

Housing Stability

Why is this initiative important?

Living in a stable, adequate home that is affordable to the household yields a multitude of opportunities for children, youth, and adults toward employment, education, and health. By increasing affordable housing and supporting housing stability, Weld County households experience more positive outcomes.



Housing Stability

What are we doing in this initiative?

The Weld Trust will fund projects aimed to provide immediate care for the current homeless population in Weld County.

Additionally, The Weld Trust will fund programs that prevent households experiencing housing instability from becoming homeless.

Finally, The Weld Trust will support projects that increase affordable housing opportunities.



Housing Stability

What are the priorities in this initiative?

Homeless Prevention

Increase the number of individuals and families remaining in their home following assistance.

Emergency Shelter

Increase the number of emergency shelter beds and units for homeless people and victims in Weld County.

Emergency Financial Assistance and Case Management

Increase the number of support resources for people experiencing homelessness.

Affordable Housing

Increase the number of affordable housing units in Weld County.



Housing Stability

What are our goals for this initiative?

- Decrease by 20% the number of people experiencing homelessness as measured by functional zero.
- Increase by 5% the number of people experiencing homelessness making progress in an individualized care plan.
- Increase by 20% the number of households who remain in their home after 12 months of assistance.
- Decrease by 2% the number of people paying more than 35% of their income on rent.
- Increase by 5% the number of affordable housing units at 30% 120% average median income.

Housing Stability Logic Model

Mission Statement: To promote excellence in health and education in Weld County.



The Weld Trust will support the collaborative organizations that address the needs of the most vulnerable population experiencing housing instability.

Our approach to addressing the strategic issues will be:

Fund programs that prevent households experiencing housing instability from becoming homeless (e.g., support organizations focused on households, rapid rehousing housing, continuum of care, wraparound care, landlord/tenant support, emergency assistance funding, preventative screening)

 Fund programs aimed at home improvement, financial assistance, and education (e.g., support Welds Way Home collaborative initiative)

Fund projects aimed to provide immediate care for the currently homeless (e.g., United Way of Weld County (UWWC), Housing Navigation Center, Cold Weather Shelter, Welds Way Home collaborative initiative)

Support projects that increase affordable housing opportunities

** Systems level strategy and coordinated approach

Activities TWT will undertake

Data gathering/reporting Primary sources

- Grant outcomes
- Focus groups
- Coordinated Assessment and Housing Placement System (CAHPS)

Secondary sources

- Weld County Health Department Assessments
- Weld County Housing Report (UWWC)
- Weld County Housing Needs Assessment (WCDPHE)
- American Community Survey
- UWWC Assessments

Research and surveying

- Identify existing programs
- Identify barriers to access

Fund opportunities

Media/print campaigns

Partner Organizations

Educational Entities Healthcare Facilities

- Nonprofit Partners

 United Way of Weld
 County
- Almost Home
- A Women's Place
- Greeley Family House
- The Avery Center
- Connections for Independent Living
- Habitat for Humanity
- Jefferson High
 Construction Program
- Hope at Miracle House
- Jobs of Hope
- Volunteers of America
 CO
- Catholic Charities
- Carbon Valley Health
 Center
- Nonprofits focused on housing stability
- Local community centers
- NCHA

Government Agencies

- Weld County Human Services
- Weld County Health Department
- City of Greeley Urban Renewal Authority
- · City of Greeley

Outputs

Prevention

Measurement in CAHPS and (Homeless Management Information System) HMIS system:

- · # of programs funded
- · # of households served
- · # of individuals served

Intervention

- # of emergency shelter beds
- # of people experiencing homelessness accessing immediate shelters (CAHPS, HMIS, or grant reports).
- # of people experiencing homelessness connected to resources/referrals for further support

Capacity

- # of affordable housing units at 30-120% area median income (AMI) in Weld County
- # of permanent supportive housing (PSH) beds
- housing (PSH) beds
 # of rapid rehousing beds
- # of people/households rapidly rehoused

Immediate Outcomes 0-4 years

Prevention

As measured by grant partners:

