

Achieving Stability Through Housing

Perspectives from Clients and Staff on the Housing Trust Fund Program

According to recently-released data from the 2015 Minnesota Homeless Study conducted by Wilder Research, “children and youth age 24 and younger continue to make up over half of the homeless population. The largest proportion are children with their parents, who represent 35 percent of the homeless population.”¹

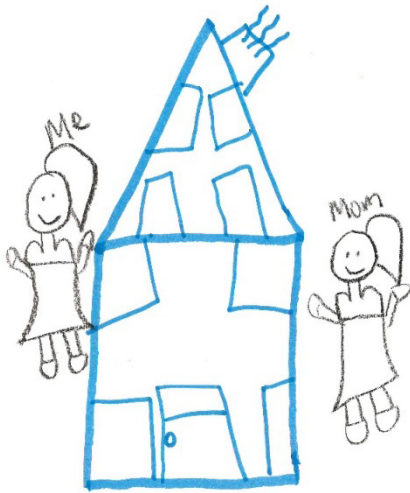
The Housing Trust Fund (HTF) program takes a community-wide approach to helping families who have experienced long-term homelessness gain stability. Administered through Neighborhood House’s East Side Family Center (ESFC), the program primarily provides rental subsidies for families who:

- Are considered long-term homeless, meaning they were homeless four times over the past three years, or have been homeless for 12 months continuously.
- Have a child that attends either John A. Johnson or Dayton’s Bluff elementary school.

HTF staff provide case management services, in addition to helping clients find and maintain safe and affordable rental and owner-occupied housing. When families find housing through the HTF program, they are able to become more self-reliant and report improvements in both their lives and the lives of their children.

Beyond helping individual families, HTF staff partner with schools, landlords, and community agencies to offer clients resources for a variety of issues that may pose challenges to their self-reliance.

¹ News release: Wilder study finds 9,312 people in Minnesota are homeless; down 9 percent from 2012. Wilder Research, March 14, 2016.



Meet a student!

*Favorite school subjects:
“Reading, writing, and math”*

*Favorite thing about school:
“You can get an education and go to college and get your own house.”*

*Favorite thing about seeing HTF staff:
“Coloring – we get to play!”*

*What does it mean to have a house?
“Everything!”*

**Artwork and “favorites” by student participants in the Housing Trust Fund program.*

Introduction

Evaluation

Since 2008, the East Side Family Center has contracted with Wilder Research to conduct an independent, annual evaluation of the HTF program. This year, the evaluation focused specifically on the stories of three clients who have successfully completed (or are about to complete) the Housing Trust Fund program. Wilder also spoke with clients' children (when consent was given), HTF program staff, and the principal and three teachers at John A. Johnson Elementary School in order to gain a more in-depth understanding of the program and its successes.

The interviews asked about HTF processes, relationships, and outcomes. In addition, Wilder held a focus group and several follow-up interviews with landlords that work with the program to gain their perspectives. The findings from the conversations with landlords are included in a separate report, which can be found in the Appendix. As in past years, data about changes in clients' self-reliance were also examined; these changes are tracked in a self-sufficiency matrix that program staff complete for clients receiving case management services. Staff enter all data into Minnesota's Homeless Management Information System (HMIS). Readers should interpret all findings with caution, as the number of participants involved in the evaluation is small, and findings may not be representative of all families.

Program background

The Housing Trust Fund program works with families experiencing long-term homelessness to find housing and become successful and stable. As a part of the Neighborhood House's East Side Family Center (ESFC), the HTF program builds partnerships with school staff, landlords, and community agencies to offer resources, services, and referrals. The services they provide broadly fit into five categories: crisis assistance (including housing, rental assistant, damage deposit, utilities, medications, etc.), case management, relationship building, public policy, and reducing isolation.

The goal of the East Side Family Center is to stabilize families through meeting their basic needs, as defined by the family. Also, we help them to stabilize and be successful, in whatever "success" means to the family, through crisis and case management services. We want them to be able to continue into the future and no longer need our services. – Program staff

As a voucher program, the HTF program pays for up to 100 percent of rent and utilities for participants. To qualify for services, families must have been homeless four times over the past three years, or 12 months continuously, and have a child who attends either

John A. Johnson or Dayton’s Bluff elementary schools. Because of the latter requirement, the schools play a large role in connecting families with the program. Currently, all clients enter the Housing Trust Fund program through Coordinated Access with Ramsey County. Families are screened by a coordinator to see if they meet the program’s eligibility requirements. Coordinators then send their assessment to HTF program staff, who connect with the family to begin providing services.

