

Regional Homelessness Forum on Housing



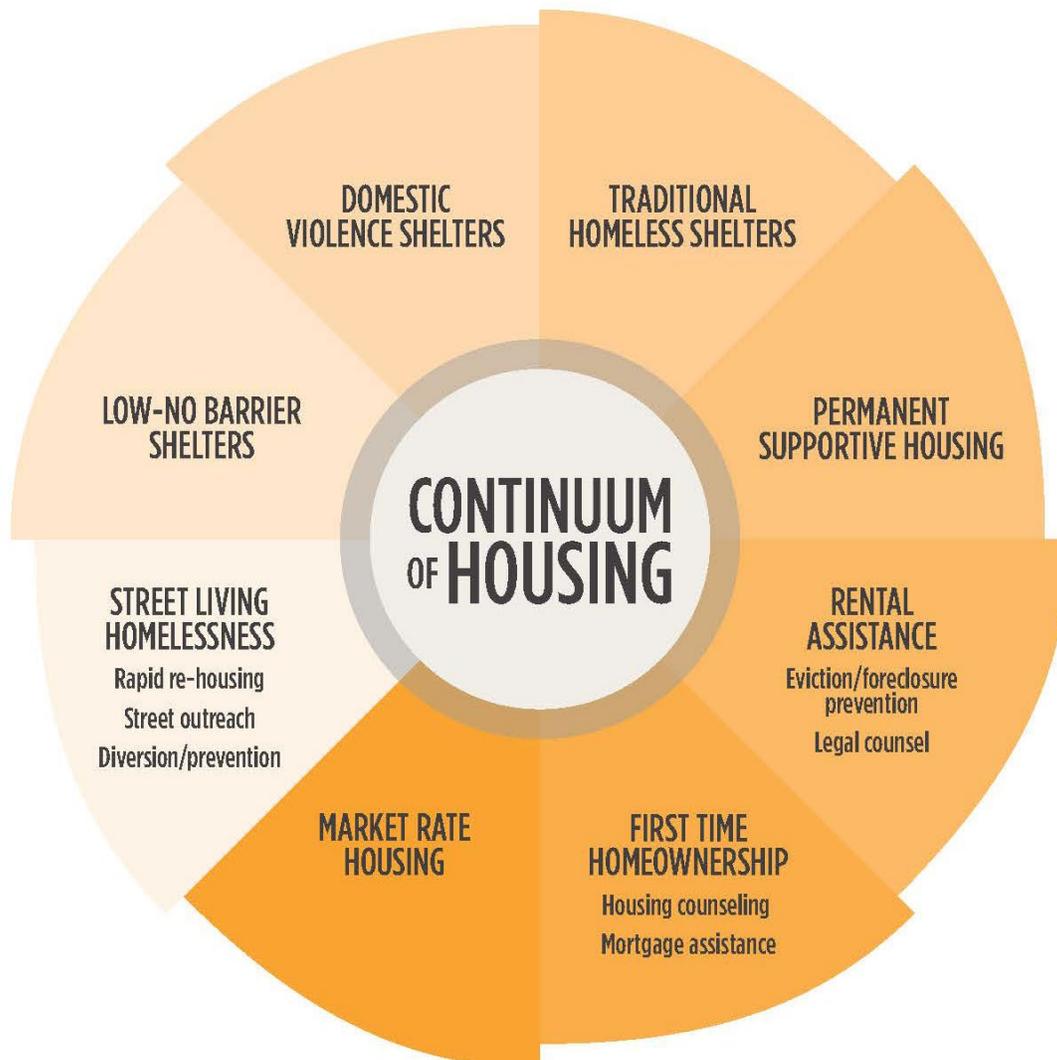
Wednesday, February 17, 2021



Regional Collaborative on Homelessness



Arizona Homelessness and Housing Background Material



Defining Homelessness

Frequently Asked Questions



There is an alarming rise in the numbers of people experiencing homelessness in our region. More people are at risk of eviction due to the COVID-19 pandemic. Innovative solutions require increased collaboration at every level in the region. Everyone can play a role in reducing and preventing homelessness.

The purpose of this document is to help a diverse audience fully participate in playing a role by offering a context and a basic understanding of homelessness.

What causes homelessness?

There is not one cause of homelessness in our region, and there are many factors that can lead to a person experiencing homelessness. Loss of income, unexpected debt, a sudden illness or accident, medical conditions, and domestic violence are just a few factors that can lead to homelessness. There is no stereotypical homeless individual. Homelessness can affect people from all income levels, backgrounds, ethnicities, religions, and ages.

