B4. RRH Case Management: Assessing and Planning to Address Housing Barriers

2018 Rapid Re-Housing Institute

Today's Agenda:

The Heart of Case Management in a Housing First Program

- Principles of Housing First
- Crisis Response: A Specific Mission Requiring Specific Expertise
- Assessment (What Gets Assessed Gets Done)
- Housing Plans: Creating the Blueprint for Getting and Keeping Housing

Why the emphasis on Housing First?

- **Our federal funding partners require it…**
  - U.S. Department of Veterans Affairs (e.g. Supportive Services for Veteran Families)
  - U.S. Department of Housing and Urban Development (HUD)

- **…Because it works!**
  - Shortens duration of homelessness
  - Less cost = more households receive assistance
  - Low rate of returns to homelessness

USICH: Housing First is premised on the following principles:

1) Homelessness is a ***housing crisis*** and can be addressed through the provision of safe and affordable housing;

2) All people experiencing homelessness, ***regardless of their housing history and duration of homelessness***, can achieve housing stability in permanent housing;

3) Everyone is ***"housing ready,"*** meaning that sobriety, compliance in treatment, or even a clean criminal history is not necessary to succeed in housing;

4) Many people experience improvements in quality of life, in the areas of health, mental health, substance use, and employment, ***as a result of achieving housing***;

5) People experiencing homelessness have ***the right to self-determination*** and should be treated with dignity and respect and;

6) The exact configuration of housing and services depends upon the ***needs and preferences of the population***.

What does this mean for case managers?

How does this affect your relationship with your *program participants*?

What do you do?

What do you NOT do?

What is a "Crisis Response Program?"

Think about a time in your life when:

- You faced a very difficult situation.
- It was critically important.
- You didn't feel you had much (or any) control.
- The problem(s) continued for more than a month.

Try to remember how you felt, thought and acted. Count the number of words on the next two slides that describe you during that time.

Cognitive and emotional signs/symptoms of stress overload (Mayo Clinic)

- Anger
- Irritability
- Anxiety
- Lack of direction
- Apathy
- Mood swings
- Cynicism/pessimism/doubt
- Nightmares
- Defensiveness
- Panic
- Depression
- Feeling of impending doom/danger
- Restlessness
- Feelings of insecurity
- Sadness
- Helplessness
- Suspiciousness
- Hopelessness
- Worthlessness

Behavioral signs/symptoms of stress overload (Mayo Clinic)

- Angry outbursts
- Increased complaining
- Avoiding social activities
- Increased crying
- Being late
- Increased smoking
- Increased use of drugs or alcohol
- Changes in religious practices
- Change in sleep patterns
- Increased use of sick time
- Decreased interest in sex
- Inability to enjoy activities you used to like
- Difficulty concentrating
- Neglecting responsibility
- Excessive worrying
- Nervous twitch or habit
- Forgetfulness
- Overeating
- Impatience
- Poor job performance
- Increased arguing
- Poor personal hygiene
- Increase in accidents or injuries
- Procrastination

What do these words have in common?

- Each is a sign or symptom of possible stress overload*

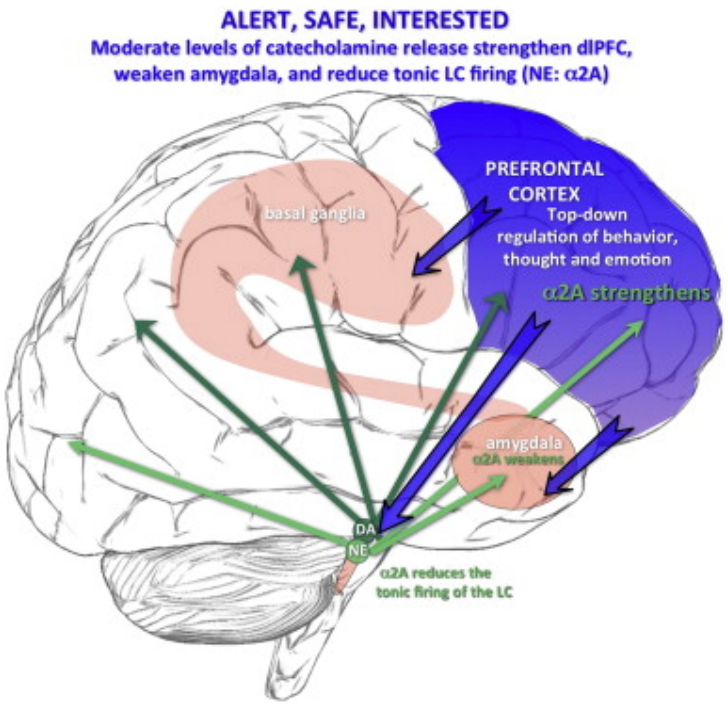
- Among people experiencing stress overload, these signs and symptoms **will generally self-resolve** — partially or completely, slowly or quickly — **once the stressful situation is ended.**

