Healthy Beginnings at Home Replication

Webinar 5: Housing

July 29, 2021
GoToWebinar Reminders

- Everyone is muted
- Webinar is being recorded. Recording and slides will be posted to http://www.poppeassociates.com/hbah
- Questions can be entered throughout the webinar in the Q&A or Chat boxes
- Questions will be answered during the webinar or at the end during Q&A
HBAH Replication Webinars

1. HBAH Overview: May 25
2. Client Pathway: June 8
3. Fiscal Planning: June 9
4. Research and Evaluation: July 23
5. Housing: July 29
Agenda

1. Welcome and Introduction
   • Amy Riegel, CareSource

2. HBAH Rental Assistance - Overview
   • Amy Riegel, CareSource

3. HBAH Housing Administration
   • Sonja Nelson, Columbus Metropolitan Housing Authority

4. Housing Outcomes
   • Barb Poppe, Barbara Poppe + Associates

5. Questions + Answers
What is Healthy Beginnings at Home?

HBAH is a community initiative striving to reduce infant mortality through an affordable housing intervention.

The program seeks to strengthen the evidence regarding the impact of increasing housing stability in addressing infant mortality, reducing adverse birth outcomes, and improving health outcomes for women and their infants, with a strong focus on reducing racial disparities.
HBAH Rental Assistance: Overview
Amy Riegel, CareSource
Housing Challenges

Franklin County housing landscape
How much does a renter need to earn to afford a 2-bedroom apartment in Franklin County, Ohio?

**Housing wage**
The "housing wage" is defined as the hourly wage a full-time worker needs to earn to spend 30% or less of their income on housing. The housing wage for Ohio overall is $15.99.

**Median hourly wages for types of jobs held by HBAH participants**
- Fast food and counter workers: $9.72
- Home health and personal care aides: $11.30
- Janitors and cleaners: $12.77
- Stockers and order fillers: $12.82
- Nursing assistants: $13.88

**Sources:** Data from the Department of Housing and Urban Development FY2020 Fair Market Rent, as compiled by the National Low Income Housing Coalition. "Out of Reach 2020: Ohio." National Low Income Housing Coalition. Accessed July 22, 2020. https://reports.nlchc.org/oor/ohio
Housing Challenges

Housing cost burden by race/ethnicity and severity
Columbus region, 2017

Source: National Equity Atlas, “Housing Burden. Columbus, OH.”
Housing Challenges

Housing stability challenges among HBAH participants at baseline (intervention group, n=50)

- **96%** Bad, poor or no credit score
- **48%** History of criminal justice involvement
- **60%** Electrical bill arrears*

*One participant was labeled as “missing” in the electric arrears count

Source: University of Delaware
HBAH Intervention:
Rental Assistance + Housing Stabilization Services

• Rental Assistance
  o 15 months of rental subsidy covering the gap between full market rent and 30% of the participant’s income.
  o Followed by 6-month stepdown period in which the subsidy decreased gradually until the participant pays full rent.
  o Some participants found housing in units that included a rent subsidy on an ongoing basis rather than the time limited subsidy provided by HBAH.

• Housing supports
  o Monthly rent
  o Security deposit - up to double deposit
  o Utility arrears and deposits
  o Furnishings
  o Other costs, including fees (e.g., criminal background check, apartment applications or identification) and incentives for landlords who provide housing to people with more significant barriers
<table>
<thead>
<tr>
<th>Months in program</th>
<th>Planned rental assistance - time-limited</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-15</td>
<td>(Fair Market Rent + Utilities) - 30% of participant income = Assistance</td>
</tr>
<tr>
<td>16-21</td>
<td>Tenant portion increases by an amount that steps the rent assistance down to zero by the end of the program</td>
</tr>
<tr>
<td>22-24</td>
<td>Aftercare services, including emergency assistance if needed</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Months in program</th>
<th>Planned rental assistance - ongoing</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-15</td>
<td>Fair Market Rent + Utilities) - 30% of participant income + including emergency assistance if needed = Assistance</td>
</tr>
</tbody>
</table>
### Determining Rental Budget

**Healthy Beginnings at Home - Replication Planning**

**RENT COST MODELING**

This chart populates an estimate of rental subsidy to be budgeted for ONE participant of the program.  
*Note: Gray cells auto-populate based on values in other cells. Values do not need to be entered in these cells.*

Select city from drop-down in F7 to populate 2021 Fair Market Rent (FMR) values for 2-bedroom unit:  
Akron

