

# TANF & Housing: Understanding Allowable & Innovative Practice

presented by  
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Collaboration and Innovation: Keys to Engaging TANF Customers  
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# Overview

- Family Homelessness: The Big Picture
- Federal scope of work
- Why rapid re-housing: taking an integrated approach to family homelessness service systems
- Linkages to TANF: housing & homelessness
- Program examples
  - Utah: A Road Home
  - Idaho: CATCH
  - New Jersey: MCBOSS
  - Others
- Food for thought and things to consider
- Q&A



# Housing Instability Among Families: By the Numbers

- **222,000** persons in families are homeless on any given night:
  - Including over **130,000** children; and
  - **31,000** in an unsheltered location;
- **175,000** families in a homeless service program each year:
  - Including **340,000** children;
- **1.2 million** school age children meet the Department of Education definition of homelessness;
- **3.2 million** families with children are defined as having “worst case housing needs”; and
- **7.4 million** low-income people in doubled-up housing.



# TANF & Family Homelessness: Linkages

- Housing instability and homelessness is common among families served by TANF agencies:
  - Over a 3 year period –
    - 1 in 4 experienced literal homelessness; and
    - Nearly half doubled up.
- Families experiencing homelessness may not be accessing TANF assistance they are eligible to receive:
  - An ongoing multi-city study by the U.S. Department of Housing & Urban Development found that 41 percent of families entering shelter report receiving TANF assistance.



# Characteristics of Family Homelessness

- **Similar to other very low-income families in that they face a range of obstacles including:**
  - Low education level
  - Sporadic work histories and barriers to employment
  - Domestic violence
  - Health and mental health issues
- **Trends that more prevalent in homeless families:**
  - More likely to be young, single mothers with younger children
  - Thin social network/support systems
  - Strong correlation between childhood adversity and adults in families later experiencing homelessness
  - Domestic violence is a common cause or contributing factor for becoming homeless



# Rural Family Homelessness

- Approximately 7% of the homeless population lives in rural areas –
  - However, it is difficult to get an accurate Point-in-Time (PIT) count or other data.
- Distinguishing factors include:
  - Infrastructure and access to services.
  - Access to transportation.
  - Access to technology.
  - Higher rates of poverty and fewer opportunities for economic mobility.
  - Lower numbers of affordable housing units:
    - Often, housing that is available is hazardous or dilapidated.
    - Doubled-up living situations and over-crowding.
- Issues specific to tribal homelessness.



# Federal Interagency Workgroup on Family Homelessness

- In December 2012, the U.S. Interagency Council on Homelessness (USICH) directed the U. S. Department of Health and Human Services (HHS) and USICH to convene an interagency workgroup tasked with developing a framework to achieve the Opening Doors' goal of ending family homelessness by 2020.
- Interagency workgroup comprised of 13 Federal agencies, Co-Chaired by HHS/HUD/USICH.
- Workgroup sub-committees:
  - Domestic Violence
  - Early Childhood Development & Education
  - Coordinated Assessment
  - Rapid Re-Housing
  - Access to Benefits & Employment



# What “An End to Family Homelessness” Means

Working together within and across Federal agencies, and with our partners at the state and local level to strengthen the local crisis response systems, we will:

- Ensure that no families are living unsheltered;
- Shorten episodes of family homelessness by safely re-housing families experiencing homelessness within 30 days;
- Link families to the benefits, supports and community-based services they need to achieve and maintain housing stability; and
- Identify and implement effective prevention methods to help families avoid homelessness.





# Culhane Typology of Homeless Families

- 72–80% of families experience a short-term episode of homelessness, and don't become homeless again.
- Approximately 15–20% of families have a protracted episode of homelessness:
  - Typically stay in transitional housing for a year or more; and
  - Similar barriers and needs as families who have shorter-term episodes of homelessness.
- 5–8% have multiple episodes of homelessness. These families have the highest indicators of intensive service needs.