As a first step toward receiving services, staff request that each client who wants to improve their housing situation complete a Family Housing Plan. The Plan includes questions regarding the family’s financial information and current housing concerns. After receiving a Family Housing Plan, the case manager completes an intake form and the client receives information and referral or case management assistance.

Families work with a case manager monthly to set and accomplish goals tailored to the needs and wishes of each client (e.g., pursuing additional education, improving mental health). They also meet monthly with a housing specialist, who helps navigate landlord relationships and strategies for being good tenants. In addition, the HTF program provides “life skills” classes that provide tools for strengthening families and helping them stabilize their housing situations.

Our model is housing first; and getting people housed and really working on getting them stabilized either through their kids through academics, getting the family stabilized through whatever goals that they come up [with]; a lot of families come up with certain goals that they want: go to school, get counseling, meds, different barriers that keep them from housing, HTF helps them with that; we take the hardest families that have the most complex issues. – Program staff

Participant perspectives

Homeless families face a variety of barriers to gaining stability. In speaking with participants of the Housing Trust Fund program, it is clear that clients come into the program with complex and co-occurring challenges, such as poor mental health, unemployment, and a history of domestic violence.

I needed help, period...I was in an [abusive] relationship and homeless; trying to get resources everywhere. – Program participant

In the beginning, it was [about finding] housing. Then it went from housing to [finding a] job...I also had a lot of issues with my kids in school, [mainly] mental issues; and then it went to issues with me, finding my inner self and what’s going on with me and who should I talk to, and now it’s really pretty much about me trying to figure myself out. Mentally I’ve got issues that they’re trying to help out with. Finally took care of my kids and their issues and figured out what’s going on with them, and now it’s me. And me trying to get help. – Program participant

When it came to the very end of me leaving [my old housing situation], [my ex-partner] got very upset – he didn't want me to leave, and I'm so grateful to finally be in a place where I don't have to deal with that anymore. [The HTF program] helped me, and I finally got over the fear of that person too.
– Program participant

Housing

While the Housing Trust Fund program provides many services and supports, the first and primary goal is to stabilize families by getting them into safe, adequate housing, which has a huge impact on families' overall wellbeing. For participants, housing is critical, and respondents consistently said that this support was the most helpful service they have received from the program.

Without housing you don't have anything. [Housing is] a place to stay, a roof over your head and somewhere to lay it every day. – Program participant

I was homeless with my kids and it was hard to find stable living; rent was too high and [I had] credit problems. [HTF] gave us a place to live where we could all be together and I could manage rent and keep up with the bills. – Program participant

My kids have a home. They sleep in a warm bed. They don't have to sleep in the basement over at their dad's. – Program participant

We really work on a goal plan and meeting with [clients] every month; it is very intense and very focused, and families need to follow through on long-term expectations... we've seen the families move on from getting into bad relationships. They are healthy and going to school and they are in some type of job training. We give families this space to work on what they want to work on and increase their wealth, education, and moving on to market rate; this is a time for them to take a break and think about what they want to know.

– Program staff

Other goals

Once clients have a stable place to live, they are able to focus on other areas of their lives and start working toward other goals to achieve success. Setting and achieving clients' goals through program staff support is a main component of the HTF program. HTF program staff work with participants to make monthly goals around whatever the client feels is important for their success. Participants say the support they have received from HTF has helped them identify and improve mental health issues, further their education, and find employment. They note that staff encouraged them to achieve these goals and be successful.

[I've learned] if you want to do something, believe in yourself and have an ambition, stay motivated. [HTF staff] make sure they give you positive vibes to make sure you're motivated. – Program participant

Education was one of my goals. I only needed to do two classes to brush up...one of my goals is to try to do [school] again and stay stuck with it. Hopefully it goes through! – Program participant

*It's mainly housing and helping me out with my mental issues. Trying to finally realize that someone can hear me out, because before it was some people saying there's nothing wrong with me and I feel like there is and finally they figured me out. They pushed me to [improve my mental health]. They said, "Go get checked, find out what's going on," and now I finally got the answers.
– Program participant*

[HTF staff] meet with families once a month and do an annual inspection to [see] what's going on with the house, such as wear and tear. [We] give them an opportunity to call their landlord first... and [HTF staff] will follow up if it hasn't been done.