<table>
<thead>
<tr>
<th>Month Rent</th>
<th>Subsidy level</th>
<th>FMR</th>
<th>30% of participant's income (est)</th>
<th>Total HBAH RA</th>
<th>Tenant Portion</th>
<th>Total HBAH RA Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Month 1</td>
<td>full subsidy</td>
<td>$849</td>
<td>Will auto-populate based on city selected in cell F7</td>
<td>$849</td>
<td>0%</td>
<td>$849</td>
</tr>
<tr>
<td>Month 2</td>
<td>full subsidy</td>
<td>$849</td>
<td>Enter estimated dollar value of 30% of a participant’s monthly income (ex: $100)</td>
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<td>0%</td>
<td>$849</td>
</tr>
<tr>
<td>Month 3</td>
<td>full subsidy</td>
<td>$849</td>
<td>Will auto-populate based on values in columns C &amp; D</td>
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<td>0%</td>
<td>$849</td>
</tr>
<tr>
<td>Month 4</td>
<td>full subsidy</td>
<td>$849</td>
<td>These are the recommended levels.</td>
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<td>$849</td>
</tr>
<tr>
<td>Month 5</td>
<td>full subsidy</td>
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<td>Will auto-populate based on values in columns E &amp; F</td>
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<td>$849</td>
</tr>
<tr>
<td>Month 6</td>
<td>full subsidy</td>
<td>$849</td>
<td></td>
<td>$849</td>
<td>0%</td>
<td>$849</td>
</tr>
<tr>
<td>Month 7</td>
<td>full subsidy</td>
<td>$849</td>
<td></td>
<td>$849</td>
<td>0%</td>
<td>$849</td>
</tr>
<tr>
<td>Month 8</td>
<td>full subsidy</td>
<td>$849</td>
<td></td>
<td>$849</td>
<td>0%</td>
<td>$849</td>
</tr>
<tr>
<td>Month 9</td>
<td>full subsidy</td>
<td>$849</td>
<td></td>
<td>$849</td>
<td>0%</td>
<td>$849</td>
</tr>
<tr>
<td>Month 10</td>
<td>full subsidy</td>
<td>$849</td>
<td></td>
<td>$849</td>
<td>0%</td>
<td>$849</td>
</tr>
<tr>
<td>Month 11</td>
<td>full subsidy</td>
<td>$849</td>
<td></td>
<td>$849</td>
<td>0%</td>
<td>$849</td>
</tr>
<tr>
<td>Month 12</td>
<td>full subsidy</td>
<td>$849</td>
<td></td>
<td>$849</td>
<td>0%</td>
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<tr>
<td>Month 13</td>
<td>full subsidy</td>
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<td></td>
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<td>0%</td>
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<tr>
<td>Month 14</td>
<td>full subsidy</td>
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<td>$891</td>
<td>0%</td>
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<tr>
<td>Month 15</td>
<td>full subsidy</td>
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<td></td>
<td>$891</td>
<td>0%</td>
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<tr>
<td>Month 16</td>
<td>step-down subsidy</td>
<td>$801</td>
<td></td>
<td>$801</td>
<td>20%</td>
<td>$771</td>
</tr>
</tbody>
</table>

FMR values for months 13-24 are calculated at a 5% increase from 2021 values. This is an estimate only and solely for planning purposes.
### Determining Housing Budget

**Healthy Beginnings at Home - Replication Planning**

**PRELIMINARY BUDGET - EXPENDITURES AND REVENUE**

*See Figure 5 of the HBAH Process Evaluation: Final Technical Report for Final Revenue and Expenses for HBAH Phase 1.*

Note: Dark gray cells auto-populate based on values in other cells. Values do not need to be entered in these cells.

<table>
<thead>
<tr>
<th>EXPENDITURES</th>
<th>Total</th>
<th>Rental subsidy per person, for length of program</th>
<th>% of participants receiving housing subsidized outside of HBAH budget? (ex: project-based vouchers from MHA)</th>
<th>Total number of participants</th>
<th>Number of participants to budget for</th>
<th>Total cost for budget</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Housing assistance</strong></td>
<td></td>
<td>POPULATED FROM RENT MODELING TAB</td>
<td>ENTER VALUE</td>
<td>ENTER VALUE</td>
<td>ENTER VALUE</td>
<td>AUTO-CALCULATION</td>
</tr>
<tr>
<td>Rental subsidies (Complete Rent Modelling tab and Cells E11 &amp; F11 to populate this value)</td>
<td>$0.00</td>
<td>$16,072</td>
<td>0</td>
<td>0</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Unpaid or overdue rent or utility payments, such as for electricity, gas, or water</td>
<td>ENTER VALUE</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Security deposits</td>
<td>ENTER VALUE</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Move-in expenses</td>
<td>ENTER VALUE</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Flexible crisis assistance fund</td>
<td>ENTER VALUE</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SUBTOTAL - HOUSING ASSISTANCE</td>
<td>$0.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Project management and services**

