

Housing Navigation for GPD Case Managers

Session 1 - September 14, 2022

Recording:

https://us06web.zoom.us/rec/play/cA6cjY5lvu1EzOmbQlen2WvxBPZOJysZxZk6_vBM_42tp0vDjyWcSOmL14TLkdFdZaiPdDmQ1vSx3QE.N1qsOtl7JLap386q?continueMode=true&xzmrtaid=8wG_S4fMQIO4VB5zG6sFFg.1669744170329.419be373aa05fc2a142aa3584179229f&xzmrtaid=824

Tell us about yourself - poll

What is your role in your GPD program:

- Program manager
- Case manager
- Housing navigator
- Other: _____

Housing Navigation Series Agenda

Session 1

- Leading with Equity
- Tenant Screening Barriers
- Housing Retention Barriers

Session 2

- Housing Identification
- Landlord Recruitment
- Follow Up Services and Referral Considerations

VA Housing Navigation 2022 38,000 Placement Goal

What does it take to end Veteran homelessness?

- To end Veteran homelessness we need to find all Veterans homes.
- Most of those homes will be rental units (at least to start).
- Access to rental properties is essential.
- Therefore, the people who own or manage those rental properties are incredibly important.
- **So, Landlords are a key partner and client in our goal.**

A System Response is Key to Meeting Our Goals

- All Veteran programs are essential to move a Veteran from homelessness into stable housing.
- Success will depend on strong VA and community partnerships.
- Educate partners about the goal and provide progress updates and targeted support requests.
- Clarify roles amongst different programs and pathways to avoid duplication, but programs with available capacity should be ready to pitch in the help get Veterans housed!
- Utilize By-Name-Lists and case conferencing to support local efforts and coordinate your response.

Program Collaboration Strategies

- Housing Navigation
 - Support Veterans to help them navigate housing search.
 - Identify and target navigation to Veterans who may face the most significant barriers to housing placement.
- Housing Placements
 - Move Veterans to housing as quickly as possible, using a progressive assistance strategy to respond to needs through flexible, Veteran-centered services and programs.
 - Ensure appropriate levels of support for long term stability and success.
 - Identify interventions that can most rapidly assist Veteran in obtaining housing with consideration for those who may need to transfer to a longer-term subsidy later.

What is Housing Navigation?

- Veterans experiencing homelessness may struggle to find housing on their own, because of the instability of their current situation. Some Veterans may have past eviction or criminal history that may make it more difficult for them to find a landlord willing to rent to them.
- Successful Housing Navigation:
 - Understands the Veteran's housing preferences;
 - Keeps the Veteran engaged in the search process;
 - Helps the Veteran in gathering all documents necessary for housing enrollment;
 - Accompanies the Veteran in housing search;
 - Serves as an advocate with landlords and other resources.
- Navigators/Staff may play whatever role is necessary throughout the process of matching a person to a housing resource and ensuring a successful move-in.

Prioritizing Housing Navigation Support

- Ideally, any Veteran experiencing homelessness would have access to navigation services that would support them through move-in. However, communities have limited navigation capacity and must identify how to prioritize access to navigation services.
- Housing Navigation is key to supporting Veterans experiencing homelessness move into permanent housing resources as quickly as possible and in housing Veterans who may have been unsuccessful in moving from program enrollment to placement in the past. Navigators may accompany the Veteran through the entire lease-up process.

Prioritization criteria to target navigation may include any or all the following Veterans:

- Those with the longest length of homelessness;
- Those with recent evictions and/or significant criminal barriers;
- Those who are least likely to exit GPD to housing without deeper navigation support

GPD Housing Role in Context

- Housing navigation begins at program entry - whether short or medium term, eyeing toward the housing solution starts early
- Affordable housing crisis with increasingly tight rental markets
- Veterans may not be able to navigate the complex rental market on their own
- Programs have ability to create relationships with housing partners across the community
- GPD has role of assisting in permanent housing without direct program access to financial assistance, making housing navigation and partnerships considerations even more important

Leading with Equity

Understanding Equity

- **Equality** is about sameness; it focuses on making sure everyone gets the same thing.
- **Equity** is about fairness and making sure everyone has the opportunity to achieve positive outcomes; it ensures that each person/population gets what they need. It addresses the differences to achieving positive outcomes.
- Equity is achieved when traits such as gender, race, sexual orientation, age or disability status can no longer be used to predict outcomes.
- In the homelessness arena, equity would mean that people experiencing homelessness, including Black, Indigenous Asian, Native American, Pacific Islanders and Latinx populations, are represented at roughly the same rates reflected in local demographics.
- For equity to be a part of the current 38K goal, it would mean the disparities experienced by Black, Indigenous, Asian, Native American, Pacific Islanders, and Latinx (a)(o) populations will be actively addressed with targeted approaches so as to help all Veterans to reach the universal goal of safe and stable housing.