What is chronic homelessness?

Chronic homelessness describes people who have experienced homelessness for at least a year, or repeatedly, while struggling with a disabling condition such as a serious mental illness, substance use disorder, or physical disability.

What is HUD?

The U.S. Department of Housing and Urban Development (HUD) administers federal aid to local housing agencies that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments. According to the HUD.gov website, HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. More information about HUD and its programs is available at www.hud.gov and <https://espanol.hud.gov>.



What is HUD's definition of homelessness?

The HEARTH Act defines an individual or family who resided in shelter or a place not meant for human habitation and who is exiting an institution where he or she temporarily resided as "homeless." In this final rule, HUD clarifies that "shelter" means "emergency shelter" but not "transitional housing" for the purposes of qualifying as homeless under this provision. "Youth" is defined as less than 25 years of age.



How does the Department of Education define homelessness?

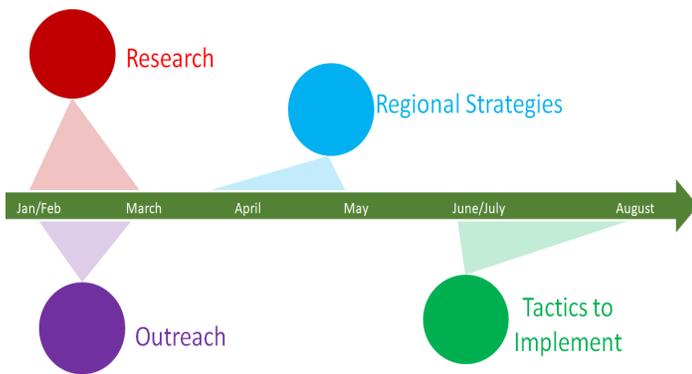
The Department of Education is focused on children experiencing homelessness. It uses the McKinney-Vento Act definition of "homeless children and youth" as individuals who lack a fixed, regular, and adequate nighttime residence. It includes children and youths who are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason; who are living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations; who are living in emergency or transitional shelters; or who are abandoned in hospitals.

Homeless Managements Information System (HMIS):

HMIS is a local information technology system used to collect client-level data and data on the provision of housing and services to homeless individuals and families and persons at risk of homelessness. Each Continuum of Care (CoC) is responsible for selecting an HMIS software solution that complies with HUD's data collection, management, and reporting standards.

What is the Continuum of Care?

The Continuum of Care (CoC) Program is a structure defined by HUD to promote communitywide commitment to the goal of ending homelessness. It provides funding for efforts by nonprofit providers and state and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness, as well as other identified goals related to housing and supportive services.



What Is the Maricopa Regional Continuum of Care?

The Maricopa Regional Continuum of Care works with many partners to develop regional solutions to end homelessness. Members of the Continuum of Care Board include local elected officials, service provider agencies, formerly homeless individuals, and advocates. Decisions are made by the Regional Continuum of Care Board with input from the Continuum of Care Committee.

Staffed by the Maricopa Association of Governments since 1999, the region has successfully competed well in the national application for funding. Over the years, the HUD funding award has increased and now supports dozens of homeless assistance programs in 13 different agencies. This award has been an important and consistent source of funding for the community.

What is MAG?

The Maricopa Association of Governments (MAG) provides a forum for local governments working together on issues that affect the lives of everyone

in the Greater Phoenix region. It is a regional agency that conducts planning and makes policy decisions in a number of core areas, including improving quality of life through its work in human services planning.

What is MAG's role in homelessness solutions?

The role of MAG in regional homeless planning is to drive the development of regional strategies and actions to move people from homelessness into housing. This work includes coordinated, targeted activities with MAG member agencies, the Maricopa Regional Continuum of Care Board and related groups, regional partners, and diverse stakeholders, drawing on national and local best practices. The objective is to leverage other regional efforts and to align goals whenever possible and practical. The result will be better maximization of resources, fewer redundancies, and greater support for focused actions. The impact will be a more robust regional response that is actively supported by communities and partners across the region.

What is the Regional Collaborative on Homelessness?

The Regional Collaborative on Homelessness is a partnership among the Maricopa Association of Governments (MAG), the Maricopa County Human Services Department, Arizona State University (ASU) Action Nexus, the Arizona Housing Coalition, Vitalyst Health Foundation, and Valley of the Sun United Way. The partners of the collaborative are aligning efforts in order to reduce duplication and to maximize resources in finding solutions to homelessness.