- **But why do we react like this to serious and/or chronic stress?**

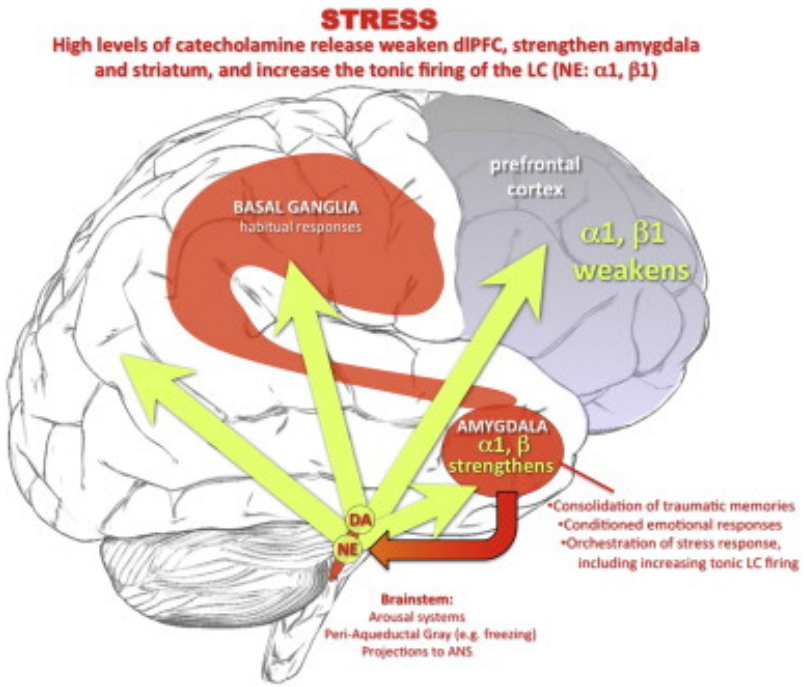
***Source: Mayo Clinic**

This is your brain…

Your brain, feeling good….



…And your brain under stress



Source: "The Effects of Stress Exposure on Prefrontal Cortex," Arnsten et al (2014)

There can be cognitive impacts:

- Stress affects executive function.

- Executive function includes neurocognitive processes that enable us to:
  - Solve problems
  - Modify behavior in response to new information
  - Follow through with plans
  - Override impulsive behaviors and emotions to engage in goal-directed behavior
  - Remember and retrieve important information

- ***The cognitive abilities we need to resolve a crisis are the same abilities that are diminished during that crisis! We may not be aware of changes in our cognitive functioning.***

Stress and vulnerability

- People who have medical issues or disabilities may find that **their condition is exacerbated by stress.**

- **Housing is particularly important for people who <u>may</u> have:**
  - Any disability – emotional, mental, physical
  - A medical condition such as diabetes, HIV/AIDS, asthma, etc.
  - People who have had life histories of trauma
  - People who are older

- ***You don't need to know a person's complete history to know that you are working with someone dealing with a severe crisis.***