Equity Versus Equality



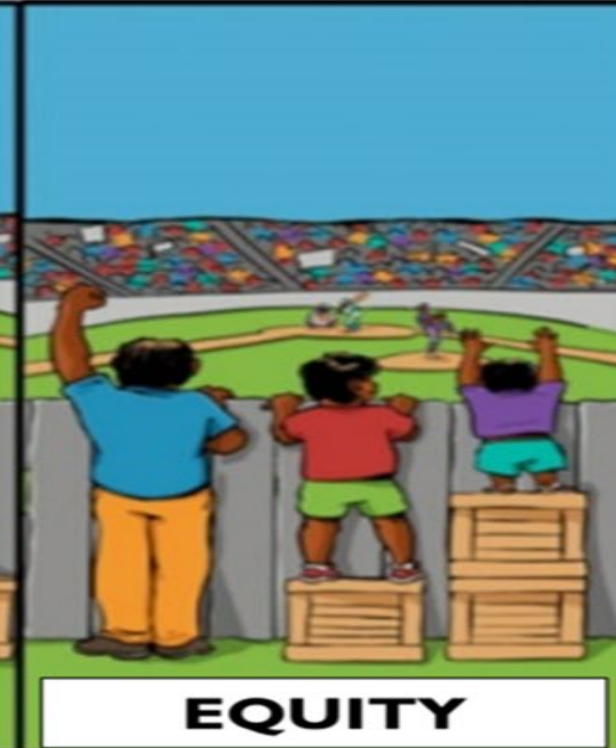
REALITY

One gets **more than** is needed, while the other gets **less than** is needed. Thus, a huge disparity is created.



EQUALITY

The assumption is that **everyone benefits from the same supports**. This is considered to be equal treatment.



EQUITY

Everyone gets the support they need, which produces equity.



JUSTICE

All 3 can see the game without supports or accommodations because **the cause(s) of the inequity was addressed**. The systemic barrier has been removed.

Examples of Bias/Discrimination and How to Address

Example	Impact	Approach to address
Redlining/Segregation	Institutional housing discrimination and racism has led to segregated communities and fewer apparent options for disadvantaged populations.	Landlord engagement - in all local community settings - is a matter of racial equity. Advocating with landlords for all Veterans and providing all Veterans with choices -of where to live and the type of environment wanted.
Over-enforcement	Disadvantaged populations are more likely to have been incarcerated - due to over-policing and disparate enforcement of laws- or have limited direct rental history.	Landlord engagement and relationships is a matter of racial equity. Advocating with landlords for all Veterans and providing all Veterans with choices of where to live and the type of environment wanted. Additional supports include partnering with employment support agencies and legal services for expungements if appropriate.
Implicit and Explicit Bias	Implicit bias may lead us or our partners to deny services or feel less of a sense of urgency to offer housing slots to certain populations or groups. This results in fewer opportunities.	Provide all services in a Veteran centered way with cultural humility. Advocate with landlords and with partners, as needed, to address bias and discrimination.
Housing Discrimination	Housing discrimination includes landlords not accepting applications from certain groups, steering certain Veteran populations to less desirable neighborhoods/units, and subjecting certain Veteran populations to unfair and unequal treatment by landlords or partners. This results in fewer preferred options and a less positive housing search process experience overall.	Track data on housing placements and denials in a disaggregated fashion. When disparities are noted and Veterans are not treated equitably, advocate with landlords and with partners to address as needed. Connect to local housing discrimination resources including Legal Aid if necessary.

Understanding the Veteran's History: Tenant Screening Barriers

What are Tenant Screening Barriers?

Tenant Screen Barriers (TSBs) are those barriers that would be visible or discoverable by landlords when conducting the tenant screening process for a unit. These often include:

- Poor credit history
- Criminal history
- No or poor references
- Income and employment history
- Eviction History

Identifying Screening Barriers

- Many landlords obtain tenant screening reports that include the applicant's credit, criminal and eviction histories
- Program staff should work with Veterans to identify screening barriers and build in the services/referrals to mitigate those barriers as part of case management services
- In some cases, a client may not know their actual documented record or be unable/unwilling to report it to program staff for fear of being denied access to services. For example:
 - A Veteran may think they have an eviction on their record because they were asked to leave a housing unit and report that during a landlord screening process, but may not have actually had a formal eviction on their record
 - A Veteran may report they do not have any criminal offenses but could have something on the record by mistake, or something they didn't know existed.
- Housing teams are strongly encouraged to use both the Veteran's self-reported information and information from tenant screening reports when preparing for landlord interviews/interactions.
 - Some programs can purchase screening reports, with the Veteran's permission or work with the Veteran to purchase a report on their own
 - SSVF funds may be used to cover the costs of tenant screening reports for co-enrolled Veterans
 - VA 4201 funds may be used to cover the costs of tenant screening reports for HUD-VASH Veterans

Checklist: Tenant Screening Barriers

- Explain to your clients how tenant screening barriers are viewed by landlords and how they affect access to decent housing.
- Discuss their housing, income/employment, credit, and criminal history.
- Review each client's public records and landlord references. Tenant Screening Reports online can also be helpful in reviewing what is public record
- Discuss the report with your client, to identify the story behind the data — why, how, and when problems occurred.
- Note which tenant screening barriers might be harder for a particular landlord to accept.