– Program staff

Learning important life skills

In addition to case management, the Housing Trust Fund program offers life skills classes to help participants gain knowledge and skills around a variety of subjects, including building a positive relationship with their landlord, managing their household, energy efficiency and utilities, and budgeting. These skills help participants feel better prepared and more confident in solving housing problems in the future.

They taught me a lot of different ways – you don't ever want to go back to where I came from – now I know what to do and what not to do...landlords, keeping the apartment up, being responsible for your apartment in all different angles: yard is clean, stuff is working, appliances are good, making sure your apartment is up to date. You have to live comfortably to live. – Program participant

*When I went to a program through here [I learned about] saving your energy, what to use to cover your windows when it's winter, what types of bulbs to use that will save energy. There was a program for renters talking about landlords, your rights, stuff like that, and another one called budgeting. You learn how to budget, put money aside, what's more important, material stuff vs living, budgeting as far as how to go about getting a house, going through the bank, loans, stuff like that, you learn.
– Program participant*

Self-reliance

When a client begins working with the HTF program, program staff complete a self-reliance assessment with them, called the Self-Sufficiency Matrix. This tool assesses 18 indicators of self-reliance on a 5-point scale, with higher numbers indicating a higher degree of success in each area (see Appendix for full assessment). The assessment is administered every 6 months from intake to closing.

The area with the greatest increase was housing (+2.57 points), which is not surprising given that it is a main focus of the program. In initial assessments, the average score of all clients served was 1.43, indicating that people were homeless or in transitional, temporary, or substandard housing. The most recent average score was 4.00, indicating that clients had moved into safe, adequate, subsidized housing.

Most other indicators stayed relatively stable or showed a minor increase over time. The scores on three indicators – children’s education, mental health, and legal issues – decreased slightly (see Appendix for a full summary of the results). A possible explanation for this decrease is that once the basic necessity for housing is alleviated and life is stabilized, awareness of other issues comes to the surface. In fact, mental health and children’s education are two areas where participants and school staff anecdotally talked about big improvements.

What I love about [HTF] is the possibility of again removing that barrier of students having to leave and continue being transient. As long as they are here and stable, they’ll be more successful; tons of research that shows this and I believe that to be true.

– School principal

Improvements with children

Parents and teachers alike notice improvements in the children of HTF families. As with parents, having stable housing allows children to focus on other things like their behavior and education. With stable housing, parents can more reliably get their children to school. When school attendance is more consistent, students are better able achieve success in other areas.

We see academic challenges with kids and now, going to school every day, reading levels increased dramatically, behavior has lessened, and stable housing has kept behaviors at bay. – Program staff

[The HTF program] allows families to stay in the neighborhood so the kids don’t have to change schools. It helps families work to become independent – to help keep the families together. Families don’t have to double up with other families anymore. The program gives them the support they need. – Teacher

Parents and teachers also report that their children are more confident, happier, and able to create positive relationships. Children are able to see a mental health counselor at the school, which parents, teachers, and staff say makes a big difference for students.

The student is one of my top students. He does very well academically....He has more security, whereas he seemed anxious before. – Teacher

Before [the HTF program, my child] was having problems in school, now it's way different. I used to get phone calls every day; now it's once a week, or not even once a week... [His] behavior has changed along with communication with the teachers and staff... It was never a problem with grades, it was his behavior, attitude, and back talking to people; [he] wouldn't listen. [He would have] a tantrum or would throw stuff. Now he's learned how to talk through [problems] or let stuff go. – Program participant

Students also know they have HTF staff in the school that they can talk to if they need additional support or need help navigating their day. This is also comforting to parents, knowing that they have people looking out for their children at school. Student respondents reported being happier and more confident since moving into their homes. The students also talked about how much they liked their homes with their own rooms and more space.