2020 Point-in-Time Count

The Point-in-Time (PIT) Homeless Count is an annual street and shelter count that determines the number of people experiencing homelessness in Maricopa County during a given point in time. Conducted on a single day in January, this project includes a brief survey to identify the needs and characteristics of those experiencing homelessness. Every Continuum of Care is required to submit PIT Count results to the U.S. Department of Housing and Urban Development (HUD) as part of a national effort to identify the extent of homelessness across the country.

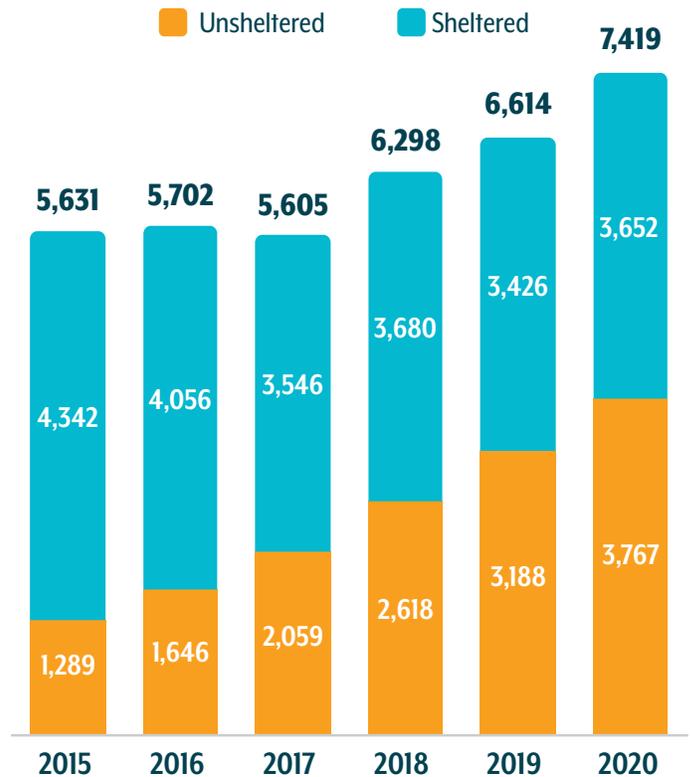
Why is it important?

The PIT Count is an important source of data on homelessness, and is reported to Congress as part of the Annual Homelessness Assessment Report (AHAR). The PIT Count is a primary source of unsheltered homeless numbers and helps to inform communities on the number of people who do not access services such as Emergency Shelters or Transitional Housing at any given point in time. As the unsheltered count in particular continues to rise across the region, increased regional efforts to address homelessness are necessary. Potential factors that may have contributed to the increase include: improvement in PIT Count volunteer training and recruitment, change in emergency shelter capacity, and rising housing costs in the region.

The PIT Count is a one-night snapshot of homelessness that is limited by weather conditions, number and training of volunteers, self-reported survey responses, and other factors. There are more people who experience homelessness over the course of the year than on any given single night. Every year, the Continuum of Care works towards improving the count's accuracy. The Maricopa Regional Continuum of Care is committed to using data from the PIT Count and the regional Homeless Management Information System (HMIS) to understand more about the population experiencing homelessness in the region and to provide solutions that will make homelessness rare, brief, and non-recurring.