- 3% increase in individuals connected to wraparound care
- 3% of individuals with individualized care plans
- 3% of clients making progress in individualized care plan

Intervention

As measured by UWWC assessments:

- 3% of people experiencing homelessness accessing beds (identified by point in time count)
- 5% increase of available beds filled
- 5% of utilization rate (planned served and actual served)
- 5% increase in people experiencing homelessness housed (measured in HMIS and by housing navigation reporting numbers)

Capacity

As measured by grant partners, UWWC assessments, and Weld County Housing Needs Assessment:

- 1% increase in affordable housing units
- 1% increase in permanent supportive housing beds
- 3% increase in rapid rehousing opportunity and placement
- 3% decrease in housing placement turnaround time

Intermediate Outcomes 4-8 years

Prevention

As measured by grant partners and WCDPHE:

- 8% increase of # of households who remain in their home after 6 months of assistance- Measured by CAHPS and grantee partners
- 5% decrease in # of households experiencing

housing instability

1 in 3 low-income residents (32.8%) reported unstable housing compared to 7% of residents above the 100% FPL

Intervention

As measured by grant partners:

 5% increase of people experiencing homelessness making progress in individualized care plan

Capacity

As measured by grant partners and Weld County Housing Needs Assessment:

 5% increase in # of affordable housing units at 30-120% area median income (AMI)

Long-term Outcomes/Impact 8+ years

Weld County residents will experience:

- 20% increase of households who remain in their home after 12 months of assistance
- o As measured by grant partners
- 20% decrease in people experiencing homelessness measured by functional zero

147 total number, 2018 Homeless Point in Time Study

2% decrease in renters paying 35% plus income on rent measured by American Community Survey

43% of renters and 24% of mortgage payers spend more than 35% of their income on housina

ASSUMPTIONS and ECOSYSTEM

- Coordinated Assessment and Housing Placement (CAHPS) is a collaborative effort, relying on numerous agencies to achieve success. The CAHPS Coordinator tracks all households experiencing homelessness who have met with an agency and provided vital intake information. During weekly CAHPS calls, involving dozens of housing and case management services, adults, youth, veterans, and families are matched with available housing vouchers and units. Coordinated efforts, like CAHPS, epitomizes the deep collaboration of the Northern Colorado Continuum of Care.
- A Homeless Management Information System (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.
- Weld's Way Home has founded a Housing Navigation Center (HNC) to help those experiencing homelessness regain housing and to prevent those at-risk of homelessness from losing their housing.