| Salary and benefits and other costs for lead agency | ENTER VALUE |
| Salary and benefits and other costs for housing stabilization services provider | ENTER VALUE |
HBAH Housing Administration
Sonja Nelson, Columbus Metropolitan Housing Authority
CMHA Multi-Department Approach

• Housing Choice Voucher
  o Landlord Engagement & Outreach
  o Subsidy Administration
  o Unit Inspections
  o Admin Plan Updates
  o Revised HAP contract
  o VAWA Submissions
CMHA Multi-Department Approach

• Asset Management
  o Property Management Coordination
  o Revised Tenant Selection Plan
  o RAD Conversion

• Resident Initiatives
  o EnVision Center Supports
  o Agencywide Initiatives
  o Additional Opportunities to Support
Housing Outcomes

Barb Poppe, Barbara Poppe + Associates
Healthy Beginnings at Home: An Evaluation of Housing and Economic Outcomes

Prepared for CelebrateOne by: Stephen Metraux, PhD
Housing Outcomes

HBAH improved housing stability

- Housing status improved
- Shelter use reduced
- Future housing stability varied (intervention group at exit):
  - 35% stably housed
  - 37% stably housed with some concerns
  - Ongoing rental assistance vs. time-limited assistance
Housing Outcomes

Homeless shelter use by HBAH intervention and control group households

Total household-days in shelter

Source: Homeless Management Information System, collected by Columbus Community Shelter Board, analysis by University of Delaware
Income and housing cost burden among HBAH participants (intervention group, n=49)

- **46%** No income at baseline
- **33%** No income at exit

**Median monthly income** among HBAH participants at exit: $700

**Median monthly housing cost** at exit for HBAH participants with **ongoing** housing assistance: $150

**Median monthly housing cost** at exit for HBAH participants with **time-limited** housing assistance: $820

**Fair market rent** for a 2-bedroom apartment in Franklin County, 2020: $992

**Note:** The Fair Market Rent (FMR) is the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market. For comparison, the median is the 50th percentile. Gross rent includes housing and utility payments.

**Source:** University of Delaware and National Low Income Housing Coalition, “Out of Reach 2020.”
Housing Outcomes

HBAH had a high housing retention rate

- At enrollment, 66% of HBAH households were living “doubled up” and 40% had moved at least three times in the year prior to HBAH intake.
- HBAH staff managed to both stay in contact with most of the participants and have most of the participants retain their housing over the 2+ year HBAH program period.
- Contact with program staff was largely client-driven and modeled upon a housing first structure.
- While at least four households (8 percent of total) had lost communication with case workers, there was no indication that these households experienced adverse housing outcomes.
- Similarly, only three households (6 percent) lost the housing that was arranged through HBAH (with all three of these households living doubled up with relatives).
A substantial amount of the housing difficulties experienced by HBAH households featured domestic violence-related issues.

The impact of domestic violence on the well-being of the HBAH households was not directly addressed in this study and the magnitude of the problem was likely obscured by this.

Subsequent programs that seek to follow the HBAH program model should make sure they provide adequate program supports for addressing domestic violence among participants, and in assessing both impact and response in program evaluations.
**Housing Outcomes**

**Time-limited housing assistance provided greater choice of neighborhoods**

- HBAH participants who received time-limited housing assistance lived in a broader set of neighborhoods and in zip codes with lower levels of poverty and concentration of Black population.

- This is an important consideration given that the participants in HBAH were overwhelmingly Black and economically impoverished.

- While the time-limited housing assistance presents drawbacks to ongoing housing stability, the flexibility afforded by this support likely expanded the options that recipient households had for housing and location.
Housing Outcomes

Ongoing rental assistance and intensive housing stabilization services are critical

- Rental assistance is a critical foundation
- Housing stability barriers point to depth of need
- Hurdles along the way
  - Time-to-house
  - Utility arrears
  - Frequent moves
  - Lease violations
Questions + Answers

http://www.poppeassociates.com/hbah

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