homelessness?  
*probe: At what points are people the most vulnerable (even where there aren't big gaps in the continuum).*

Now we're going to shift gears for the rest of the discussion. Rather than talking about *what has been*, we're going to focus on *what can be*. Commissioner Dave Yacovone has said that he sees this stakeholder input process as an opportunity to hear the best thinking of people who have an interest in preventing homelessness. From this point on, we get to focus on *solutions* rather than *problems*.

On the wall you'll see the newly-defined GOALS for the General Assistance Housing Program, which we sent you along with the discussion questions. These are the outcomes that the program seeks to achieve. Please keep these goals in mind throughout the discussion today.

#### **Services and assistance**

First, I'm going to ask you about services and assistance that might be offered to people who are found to be eligible for the program. By "assistance" I'm referring to a benefit



where funds are provided to pay for something, and by "services" I'm referring to supportive services. We'll talk about services first.

4. What services are needed for the GA Housing Program to achieve its goals?  
*probe: case management, for example.*
5. What [other] types of financial assistance are needed to meet Housing Program goals?  
*Probe: currently a lot of money goes into paying for motels. What are some more effective uses of financial assistance?*

## Eligibility

Now we're going to move on to the topic of eligibility.

The criteria for eligibility for the GA temporary/emergency housing program have historically been based on a very narrow definition of catastrophic need, what population "categories" people fall under, and their financial resources. As a result, some people who are homeless and others at high risk for homelessness have not been eligible for support.

DCF is exploring the idea of replacing the current eligibility criteria with a framework based upon an assessment of the risk of homelessness that results from the circumstances in which individuals and families find themselves.

⇒ *Hand out risk of homelessness definition.*

This document is an example of such a framework. It's based on HUD criteria for defining individuals and families who may qualify as being "at risk of homelessness."

DCF is interested in knowing what you think about using criteria along these lines to determine eligibility for GA housing support. According to this example, to be eligible someone would have to meet *both* the first and second criteria and *one* of the conditions under the third criterion. Take a few minutes to read them and then I have a bunch of questions for you.

6. What are your [general] reactions to using this kind of risk assessment approach to determine eligibility?
7. Are there circumstances or risk factors that have been omitted from this tool?  
Any here that are not that are not appropriate for use as an eligibility criterion?
8. Are any of these criteria too restrictive? Too broad?
9. How do income and assets enter into the eligibility determination?  
*probe: What do you think about a cut-off at 30% of median family income for the county?*

10. These criteria look at the risk of homelessness. What about people who are already homeless? How do they fit into a framework such as this?
11. Are there certain circumstances that could result in presumptive eligibility? If so, which ones?  
*probe: circumstances that would trigger an expedited eligibility determination process? (currently happens for domestic violence—only a letter is needed).*

### **Prioritization of need**

Now we're going to talk about prioritizing need among people who have been found eligible. No matter what eligibility criteria are applied—these or others—it's likely that resource constraints will not allow every support to be provided to every person who is eligible.

**Richard Giddings** is going to present one possible framework for thinking about this dilemma, and then he'll hand it back to me to facilitate the discussion.

⇒ *Hand out triangle and post on wall*

If additional explanation needed: People's level of risk/need goes up as you move up the triangle. There is also an increase in the level of service/assistance a family or individual is able to receive.

12. What are your reactions to using this kind of framework to decide what array of services and assistance will be offered to whom, once people have been found eligible?

*probe: Does anyone think prioritization of need is not the best way to go?*

What do you think about using a points-based system for assessing need and establishing priorities?

*probe: As a concept--do you think some circumstances or degrees of risk merit the receipt of a higher level of services and assistance? Who gets what for how long?*

*probe: Can you suggest any other ways to go about using limited resources to maximize benefit?*

LOWER  
PRIORITY

13. What do you think about the concept of requiring people in certain circumstances to participate in programming in order to receive services and assistance from the GA Housing Program?

*Example: Reach Up has requirements in order to get benefits; to get unemployment benefits, must be looking for work, etc.*

*probe: which circumstances would trigger that requirement?*

## Program administration

Now we're going to leave the topics of eligibility and benefits and shift our focus to administering the program. First we'll talk about the application process, and then eligibility determination.

14. How could the **application process** for the GA Housing Program best be managed?  
[What makes or could make the application process work effectively and efficiently?]  
*probe:*
  - *Should it be centralized or should there be multiple "doors"?*
  - *Ways to reduce paperwork?*
  - *What agencies or organizations might be involved in the application process? The state? others?*
15. How could the **eligibility determination process** best be managed?  
[What makes or could make the eligibility determination process work effectively and efficiently?]  
*probe:*
  - *Should it be centralized?*
  - *What agencies or organizations might be involved in making eligibility determinations? The state? others?*
16. What measures can the state use to determine whether the GA Housing Program is achieving success?  
*probe: Refer to Goal 6. How to evaluate the program?*

## Looking to the future

As we near the end of the discussion, I have a question about your communities.

17. If your community were to redirect the amount of GA dollars that are currently being spent to house people in motels there, what housing or shelter options might you use or develop to more effectively meet people's needs?  
*ROUND ROBIN.*

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18. Are there other considerations or factors you would like the state to be aware of as the landscape of shelter and services continues to evolve?

## Wrap up

19. We would greatly appreciate it if you would fill out a brief evaluation form about the stakeholder input process before you leave.