I feel more confident in the things I do. – Student

[HTF staff] try to help me a lot so I can be successful. They ask me about my day and try to figure out ways to fix the problems in my day. – Student

[HTF staff] are stars. They work hard and help you out a lot. They try to get you where you need to be. Especially when it comes to the kids too. As long as they're here, they talk with [my son]. They know he's got issues; he has these attacks where he runs out of class and sometimes they'll catch him and have a talk with him. It takes a lot of people to talk with my son or me to talk people down. It's a nice thing they do. – Program participant

Overall wellbeing

When asked about changes in various aspects of their well-being, participants reported experiencing improvements because of the Housing Trust Fund program. These areas include: safety for themselves and their children, their ability to get schooling or employment, their financial situation, physical health, emotional or mental health, participation in community events, knowledge of community services, relationships with family, children's school attendance, children's grades, and their hopefulness for the future. Overall, participants say their lives are better because of the Housing Trust Fund program.

[The Housing Trust Fund] helped me change my life around for the better. It helped me be successful in school and helped my kids succeed in school, having somewhere to stay and lay my head every day. – Program participant

[HTF gives us] a place to stay, safety, resources for help with schooling, help with jobs, resources for help with housing for deposits. Gives you job leads, places that are hiring always have stuff on the table – people that are hiring, job fairs etc. – Program participant

Relationship building

To create stability and ensure families are receiving the tools they need to be successful, a broad range of services and supports is necessary. Thus, in order to best serve their families, it is essential for the HTF program to have strong relationships with local area landlords, school staff, and other service providers. Of course, it is also very important for HTF staff to build strong relationships with their families, which is a key strength of the organization.

We work with landlords to educate them on the barriers that [our families] are facing; landlords are very open to giving these families 4th or 5th chances.

– Program staff

Landlords

Program staff work directly with landlords in and around Saint Paul. Landlords who are supportive of the program are asked to help place clients in stable and positive housing situations. If tenants are having difficulties with their landlords, program staff work to resolve issues through direct communication, code enforcement, legal remedies, and by encouraging other, more supportive landlords to purchase the properties in question.

I really liked the idea of regular visits on-site....Because our tenant needed a new place, [staff] came in and gave them a glowing review, so we took a chance and it worked out really well. – Landlord

[The staff] here are obviously advocating for the people they work with, but they also understand the issues of landlords...That's very positive and it helps me build relationships with them. – Landlord

Program staff also work to build the relationship between the landlord and the tenant. Many families have not had positive experiences with previous landlords, so program staff work at building trust between the two parties. As mentioned above, program staff teach classes to tenants on important life skills, such as communicating with landlords, cleaning their living space, budgeting, understanding utilities, and understanding tenant rights. Landlords who spoke with Wilder Research said that they like working with clients partly because the clients have the ability to grow and improve important skills through these classes. Landlords had generally positive things to say about their HTF tenants, and HTF tenants reciprocated those positive feelings.

A lot of [clients] have had bad experiences with landlords. I tell them that the landlords aren't going to be mad at you, they [just] want to know what's going on in the apartment. [I enjoy] giving [clients] confidence and being with them when they make the first call with landlord. Every landlord is appreciative. – Program staff

Being homeless, you get different types of landlords. The one I have now is not a slum landlord. [They] fix stuff immediately; they're fair, dependable. I don't have to worry that if something is broken, it's not going to get fixed for a month; they're going to come immediately. – Program participant

[Staff] were helpful with teaching clients how to budget...The family that I am currently leasing to has been very responsible. – Landlord

School staff

HTF works with school staff in a variety of positions including: the principal, teaching staff, Achievement Plus mental health staff, facility staff, the parent liaison/cultural specialist, and the homeless school counselor. The program is working on strengthening these relationships, which allows for more awareness of services by all parties and a stronger ability to provide more in-depth and better wraparound support for families.

[HTF staff] are very nice. They all help in any way that they can. – Teacher

A child told the teacher that they were sleeping in a motel, so the teacher brought it to the parent liaison who brought it to [HTF staff], so they tried to figure out how to get that family housed. People have really opened up and brought the homeless families [to our attention] to get their needs [met]. – Program staff

HTF staff members work with the school principal and school staff to identify families' unmet needs and solutions to meet those needs. For example, if families do not have enough clothing, the principal, HTF staff, and other school staff, as well as outside partners like the neighboring YMCA, will work together to get donations. HTF staff also interact with the principal and teachers informally to communicate any disruptions in or concerns about the lives of the families in their program. These informal interactions help alert school staff to any trauma the child might be facing at home, and help them know how to approach the student appropriately. Teachers stated that they would like even more interaction and communication with HTF staff, particularly when the Family Center starts working with their students. Increased communication would also help bring awareness of and reminders about services offered by HTF or ESFC.