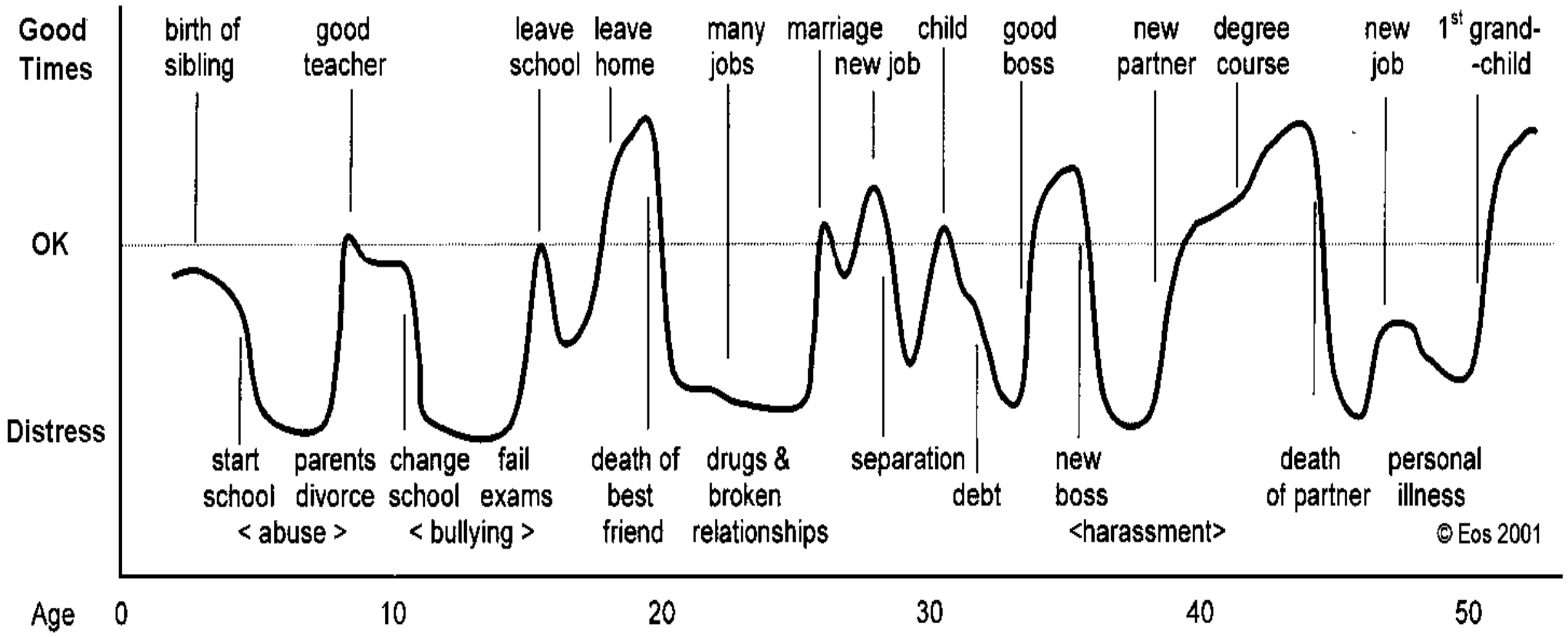
It's even more complicated!

Life is filled with stressors and each person's ability to cope and recover is based on many factors:

- Their genetic predisposition
- Their experiences — good and bad – from childhood on…
- Their health and age
- Their support system(s)
- The number, duration, and severity of stressors
- Epigenetic changes (which can be inherited from a father or mother)

No one avoids stressors!

Figure 3: Composite lifeline illustrating traumas, unsuccessful transitions and recovery points



Source: Dai Williams, Eos Life-Work Resource Center

Case managers are <u>not</u> expected to diagnose stress

However, all case managers who work with people in crisis should know that it is vitally important to:

- ***Watch*** for each program participant's ability to plan and carry out plans
- ***Not overload*** a participant with too many ***simultaneous*** goals and activities
- Be willing and able to step in and provide ***direct assistance*** when a person is overwhelmed, stuck or working slower than expected
- Understand and avoid ***over-reacting*** when the person's emotions seem easily provoked and difficult to control
- Recognize that the primary need and the primary means of reducing stress overload is ***HOUSING***!

So what do case managers need to know to effectively resolve the crisis of homelessness?

Assess each person's obstacles to obtaining and retaining housing:

- Why can't *this household/person* exit homelessness quickly and independently?
- What has *demonstrably* prevented them from maintaining stable housing in the past?

Why can't this household/person obtain permanent housing?

- Lack of ***money*** (housing start-up costs can run into thousands of dollars)
- They may fail to pass ***landlord screening criteria***
- ***Stress overload*** reduces their ability to make and carry out plans independently

This is how case managers can help people exit homelessness:

- Authorize *funds* for security deposit, first month's rent (and sometimes last month's rent), utility deposit, etc.

- Assist the household to *find a landlord* who will accept their rental application

- Provide as much *direct assistance* as needed, carefully observing where and when help is needed or not needed

Finding housing: assess Tenant Screening Barriers

Case managers need to know landlord screening criteria

And they need to know how each program participant measures up to those criteria

Where a participant does not meet landlord screening criteria, they have Tenant Screening Barriers

Why landlords screen – and how

The risks landlords worry about:

- Tenants who don’t pay the rent
- Tenants who damage the property
- Lease violations and fallout
- Tenants who cause conflict with other tenants and/or the police

Landlords assess risk:

✓Credit history, income, employment, landlord references

✓Criminal history, landlord references

✓Criminal history, landlord references

✓Criminal history, landlord references

Assessing Tenant Screening Barriers

What will you assess? The same things landlords assess!