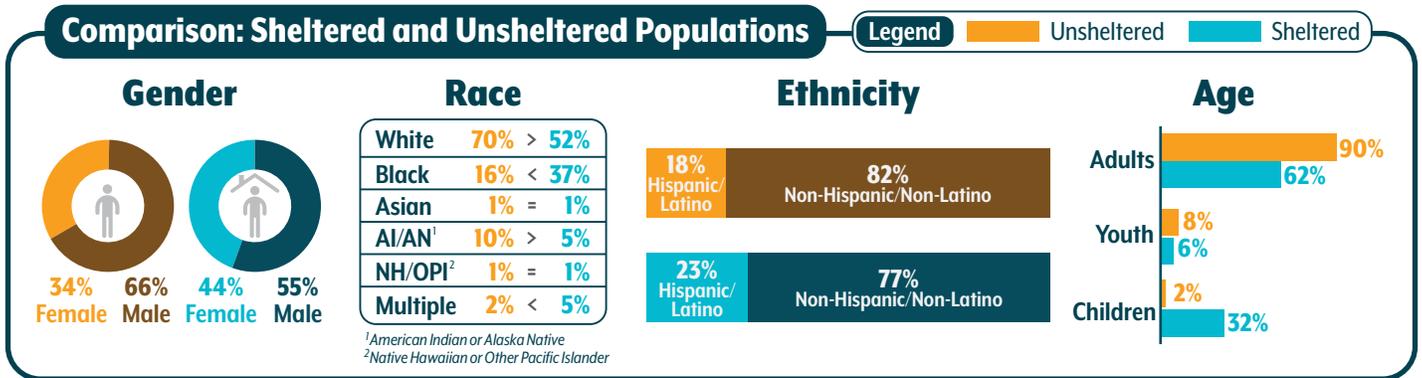
Total PIT Count, 2015-2020



Source: Maricopa Regional Continuum of Care
PIT Count, 2015-2020

Who is impacted by homelessness?

From the 2020 Point-in-Time (PIT) Homeless Count:



What are some common misconceptions of homelessness?

Taken from: *The 12 Biggest Myths about Homelessness in America* (nyu.edu)

1. Most are mentally ill.

Decades of epidemiological research reveals that one-third, at most, have a serious mental illness. De-institutionalization or closure of mental hospitals was initially believed to be a prime cause of homelessness, but this occurred well before the sharp increase in the 1980s.

2. The majority abuse drugs and alcohol.

It is believed that only about 20 to 40 percent of homeless have a substance abuse issue. In fact, abuse is rarely the sole cause of homelessness and more often is a response to it because living on the street puts the person in frequent contact with users and dealers.

3. They're dangerous and violent.

Homeless persons are far more likely to be the victims of violence than the perpetrators. Of course, some homeless individuals may commit acts of violence beyond self-defense but such acts rarely affect the non-homeless individuals they encounter. To put it another way, any violence by homeless persons is either self-defense or due to the rare violent perpetrator who preys on other homeless people. Non-homeless need to understand this.

4. "Bad choices" led to their homelessness.

Everyone makes mistakes, but the descent into homelessness is not the direct result of "choices." Far more often a sudden illness or an accident, losing one's job, or falling into debt leads to eviction — or doubling up with family or friends becomes untenable.

Hope for People Experiencing Homelessness

"They teach you that just because this happened to you, it doesn't define who you are. You write your own story. I think that was the biggest takeaway, they literally rebuilt you from inside out."

— Clare (last name withheld by request), describing how *Save the Family* helped bring her and her three young children out of homelessness. *Save the Family* is one of dozens of homelessness programs funded through the Maricopa Regional Continuum of Care.

For more information:

Contact us at mag@azmag.gov or visit:

<https://www.azmag.gov/Programs/Homelessness>



302 North First Avenue, Suite 300, Phoenix, AZ 85003

Concurrent Housing & Homelessness Initiatives/Conversations (Maricopa County)

Arizona Housing Fund. Established in 2019, this fund supports the development and on-going costs associated with permanent supportive housing—an approach used to address homelessness and housing insecurity. Housed at the Arizona Community Foundation, the [Arizona Housing Fund](#) is capitalized through a voluntary fee during real estate transactions.

Arizona Housing Trust Fund. During the Great Recession, the Arizona Legislature capped the Arizona Housing Trust Fund at \$2.5 million per year, after having approached an annual high of \$40 million. [Efforts are underway](#) to restore the Trust Fund to its pre-Recession level.

State Housing Tax Credit. Legislative efforts are being made to establish a [state Low Income Housing Tax credit](#), mirroring the federal one.

Home Matters Arizona. The seven Medicaid insurers established [Home Matters Arizona](#), which provides both low-cost loans and grants. The intent is to support developments that fully embrace the concept of the social determinants of health.

Governor’s Goal Council on Ending Homelessness. [Governor Ducey established a council](#) to respond to the rise in homelessness in the state, including a focus on high density areas.

Greater Phoenix Leadership. Recognizing the lack of housing choices, GPL established an [Affordable Housing and Homelessness Task Force](#) with the purpose to raise awareness and uplift solutions.

Phoenix Community Alliance. Recognizing the city’s role in providing aid the families and individuals in need of services and housing, PCA establish the [Social & Housing Advancement Committee](#) to take concrete actions.

Urban Land Institute, Arizona District Council Housing Task Force. Through an initiative that seeks to demonstrate the connection between health, social equity, and living environments, ULI Arizona convened a [Housing Task Force](#) to study market solutions to the expanding housing affordability crisis facing essential service providers and other moderate-income workers throughout the Phoenix metropolitan region.