# Improving Family Homelessness Service Systems

Service Pattern	Percent	Current Response	New Response
Temporary	72-80%	Short shelter/TH stays	Rapid Re-housing when necessary
Long-Stays	15-20%	Long transitional housing stays	Rapid Re-housing
Episodic	5 – 8%	Multiple shelter stays	Intensive housing & service models – including PSH



# Rapid Re-housing

- An intervention designed to help individuals and families move quickly back into housing in the community through the provision of:
  - Housing identification assistance;
  - Rent and move-in assistance; and
  - Rapid re-housing case management and supportive services



# Rapid Re-housing: Outcomes

## Average Cost Per Exit for Families with Children in 14 Communities



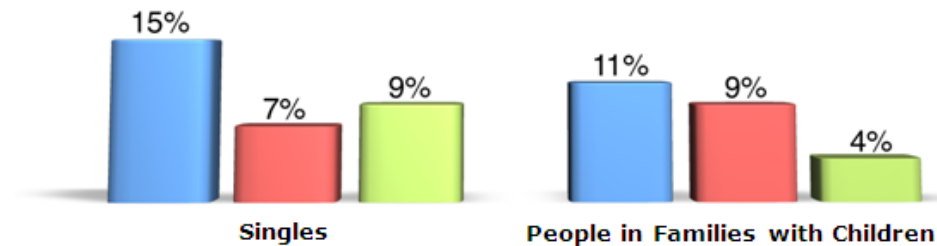
Source: Data from 14 Continuums in seven states that prepared Evaluators for National Alliance to End Homelessness Performance Improvement Clinics in 2011-2012 compiled by Focus Strategies



# Rapid Re-housing: Outcomes

## Rate of Return to Homelessness Within 12 Months of Exit for 7 Communities

- Shelter
- Transitional Housing
- Rapid Rehousing



Source: Data from seven Continuums in four states that prepared Evaluators for National Alliance to End Homelessness Performance Improvement Clinics in 2011-2012 compiled by Focus Strategies



# Temporary Assistance for Needy Families (TANF)

- Federal block grant program – \$16.5 billion – that provides funds to states, territories and tribes to assist low-income families
- States are required to provide their own funding toward meeting the purposes of the block grant, known as Maintenance of Effort (MOE)
- Cash assistance versus non-assistance
  - Child care
  - Education and job training
  - Transportation
  - Rehabilitative services
  - Subsidized employment
- States have broad discretion and flexibility in TANF program implementation
  - State- versus county-administered
  - Eligibility criteria
  - Time limits and sanction policies



# The Four Purposes of TANF:

- Assist needy families so that children may be cared for in their own homes;
- Reduce the dependence of needy parents by promoting job preparation, work and marriage;
- Prevent out-of-wedlock pregnancies; and
- Encourage the formation and maintenance of two-parent families



# TANF Information Memorandum on Family Homelessness

- Guidance released in February 2013 on the potential for TANF to support efforts to reduce family homelessness.
- If your state hasn't yet had that discussion, we hope that you'll help encourage it.
- The IM can be found here:  
<http://www.acf.hhs.gov/programs/ofa/resource/tanf-acf-im-2013-01>





# TANF's Role in Addressing Housing Needs

- **Basic assistance:**
  - Federal TANF and MOE funds may be used to address the housing-related needs of families who are homeless or precariously housed, consistent with TANF rules on providing benefits and services to needy or eligible families.
- **Non-recurrent, short-term (NRST) benefits and services:**
  - Designed to extend no longer than four months; and
  - Must address a specific crisis situation rather than meet ongoing needs.
- **TANF funds can be used in coordination with other targeted homeless assistance grants programs to maximize resource impact.**



# For Example...

- Short-term rental or mortgage assistance (to prevent eviction or help a homeless family secure housing)
- Housing search and placement services
- Security and utility payments
- Moving assistance
- Motel and hotel vouchers
- Case management services
- Financial and credit counseling
- Legal services
- Etc.



# Supportive Services are Important Too

- Employment:
  - E.g. education, job training, job placement, subsidized employment services, etc.
- Federal TANF funds and commingled funds (a blend of federal TANF and MOE funds) cannot be used for medical services; however segregated and separate MOE funds can be used for medical services.
- Service coordination with other programs and providers.



# Utah: The Road Home Outcomes

- Over 1,000 families rapidly re-housed since 2009:
  - 85% of families retain housing; and
  - Those who returned to shelter are re-housed with more intensive supports.
- \$4,900: average cost of rapid-rehousing intervention.
- Reduced average family homelessness episode from 71 days to 26 days – more than 50%.
- Shelter program was able to absorb the increased demand for shelter during recession, without building shelter capacity – greater turnover meant existing units could serve more households per year.