How do you identify Tenant Screening Barriers?

- Buy a Tenant Screening Report (use the same online screening company that landlords in your community use)
- Interview your client
- Search public databases
- Call previous landlords

Why do you need to know about Tenant Screening Barriers?

- Your research can help you match the tenant with a landlord who will accept that person's profile/history — this means knowing your landlord partner's "limits."
- Understanding the program participant's tenant screening barriers can help you prepare the Veteran to proactively address issues in their background with the landlord.
- This may help identify those Veterans who may need other support to enter housing (SSVF, other)

Housing Navigation Considerations

- Programs **should not** use these barriers to screen out Veterans or limit the types of assistance that are offered.
- Preparing for the screening process and identifying these barriers early allows programs like GPD to design personalized interventions to overcome screening barriers (paying debts, legal services, building income)
- Programs should also work to develop strategies to overcome common screening barriers to improve housing outcomes for all veterans.
- Match the tenant with a landlord who will accept that person's profile—this means knowing your landlord partner's "limits."
- Negotiate additional incentives for the landlord (double damage deposit, more frequent check-ins, risk mitigation fund, etc.) if the person "appears" too risky for the landlord's tolerance level. For GPD, this may mean connecting to other VA or community programs for rehousing assistance.

Preparing for the Future: Housing Retention Barriers

Discussion– Retention Barriers

What are the most common retention barrier you see that stops people from maintaining their housing?

1. Inconsistent rent payments
2. Breaking the lease and/or apartment rules
3. Unit conditions
4. Conflict with landlord or other tenants
5. Other? (enter into chat)

Checklist: Housing Retention Barriers

- Identify any patterns that have led to housing crises in the past — these may be housing retention barriers.
- Note how choice of new housing (location, type of building, type of landlord and other tenants) might increase or decrease the chance that patterns that led to previous housing loss may recur.
- Work with the Veteran on a plan to recognize patterns and develop strategies to reduce the chance of housing loss in the future
- Consider whether longer term housing supports may be needed based on these retention barriers (GPD CCM, SSVF, HUD-VASH, etc)

Assessing Housing Retention Barriers

How?

- Review the Tenant Screening information to see if there are any repeated situations associated with housing loss.
- Interviews with the client
- Observations during Veterans time in GPD of behaviors that might result in housing loss

Housing Retention Barriers

- What do you assess?
 - Patterns in a person's history that have resulted in housing crises and that could recur and jeopardize new housing, e.g. non-payment of rent, lease violations, property damage, conflict with other tenants, or poor landlord references.
 - Do not assess characteristics, such as poverty or a disability, unless they have a clear relationship to past housing instability.
 - Do not make assumptions; look at facts!

Dig a little deeper...

- Patterns may be due to:
 - Lack of information (e.g. misunderstanding leases or tenant responsibilities)
 - Lack of skill(s) (e.g. unable to care for unit, lack of communication skills, inability to budget)
 - Interpersonal style (e.g. promotes/escalates conflict)
 - Poverty
 - Bad luck (company closed, illness, etc.)
 - Problematic friends/relatives
 - Other causes?

Other realities for GPD Consideration

- Clinical needs may not be the same as clinical barriers the client is facing
- Barriers are directly related to ability to obtain or maintain housing, even if Veteran needs other VA or community services for general health and life goals
- Many Veterans will need other VA or community financial assistance to exit homelessness and/or maintain housing
- Programs should actively promote shared housing options (roommates in expensive markets so Veterans can afford housing at exit and to expand the overall unit pool)

Other Prep Strategies

- Ensure staff are comfortable reading, understanding and explaining lease requirements to Veterans as housing unit is being negotiated
- Consider *optional* tenancy preparation classes or groups to help Veterans understand basic tenant compliance
- Consider coaching Veterans and mock landlord interviews so Veterans can practice presenting themselves to a potential landlord
- Use real budgeting strategies to reality check options - hard expenses and income and other real budget needs (life choice spending, other income that may be undocumented but relevant)
- Consider SSVF, ESG and other incentive packages even while GPD is exiting its role with the Veteran

Initial Housing Considerations

Emergency health and safety needs must be immediately met.



Goals and action steps for housing search.

How much can the person afford to pay?

What kind of housing does the person want?

Where does the person want to live?

Initial Housing Search Plan

Don't assume...

- Households will substantially increase their incomes (unless they have zero income!)
- Veterans will find a unit at 30% of their income
- Veterans can't sustain housing due to challenges they face that are true of other private market renters

Help...

- Households focus on specific screening and retention barriers while coordinating other services as needed
- Veterans understand the reasonable choices they have given market conditions
- Veteran with housing search based on preferences and realistic goals

Consider...

- Shared housing as an option
- Which Veterans will need longer term service or subsidy support
- How you communicate needs with partners
- How you can begin to frame your landlord outreach

Match...

- Clients with housing options from partner landlords-- unless they want to do their own housing search (and then monitor to see how it's going)
- Veterans with other community resources (VA or mainstream)

Questions