Wildfire Family Resilience Fund. Established by Wildfire, the [Family Resilience Fund](#) provides targeted support to individuals and families facing eviction due to COVID-19 and other economic hardships.



Understanding the Housing Spectrum and Its Impact on Health



TEMPORARY HOUSING

Emergency Shelter

Emergency shelter provides an immediate place to stay while people reconnect with housing. Shelters work best when people can enter and exit rapidly, with an appropriate level of services for their needs.¹

Transitional Housing

Transitional housing refers to a supportive – yet temporary – type of accommodation that is meant to bridge the gap from homelessness to permanent housing by offering structure, supervision, support (for addictions and mental health, for instance), life skills, and in some cases, education and training.²

Living on the street or in homeless shelters exacerbates existing health problems and causes new ones. Chronic diseases, such as hypertension, asthma, diabetes, and mental health problems, are difficult to manage under stressful circumstances and may worsen. Acute problems such as infections, injuries, and pneumonia are difficult to heal when there is no place to rest and recuperate. Living on the street or in shelters also brings the risk of communicable disease and violence because of crowded living conditions and the lack of privacy or security. Medications to manage health conditions can be stolen, lost, or compromised due to rain, heat, or other factors.⁶

RENTAL HOUSING

Permanent Supportive Housing

Permanent Supportive Housing is a model that combines low-barrier affordable housing, health care, and supportive services to help individuals and families lead more stable lives. Permanent Supportive Housing typically targets people who are homeless or otherwise unstably housed, experience multiple barriers to housing, and are unable to maintain housing stability without supportive services.³

Affordable Rental

Rental housing for which the occupant pays no more than 30 percent of income for gross housing costs, including utilities.⁴ Public financing or subsidies can be used to make rental housing affordable to lower income families; common programs include Low Income Housing Tax Credits, public housing, and Housing Choice Vouchers (often called Section 8 vouchers).

A broad body of research shows that supportive housing effectively helps people maintain stable housing. People in supportive housing use costly systems like emergency health services less frequently and are less likely to be incarcerated.⁷

HOMEOWNERSHIP

Affordable Homeownership

Homeownership can be difficult to achieve for families of modest means. Programs such as down payment assistance, homebuyer education, and reduced rate mortgages can help families achieve the stability that homeownership provides.

Homeownership allows households to accumulate wealth and is the basis for a number of positive social, economic, family and civic outcomes. Homeownership boosts the educational performance of children, induces higher participation in civic and volunteering activity, improves health care outcomes, lowers crime rates and lessens welfare dependency.⁸

MARKET RATE

Market Rate Rental and Homeownership

Housing that is available on the private market, does not receive public subsidy or other incentives (with the exception of the mortgage interest deduction⁵) or is not limited to any specific income level.

Fair housing guarantees that regardless of your age, race, religion, family situation, or level of ability, you have the right to choose the housing that's best for your needs—with no outside preferences or stereotypes being imposed.⁹

Understanding the Housing Continuum and Funding Sources



| TEMPORARY HOUSING | | RENTAL HOUSING | | HOMEOWNERSHIP | MARKET RATE |
|---|---|---|--|-----------------------------|--------------------------------------|
| Emergency Shelter | Transitional Housing | Permanent Supportive Housing | Affordable Rental | Affordable Homeownership | Market Rate Rental and Homeownership |
| Emergency Shelter Grant | | Rental Assistance Demonstration (RAD) | | Housing Counseling | |
| | HOME Investment Partnership Program (HOME) | | | | |
| Community Development Block Grant (CDBG) | | | | | |
| | Housing Opportunities for Persons with AIDS (HOPWA) | | | | |
| Homeless Assistance Grants | | | Low Income Housing Tax Credits (LIHTC) | | |
| Coordinated Homeless | | Housing Opportunity Vouchers <i>(formerly Section 8 Vouchers)</i> | | Mortgage Interest Deduction | |
| | | Project-Based Housing <i>(also called public housing)</i> | | | |
| | | | Opportunity Zones | | |
| | | Choice Neighborhood | | | |
| | National Housing Trust Fund | | | | |
| | | | Private Activity Bonds | HOME Plus Mortgage Program | |
| Arizona Housing Trust Fund <i>(includes Eviction Prevention Assistance-pilot)</i> | | | | | |
| | | Arizona Community Foundation's Pre-Development Fund | | | |
| | | Arizona Housing Fund* | | Community Land Trust | |
| Nonprofit Hospital Community Benefit | | | | | |
| Community Reinvestment Act <i>(financial institution requirement)</i> | | | | | |