One time [an HTF staff member] was talking to a family and got information that...police were involved with something at their house... [The staff person] let me know and I alerted the teachers...Versus not knowing [about the situation] and having the kids come to school and blow up, but we don't know why. Now we're looking at things with the trauma lens. It's just nice to have that connection. – School principal

I'm not sure if it's feasible with privacy issues and the number of families that are involved, but I'm wondering if an email could go out to teachers when the Family Center begins working with one of our families. – Teacher

We (teachers) were introduced to their services opening week when I first started. I think there should be more communication between teachers and [ESFC or HTF] services, more interaction; sometimes I forget. – Teacher

A partnership with mental health services at the school is also important. The HTF program works with a children's mental health counselor who is located at the school (and employed through the Wilder Foundation) to help students get the mental health services they need to succeed. The positive impacts from these services and this connection are apparent to program staff, families, and teachers.

There has been some stronger work around getting kids in therapy here and the new [children's mental health person from Wilder] gets the improvement; he gets it. – Program staff

The highlight for this child is that the child has access to the Wilder therapist. – Teacher

Participants

The relationship between HTF staff and the program participants is a crucial line of support for many HTF families, and is a huge strength of the program. HTF staff work hard to provide services and referrals to clients, and make themselves available for any questions that might arise. Participants said they talk to HTF staff once a week or a few times a month about services, challenges, successes, or just to check-in. Participants are very comfortable talking with HTF staff, and when asked about their support system, families continually noted HTF staff as one of the main supports in their lives.

They're like a family to me. It's hard to describe. I guess because they've known me for so long – they know my mom, me, and my kids. [HTF staff have] seen them grow. – Program participant

When I'm having one of my episodes where I start feeling overwhelmed, or depressed, or sometimes when I'm excited, I have to let them know...A lot of times I'll come in here and have the overwhelmed feeling...[and HTF staff will] say don't worry about it, we'll get through this, and give me a hug. A lot of times I feel that I have to come here to calm down. They're like "just breathe." – Program participant

[I talk with HTF staff for] all different types of reasons – could be about my son, seeing if they have a resource for something I need, seeing how they're doing, calling to crack a joke – it could be a lot of different things. – Program participant

They're good people. I feel like you can't go and talk to anybody about your business, but I can go and talk to them about anything, it's like I've known them before this. You just get comfortable. They're supposed to be professionals, but I can act myself around [HTF staff] and I know they're not going to judge me. – Program participant

Issues to consider

Through housing and support from the HTF program, the three families who shared their stories with Wilder Research have been able to improve their lives, achieve their goals, and become stable and successful. While these are only a few stories of the impacts of the program, they highlight some of the opportunities and successes that can be possible for homeless families. Interviews also revealed a couple of findings that may help HTF staff as they continue their work on the program:

- **Teachers are interested in more communication about students:** A couple of teachers indicated that they enjoyed hearing from HTF staff and would like even more communication about the students who are involved in the HTF program, particularly when students first enter the HTF program. Increased communication would also help bring awareness of and reminders about services offered by HTF or ESFC.
- **Landlords are also open to increased contact from Neighborhood House staff:** Staff should not hesitate to reach out to landlords on a regular basis (e.g., monthly or quarterly). Landlords become busy and may forget about Neighborhood House as an option for finding tenants. It may also be helpful to create simple marketing materials to leave with potential new landlords.
- **Parents sometimes struggle to build their support networks outside of the Housing Trust Fund program:** One of the intended tasks of this evaluation was to speak with clients' closest supports – namely family and friends – to hear about any changes they may have noticed since clients' involvement with the HTF program. However, as Wilder staff spoke with the three respondents highlighted throughout this report, it became apparent that they thought of HTF staff as their main source of support, and two respondents said that they did not have any other supports in their life. (This led to evaluators switching course and conducting interviews with teachers rather than supports.) It is possible that clients view the terms “support” or “support network” differently from Wilder staff; for example, they may not think of their mother or sister as a “support network,” because that sounds too formal. But it is also likely that these clients continue to struggle with establishing the necessary supports they need to move towards success beyond the HTF program. Wilder and HTF staff discussed this finding over the course of the evaluation, and case managers have already begun working on ways to help clients connect with more support people in their lives; for example, HTF has developed a sheet where clients can identify their supports and their contact information.