- Income and employment history
- Credit history: Excessive debt, unpaid or late payments, court judgments (especially if debts are rental arrears to a prior landlord)
- Criminal history
- Past housing experiences: Evictions
- Landlord references: Rent paid on time? Lease violation notices? Conflict with landlord or other tenants? Damage to the unit?

How do you identify Tenant Screening Barriers?

- ***Buy a Tenant Screening Report*** (use the same online screening company that landlords in your community use)

OR

- Interview your client, search public databases ***and*** call previous landlords (do all the work the rental screening agencies do)

Screening Report

PRINT GET HELP READING A REPORT

[redacted] **Recommendation: Decline**

The credit history for this applicant contains adverse events that indicate a significant risk in the applicant's ability to meet the lease terms. The risk is significant enough that you should not lease to this applicant without additional financial security (e.g. a cosigner/ guarantor). At this point no further steps are necessary other than to communicate your decision to the applicant.

Credit Score
513
RANGE 350-850

Criminal History
3
RECORDS FOUND

Evictions
1
RECORD FOUND

Employers
1
EMPLOYERS ON FILE

Collections
5
COLLECTION ACCOUNTS

Public Records
4
RECORDS FOUND

Income reported by the applicant

This should be independently verified

$1800
Monthly Income

Employed
Source

How does this information assist a program participant to obtain housing?

- **High Tenant Screening Barriers** (very poor income, housing, credit, criminal history, landlord references)

o Program encourages household to select a *partner landlord*

o Program provides extra incentives and supports to landlord

o If household is highly stressed, CM sets fewer/smaller goals, reviewed more often, and provides more direct help

- **Low Tenant Screening Barriers** (average history for meeting screening criteria for this landlord)

o Program assists household to focus housing search—partner and/or other landlords

o Program meets with potential landlord to offer incentives and supports

o If the household is highly stressed, CM sets fewer/smaller goals, reviewed more often, and provides more direct help

So how do you buy a rental screening report?

- Ideally, you will use the same rental screening agency(ies) as your landlords. They are used to these reports and familiar with interpreting them.
- You can purchase the report online by entering program participant information. Consent is necessary for private information (such as credit) but other information is considered public (such as criminal history).
- This is a joint activity. The program participant should fully understand this information helps them secure housing.

Quick show of hands!

- My RRH program is currently obtaining *Tenant Screening Reports.*
- My RRH program is assessing for *Housing Screening Barriers* and *Housing Retention Barriers.*
- My RRH program has some work to do

If your program participant has one or more risks

The risks landlords worry about:

- Tenants who don’t pay the rent
- Tenants who damage the property
- Lease violations
- Tenants who cause conflict with other tenants and/or the police

Your program offers the landlord:

✓Immediate start-up costs, rental subsidy as a bridge, if needed

✓Home visits, coaching in tenancy skills if needed, risk mediation fund

✓Home visits, review lease requirements

✓Intervention with tenant, mediation, move-out with no eviction if needed

These are substantial incentives

Consider the costs to a landlord if a tenant must be evicted:

- Court filing costs (usually several hundred $$)
- Lost rent during an eviction process that can take months
- Cleaning and repairing the apartment (evicted tenants are sometimes angry)
- Costs for advertising, accepting applications, screening and interviewing prospective tenants (and an empty apartment = no rent)
- One landlord calculated the total cost of an eviction to be $8000

In your housing market…

- **How serious are these Tenant Screening Barriers (TSBs)? How difficult would it be to secure housing if your program participant…**

  - Has two evictions in their rental history? What if they had five?
  - Has a poor credit rating but no judgements? What if they also had judgements for rental arrears?
  - Has several misdemeanors? One felony? What if the person is a registered sex offender? Has sold drugs?
  - Previous landlords say they would not rent to the person again?

Securing housing: what do you do?

- How do you approach housing search with a person who has **low** Tenant Screening Barriers?
- How do you approach housing search if they have **moderate** TSBs?
- What do you do differently if the person has **high** TSBs?

...And then? Can they keep their housing?

What does any renter need to do to keep their housing?

- Pay the rent
- Follow the lease
- Avoid or manage serious conflict with the landlord or other tenants
- Take care of the unit (average “wear and tear” only)

Case managers also assess Housing Retention Barriers

- Are there **patterns** in the person's past that have caused them to be unable to pay the rent, follow the lease, minimize conflict, care for the unit? For example:
  - A family member borrows the rent and doesn't pay it back
  - Person moves their friends into apartment without landlord approval
  - Loud parties causing multiple complaints by other tenants
- Are these patterns likely to **recur**? Or are they just **bad luck**?
  - An accident or illness, job loss due to company bankruptcy, etc.