# Utah: The Road Home

- Families enrolled in The Road Home receive:
  - Housing search & landlord negotiation assistance.
  - Employment assessment & services.
  - Rental assistance –
    - “Progressive engagement” model.
  - Case management services designed to promote housing stability and link families with necessary support services –
    - Intensified, extended or tapered-off based on ongoing assessment of needs.



# Utah: The Road Home Resources Used

- TANF/workforce resources:
  - **NRST benefits are used to pay for 4 months of rental assistance** to help families move out of shelter.
  - TANF & One Stop staff work at the shelter program, conduct employment assessments of parents, link families with needed TANF services and coordinate closely with HUD-funded staff focused on meeting families' housing needs.
- HUD/local resources:
  - Funds the emergency shelter, housing-focused case management services and additional months of rental assistance.
  - Families who require more intensive assistance may be moved from rapid re-housing to a more intensive housing program.



# Idaho: CATCH Outcomes

- 86% of families are able to pay their own rent within **Six** months.
- 85 – 90% of families served remain stably housed **One** year after exiting the program.



# Idaho: CATCH

- Charitable Assistance to Community's Homeless (CATCH):
  - Housing search and landlord negotiation assistance.
  - 6 months of rental assistance.
  - Intensive case management.
  - Employment assistance.
  - Financial mentoring from local bank volunteers -
    - \$1,000 to open a bank account; and
    - Matched dollar-to-dollar savings up to a set amount (through partnering banks), while enrolled in CATCH.





# Idaho: CATCH Resources Used

- TANF:
  - NRST benefits are used to provide 4 of 6 months of rental assistance; and
  - TANF grant to CATCH also funds intensive case management services.
- HUD & private, charitable giving:
  - Housing search and landlord negotiation assistance, employment services and additional months of rental assistance.
- Community banks:
  - Asset development program, including grants to families to open a bank account.
- Community & individual donors:
  - Meets startup needs of families (e.g. furniture, etc.).



# New Jersey: MCBOSS Outcomes

- Number of people in families experiencing homelessness on any given day declined by 62%.
- Episodes of homelessness decreased:
  - Average shelter stay declined by 30 days (34%);
  - Fewer families returned to transitional housing; and
  - Average transitional housing stay declined by 27%.
- Approximately 5% of families returned to shelter after rapid re-housing.
- Employment outcomes for families receiving rapid re-housing were better than for those receiving transitional housing services.



# New Jersey: Mercer County Board of Social Services

- Dedicated unit within Mercer County Board of Social Services (MCBOSS) provides specialized services to families experiencing homelessness:
  - Housing search and landlord negotiation assistance.
  - Tenant-based rental assistance.
  - Housing and employment-focused services.



# New Jersey: MCBOSS Resources Used

- Primarily TANF and other public resources available for TANF-eligible families (e.g. TANF/WIA program staff).
- \$7,040: average cost of rapid re-housing, including rental assistance and case management support.



# Other program models

- Los Angeles: Coordinated Family Solutions System
- WA: Ending Family Homelessness Initiative
- WA: Serenity House of Clallam County
- Coalition on Homelessness and Housing in Ohio
- Minnesota American Indian Homelessness Survey



# Areas of Flexibility to Consider

- 60-month time limit on TANF assistance (20% hardship exemption).
- Sanction policies:
  - The greater the barriers to employment, the greater the chance that a family or individual will be sanctioned from TANF benefits.
- Encourage assessment of housing situation during TANF intake:
  - Take a preventative approach, and catch families in a precarious housing situation who are at-risk of homelessness.
- “Same-day” or expedited cash assistance.
- Partner or consult with rapid re-housing providers to promote positive housing *and* employment outcomes.
- Engage in homelessness coordination efforts with local Continuums of Care (CoC).



# Other Considerations

- Domestic violence
- Trauma-informed care and case management
- Implications of executive functioning
- Partnerships with other players in the human services system and local government agencies:
  - Child welfare
  - Early Childhood
  - Education
  - Workforce Development Boards
  - Emergency Solutions Grant (ESG) program
  - HUD Continuums of Care (CoC)
  - Community Services Block Grant (CSBG)
- Engage with community partners and hear them out



# Contact Information

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