 o In Weld County, 43 percent of renters and 24 percent of mortgage payers spend more than 35 percent of their income on housing, making them vulnerable to financial crisis.
- o An individual has to work 80 hours a week at minimum wage to afford a one-bedroom apartment in Colorado.
- o 9.2% countywide have unstable housing; 14.41 affected in Greeley/Evans followed by 8.87 in Southwest Weld County; 10.76% countywide are double up housing.
- o Weld County was identified as the 4th most unaffordable housing market in the nation, and according to the US Census we already have a deficit of 3,866 units of affordable housing.
- In older children and adolescents, a history of multiple moves has been associated with mental health concerns, substance abuse, increased behavior problems, poor school performance, and increased risk of teen pregnancy. Multiple moves in childhood can have lifelong impact, as evidenced by increased mental health and behavior concerns lasting through adolescence and into adulthood. Grade-school children with more than two school moves are 2.5 times more likely to repeat a grade, and adolescents who experience school moves are 50% more likely not to graduate from high school. Access to affordable housing is likely to reduce the chances that a family will live in crowded conditions or make multiple moves within a short period of time. (1)
- Housing insecurity is a marker for food insecurity.
- Housing insecurity impedes the development of role models, informal neighborhood social supports, connections to resources such as childcare, family participation in the social environment, and establishment of a medical home for consistent health care. (1)
- Low-income children face multiple risk factors for adverse outcomes, some of which can be addressed through governmental action and community investment in expanding the supply of affordable housing, increasing funding for housing assistance programs, and stabilizing families in uncrowded housing they can afford. Protecting families with young children from being economically forced into crowded conditions and frequent moves should be a priority. (1)
- Homelessness during childhood or youth is associated with a myriad of health and social problems, including, infectious disease, chronic physical health conditions, poor nutrition, dental disease, mental illness, substance abuse, injury, mortality, poorer cognitive functioning and academic performance, behavioral health risks, and violence. (2)
- Children with high levels of residential mobility were more likely to have a moderate or severe chronic condition and reported poor overall physical and oral health.
- Studies emphasize the importance of intervening earlier in life in childhood and youth before experiencing homelessness or before it becomes chronic. (3)
- Coordinated system is needed to ensure families have proper support and ease of handoffs by organizations while also tracking reentry clients and methods for evaluation of program success or need for adjustment.
- Continuous, coordinated care with organizations provides families the opportunity to minimize the adverse health outcomes of multiple moves and instable housing. Generally, households earning up to the income limit in the table below for their household size are eligible for units participating in a HUD rental assistance program in Greeley, but actual income limits may differ for units at Birchwood Manor Apartments.
- Greeley's vacancy rate is only 1.4% and the average rent is over \$1.080.
- 1 in 3 residents at or below the 100% (Federal Poverty Level) FPL reported unstable housing compared to just 7% of those above the 100% FPL showing a disparity in housing stability.
- United Way Weld County is already at the forefront of the homelessness issue as leader of the Weld's Way Home Collaborative.
- The Department of Health and Human Services has defined housing insecurity as high housing costs in proportion to income, poor housing quality, unstable neighborhoods, overcrowding, or homelessness. (1)
- According to Healthy People, housing instability has no standard definition. It encompasses a number of challenges, such as having trouble paying rent, overcrowding, moving frequently, staying with relatives, or spending the bulk of household income on housing (HealthyPeople.gov).
- Homelessness is housing deprivation in its most severe form. Homelessness is defined as lacking a regular nighttime residence or having a primary nighttime residence that is a temporary shelter or other place not designed for sleeping.
- Overcrowding is defined as more than 2 people living in the same bedroom or multiple families living in 1 residence (HealthyPeople.gov).
- According to the High Plain Housing Corporation, for Weld County as a whole, there are 6,090 households earning at or below 30% of the AMI, and an additional 4,245 housing units are needed in order to meet the housing needs. Seventy-five out of every 100 households in this demographic are housing cost burdened.
- According to the Homeless Student Count Data (March 2022), children and youth in Weld County in shelters, transitional housing is 47; doubled up due to economic hardship 465; unsheltered 37; Hotels/motels 37.

 Total number of unaccompanied homeless youth is 92 in Weld County.

Greeley HUD Rental Assistance Income Qualifications

AMI Band	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	\$18,600	\$21,250	\$23,900	\$26,550	\$31,040	\$35,580	\$40,120	\$44,660
50%	\$31,000	\$35,400	\$39,850	\$44,250	\$47,800	\$51,350	\$54,900	\$58,450
80%	\$49,600	\$56,650	\$63,750	\$70,800	\$76,500	\$82,150	\$87,800	\$93,500

- (1) Cutts, D. B., Meyers, A. F., Black, M. M., Casey, P. H., Chilton, M., Cook, J. T., Geppert, J., Ettinger de Cuba, S., Heeren, T., Coleman, S., Rose-Jacobs, R., & Frank, D. A. (2011). US Housing insecurity and the health of very young children. American journal of public health, 101(8), 1508–1514. https://doi.org/10.2105/AJPH.2011.300139
- (2) Parpouchi, M., Moniruzzaman, A., & Somers, J. M. (2021). The association between experiencing homelessness in childhood or youth and adult housing stability in Housing First. BMC Psychiatry, 21, 1-14. http://dx.doi.org/10.1186/s12888-021-03142-0
- (3) Busacker, A., & Kasehagen, L. (2012). Association of residential mobility with child health: An analysis of the 2007 national survey of Children's health. Maternal and Child Health Journal, 16(Suppl 1), 78-87. https://doi.org/10.1007/s10995-012-0997-8 COVID-19 moratorium and stimulus cherks protected the people most likely to experience housing instability, and those have ended