HTF program staff have worked very hard to ensure that families impacted by long-term homelessness can become stronger, more resilient, and have access to the resources and services they need to function beyond homelessness. With the suggestions listed above, staff will continue this work.

Appendix

Self-sufficiency assessment data

Self-sufficiency scores by area (intake to most recent) (N=7)

Area	Initial average score	Most recent average score	Change
Shelter/Housing	1.43	4.00	2.57
Health Care Coverage	3.71	5.00	1.29
Child Care	2.43	3.50	1.07
Income	1.71	2.71	1.00
Employment	1.29	2.29	1.00
Family Relations	2.00	2.86	0.86
Community Involvement	2.00	2.86	0.86
Disabilities	2.60	3.14	0.54
Adult Education	2.43	2.86	0.43
Mobility	2.29	2.57	0.29
Parenting Skills	2.57	2.86	0.29
Safety	3.00	3.29	0.29
Life Skills	2.71	2.86	0.14
Food and Nutrition	2.00	2.00	0.00
Substance Abuse	4.57	4.57	0.00
Children's Education	4.29	4.00	-0.29
Mental Health	3.00	2.57	-0.43
Legal	4.14	3.43	-0.71

Note: Scores for each area are based on a five-point scale, with 5.00 being the highest possible score; although, the scale for each item is different. Please see the matrix below for specific information on scaling.

HMIS self-sufficiency matrix

1. Matrix Summary

Assessment Date _____ / _____ / _____ (circle one) Initial/Entry Interim Exit

Program Name (for HMIS entry) _____

2. Client Information

First Name _____ MI _____ Last Name _____ Suffix _____

Client ID (ServicePoint Assigned) _____

3. Self-Sufficiency Matrix

Instructions:

- Complete this form for all adults and unaccompanied youth at: 1) entry, 2) every 6 months while in the program for permanent supportive housing and 3) exit
- Select one and only one level in each of the 18 areas below by marking the box next to the appropriate level
- Level categories: 1 = In Crisis, 2 = Vulnerable, 3 = Safe, 4 = Building Capacity, 5 = Empowered/Thriving

Assessment

1. Housing

- 1. Homeless or threatened with eviction
- 2. In transitional, temporary or substandard housing; and/or current rent/mortgage payment is unaffordable
- 3. In stable housing that is safe but only marginally adequate
- 4. Household is safe, adequate, subsidized housing
- 5. Household is safe, adequate, unsubsidized housing

2. Employment

- 1. No Job
- 2. Temporary, part-time or seasonal; inadequate pay; no benefits
- 3. Employed full-time; inadequate pay; few or no benefits
- 4. Employed full-time with adequate pay and benefits
- 5. Maintains permanent employment with adequate income and benefits

3. Income

- 1. No Income
- 2. Inadequate income and/or spontaneous or inappropriate spending
- 3. Can meet basic needs with subsidy; appropriate spending
- 4. Can meet basic needs and manage debt without assistance
- 5. Income is sufficient, well managed; has discretionary income and is able to save

4. Food and Nutrition

- 1. No food or means to prepare it. Relies to a significant degree on other sources of free or low-cost
- 2. Household is on food stamps
- 3. Can meet basic food needs but requires occasional assistance
- 4. Can meet basic food needs without assistance
- 5. Can choose to purchase any food household desires

5. Childcare

- 0. N/A
- 1. Needs childcare, but none is available/accessible and/or child is not eligible
- 2. Childcare is unreliable or unaffordable; inadequate supervision is a problem for childcare that is available
- 3. Affordable subsidized childcare is available but limited
- 4. Reliable, affordable childcare is available; no need for subsidies
- 5. Able to select quality childcare of choice

6. Children's Education

- 0. N/A
- 1. One or more eligible children not enrolled in school
- 2. One or more eligible children enrolled in school but not attending classes
- 3. Enrolled in school, but one or more children only occasionally attending classes
- 4. Enrolled in school and attending classes most of the time
- 5. All eligible children enrolled and attending on a regular basis