Assessing Housing Retention Barriers

- Review rental screening report and Tenant Screening Barriers to identify any patterns that could recur
- Understand that you will NOT be able to identify all HRBs right away
- Conversations, meetings and home visits with the program participant may uncover “red flags”
- Check-in conversations with the landlord may identify additional concerns and risks

Caution! Watch your assumptions

A person may have a personal problem or a disability, but if it has not directly affected their ability to retain housing, it is ***not*** a Housing Retention Barrier:

- A person with schizophrenia who hides in her room with the lights out for two days when “the voices” recur does not have a Housing Retention Barrier.
- A person with schizophrenia who turns up the TV to full volume 24/7 to drown out the voices has a Housing Retention Barrier.

Not all program participants have Housing Retention Barriers (HRBs)

- Many have experienced a sudden financial crisis and couldn’t pay the rent.
- They are experienced tenants with no criminal history and average (or better) housing histories and landlord references.
- Despite their low incomes, they have been able to retain housing in the past and are likely (barring another financial crisis) to retain housing in the future.
- Don’t assume people who have experienced homelessness automatically require a series of classes in landlord-tenant law, financial literacy, etc. These go far beyond a crisis response.

Using Housing Barrier assessments to develop housing plans

- The case manager and program participant are working together to end the crisis of homelessness as rapidly as possible.
- The person has obstacles to exiting homelessness (Tenant Screening Barriers) and will need some level of assistance to ***secure housing***.
- The program participant may have obstacles that have caused housing instability in the past (Housing Retention Barriers) that may recur. They may be able to prevent that recurrence with assistance to ***retain housing***.
- ***Assistance to overcome Housing Barriers is the heart of case management in a Housing First program***.

Housing Plans are informed by resilience vs. stress overload

- Start with small steps and observe how the person does: Move forward at their speed, not yours.
- Increase direct assistance by staff if/when you see the need (or when your client asks!)
- Reduce direct assistance if/when the person is able to manage some tasks independently.
- “Empowering” vs. “neglecting” is the balancing act: Constantly assess, reassess, and question your balance.

Housing Plans should be limited in scope

- **Prioritize!** Avoid trying to work on everything all at once. Setting priorities is an important approach to stress management and the key to crisis intervention.
- The focus of the plan is on housing. Obtaining and retaining housing is tough enough!
- People can choose when and if (and with whom) to address other life issues and goals…perhaps once they are safely and stably housed.

Each Housing Plan is a step forward: Think multiple plans

- **Initial Emergency Needs and Housing Search Plan**

- **Housing Stability Plans**
  - Sequence of plans
  - updated when circumstances change or when goals are achieved, added or scaled back because they are too ambitious

- **Exit Plan**
  - Follow-up options, plans for responding to possible future housing emergencies

Housing Plans should be reasonable

- What housing locations, characteristics, and rent are reasonable in your local market?
- Given benefit levels, the local job market, and the person's work history/skills, what is a reasonable income goal? (Remember: some clients may be able to retain housing even without increasing their income.)
- Given that making significant or multiple personal changes is difficult at best (and nearly impossible under stress), what expectations would probably be reasonable for this individual at this time?

Four Dimensional Housing Planning

- **Breadth** – What is the range of issues or challenges that need to be overcome in order to obtain or maintain housing?
- **Depth** – Within the range of issues, how deep does the service need to go to resolve that challenge?
- **Intensity** – How does the breadth and depth of the challenges presented effect the frequency and intensity of the services being provided (including financial)
- **Duration** – How long must services, individually or together, continue to be offered (including financial) to ensure a level of sustainability in the medium term?

Housing Stability Plans emphasize tenancy supports (where needed)

- What can case managers do to assist the person to:
  - Pay the rent on time?
  - Treat the building with respect?
  - Treat other people with respect?
  - Follow the lease?
  - Avoid violating the law, especially when it might cause trouble for the landlord?

Case Scenario

Review the two scenarios. Working together at your table, try to identify any potential *tenant screening barriers* and any *housing retention barriers.* List all that you can identify. Don't forget to list assets for each case as well. From those barriers think about and discuss them in the context of depth, breadth, intensity & duration of services you think will be needed to end the housing crisis and promote medium term sustainability.