■ Federal Resources/Incentives

■ State Resources/Incentives

■ Private Resources/Incentives

Frequently Used Terms

Continuum of Care. A regional or local planning body that coordinates housing and services funding for homeless families and individuals; a community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximize self-sufficiency¹⁰

Low Income Housing Tax Credit (LIHTC). Established by the Tax Reform Act of 1986 to promote private development of affordable rental housing¹¹

Mixed-Income Housing. A type of development that serves households at various income levels; allowing or requiring affordable housing to be combined with market-rate housing through cross subsidies, thereby making the development of affordable units more financially feasible¹²

Rapid Rehousing/Housing First. An intervention designed to help individuals and families quickly exit homelessness and return to permanent housing¹³; Housing First approach recognizes that people experiencing homelessness – like all people – need the safety and stability of a home in order to best address challenges and pursue opportunities¹⁴

Section 8/Housing Choices Voucher. Authorized under Section 8 of the Housing Act of 1937, this rental assistance program is administered by local public housing authorities and provides housing vouchers to eligible tenants; It is the most common housing assistance provided to very low-income households¹⁵

SMI (Serious Mental Illness). A mental, behavioral, or emotional disorder resulting in serious functional impairment, which substantially interferes with or limits one of more major life activities¹⁶

SOURCES

- 1 "Emergency Shelters Are Serving an Increasingly Vulnerable Population." *National Alliance to End Homelessness*, endhomelessness.org/resource/emergency-shelters-serving-increasingly-vulnerable-population/
- 2 "Transitional Housing." *What Are the Top 10 Health Issues Homeless People Face?* | *The Homeless Hub*, homelesshub.ca/solutions/housing-accommodation-and-supports/transitional-housing
- 3 "Permanent Supportive Housing." *National Health Care for the Homeless Council*, 24 July 2018, www.nhchc.org/policy-advocacy/issue/permanent-supportive-housing/
- 4 "HUD USER." *Affordable Housing | HUD USER*, www.huduser.gov/portal/glossary/glossary_a.html
- 5 Many consider the mortgage interest deduction a public subsidy. One-fifth of qualifying homeowners claim a mortgage interest deduction, which allows owners to deduct the interest they pay on any loan used to build, purchase or make improvements upon their residence. In 2016, this amounted to \$77 billion, according to the Tax Policy Center of the Urban Institute and Brookings Institution.
- 6 "What Is the Relationship between Health, Housing, and Homelessness?" *National Health Care for the Homeless Council*, www.nhchc.org/faq/relationship-health-housing-homelessness/
- 7 "Supportive Housing Helps Vulnerable People Live and Thrive in the Community." *Center on Budget and Policy Priorities*, 11 Oct. 2017, www.cbpp.org/research/housing/supportive-housing-helps-vulnerable-people-live-and-thrive-in-the-community
- 8 "Social Benefits of Homeownership and Stable Housing." *National Association of Realtors*, April 2012, https://www.nar.realtor/sites/default/files/migration_files/social-benefits-of-stable-housing-2012-04.pdf
- 9 Grand Rapids Community Media Center. "Fair Housing Center of West Michigan." *What Is Fair Housing?* | *FHCWM.org*, www.fhcwm.org/whatisfairhousing
- 10 "What is a Continuum of Care?" *National Alliance to End Homelessness*, <https://endhomelessness.org/resource/what-is-a-continuum-of-care/>
- 11 "Low-Income Housing Tax Credit: The Basics." *National Housing Conference*, <https://www.nhc.org/policy-guide/low-income-housing-tax-credit-the-basics/>
- 12 "Mixed-Income Housing: The Basics." *National Housing Conference*, <https://www.nhc.org/policy-guide/mixed-income-housing-the-basics/>
- 13 "Rapid Re-Housing" *United States Interagency Council on Homelessness*, <https://www.usich.gov/solutions/housing/rapid-re-housing>
- 14 "Deploy Housing First Systemwide" *United States Interagency Council on Homelessness*, <https://www.usich.gov/solutions/housing/housing-first>
- 15 "The Spectrum of Affordable Rental Housing" *Texas State Affordable Housing Corporation*, 8 July 2016, <https://www.tsahc.org/blog/post/different-types-of-rental-housing>
- 16 "Mental Illness" *National Institute of Mental Health*, <https://www.nimh.nih.gov/health/statistics/mental-illness.shtml>