7. Adult Education

- 1. Literacy problems and/or no high school diploma/GED are serious barriers to employment
- 2. Enrolled in literacy and/or GED program and/or has sufficient command of English to where language is not a barrier to employment
- 3. Has high school diploma/GED
- 4. Needs additional education/training to improve employment situation and/or to resolve literacy problems to where they are able to function effectively in society
- 5. Has completed education/training needed to become employable. No literacy problems

8. Health Care Coverage

- 1. No medical coverage with immediate need
- 2. No medical coverage and great difficulty accessing medical care when needed. Some household members may be in poor health
- 3. Some members (e.g. children) on AHCCCS
- 4. All members can get medical care when needed but may strain budget
- 5. All members are covered by affordable, adequate health insurance

9. Life Skills

- 1. Unable to meet basic needs such as hygiene, food, activities of daily living
- 2. Can meet a few but not all needs of daily living without assistance
- 3. Can meet most but not all daily living needs without assistance
- 4. Able to meet all basic needs of daily living without assistance
- 5. Able to provide beyond basic needs of daily living for self and family

10. Family/Social Relations

- 1. Lack of necessary support from family or friends; abuse (DV, child) is present or there is child neglect
- 2. Family/friends may be supportive but lack ability or resources to help; family members do not relate well with one another; potential for abuse or neglect
- 3. Some support from family/friends; family members acknowledge and seek to change negative behaviors; are learning to communicate and support
- 4. Strong support from family or friends; household members support each other's efforts
- 5. Has healthy/expanding support network; household is stable and communication is consistently open

11. Transportation/Mobility

- 1. No access to transportation, public or private; may have car that is inoperable
- 2. Transportation is available but unreliable, unpredictable, unaffordable; may have car but no insurance, license, etc.
- 3. Transportation is available and reliable but limited and/or inconvenient; drivers are licensed and minimally insured
- 4. Transportation is generally accessible to meet basic travel needs
- 5. Transportation is readily available and affordable; car is adequately insured

12. Community Involvement

- 1. No community involvement; in "survival" mode
- 2. Socially isolated and/or no social skills and/or lacks motivation to become involved
- 3. Lacks knowledge of ways to become involved
- 4. Some community involvement (advisory group, support group) but has barriers such as transportation, childcare issues
- 5. Actively involved in community

13. Parenting Skills

- 0. N/A
- 1. There are safety concerns regarding parenting skills
- 2. Parenting skills are minimal
- 3. Parenting skills are apparent but not adequate
- 4. Parenting skills are adequate
- 5. Parenting skills are well developed

14. Legal

- 1. Current outstanding tickets or warrants
- 2. Current charges/trial pending; noncompliance with probation/parole
- 3. Fully compliant with probation/parole terms
- 4. Has successfully completed probation/parole within past 12 months; no new charges filed
- 5. No felony criminal history and/or no active criminal justice involvement in more than 12 months

15. Mental Health

- 1. Danger to self or others; recurring suicidal ideation; experiencing severe difficulty in day-to-day life due to psychological problems
- 2. Recurrent mental health symptoms that may affect behavior but not a danger to self/others; persistent problems with functioning due to mental health symptoms
- 3. Mild symptoms may be present but are transient; only moderate difficulty in functioning due to mental health problems
- 4. Minimal symptoms that are expectable responses to life stressors; only slight impairment in functioning
- 5. Symptoms are absent or rare; good or superior functioning in wide range of activities; no more than every day problems or concerns

16. Substance Abuse

- 1. Meets criteria for severe abuse/dependence; resulting problems so severe that institutional living or hospitalization may be necessary
- 2. Meets criteria for dependence; preoccupation with use and/or obtaining drugs/alcohol; withdrawal or withdrawal avoidance behaviors evident; use results in avoidance or neglect of essential life activities
- 3. Use within last 6 months; evidence of persistent or recurrent social, occupational, emotional or physical problems related to use (such as disruptive behavior or housing problems); problems that have persisted for at least one month
- 4. Client has used during last 6 months but no evidence of persistent or recurrent social, occupational, emotional, or physical problems related to use; no evidence of recurrent dangerous use
- 5. No drug use/alcohol abuse in last 6 months

17. Safety

- 1. Home or residence is not safe; immediate level of lethality is extremely high; possible CPS involvement
- 2. Safety is threatened/temporary protection is available; level of lethality is high
- 3. Current level of safety is minimally adequate; ongoing safety planning is essential
- 4. Environment is safe, yet future of such is uncertain; safety planning is important
- 5. Environment is apparently safe and stable

18. Disability/Disabling Condition (not currently available in HMIS)

- 1. In Crisis- acute or chronic symptoms affecting housing, employment, social interactions, etc.
- 2. Vulnerable-sometimes or periodically has acute or chronic symptoms affecting housing, employment, social interactions, etc.
- 3. Safe- rarely has acute or chronic symptoms affecting housing, employment, social interactions, etc.
- 4. Building Capacity- asymptomatic, condition controlled by services or medication
- 5. Thriving/Empowered- no identified disability

Other/Optional : Describe:

- 1. In Crisis
- 2. Vulnerable
- 3. Safe
- 4. Building Capacity
- 5. Thriving/Empowered

A New Lease for Homeless Families in East Saint Paul

A summary of findings from interviews with landlords

For those experiencing homelessness, finding safe and affordable housing is often complicated by the very factors which may have contributed to homelessness – such as a criminal background, poor rental history, or mental health issues.

Neighborhood House understands the challenges that homeless families face and works with landlords on the East Side of Saint Paul to house clients. Program staff have noticed increasing difficulty in locating landlords who are willing to take on their clients and, for that reason, asked Wilder Research to speak with landlords about why this might be the case. Researchers also wanted to hear more about landlords' relationship with program staff, their experiences renting to clients, and potential changes Neighborhood House could make when interacting with local area landlords. Wilder has been conducting an independent, annual evaluation of Neighborhood House since 2008.

The original goal of the work was to speak with both landlords who had rented to Neighborhood House clients (either in the past or present) and those who had never rented to clients. Wilder staff also hoped to reach landlords who felt positively about the program, as well as those who may have neutral or negative opinions. A list of 15 landlords and their contact information was provided to Wilder by Neighborhood House staff. Because landlords can be difficult to reach, Wilder used a mixed-methods approach. In September 2015, Wilder staff conducted a 1-hour focus group at John A. Johnson Elementary School with five landlords. Wilder then attempted to complete telephone interviews with those landlords who were unable to attend the focus group; three additional interviews were completed. A \$20 Menards gift card was given to landlords who participated in either the focus group or a phone interview. The summary below details findings from the conversations with the eight participating landlords.

History of renting to clients

All eight of the landlords interviewed currently have Neighborhood House clients living at their properties. The length of time that they had been leasing to clients ranged from 1 to 12 years. Most landlords were leasing to three or fewer clients, while several were leasing to four or more clients. Respondents may have had more tenants over the course of their relationship with Neighborhood House.

Number of current Neighborhood House tenants

	N
1 to 3 clients	5
4 or more clients	3

Positive feedback about clients

Respondents had generally positive things to say about their current and past Neighborhood House tenants. When asked about their experiences, a couple of landlords said that Neighborhood House clients have been some of their best tenants.

“My tenants have been great; the best I’ve had...I’ve never had any issues with them.”

“Our experience with tenants through [Neighborhood House] has been nothing but good.”

“Most families are conscientious, respectful, and easy to work with.”

Landlords like working with clients partly because clients have the ability to grow and improve important skills through classes offered at Neighborhood House. These skills include learning how to communicate with landlords, budgeting finances, and cleaning. Several focus group respondents said that having these classes available is a “value-add” in leasing to Neighborhood House clients.

“[Staff] were helpful with teaching clients how to budget...The family that I am currently leasing to has been very responsible.”

“[Neighborhood House] tenants have been coached to bring maintenance issues to our attention, instead of letting the faucet drip for months. I like that.”

Reservations about leasing to clients

Most of the landlords interviewed did not have any reservations about leasing to Neighborhood House clients and said they view them as similar to other potential tenants. Respondents said that they consider the backgrounds of *all* tenants, particularly their criminal and rental histories.

“I don’t see [Neighborhood House clients] as being much different from other families.”

“I rent to families on a case-by-case basis...Generally, I’d say no to those case-by-case things, such as clients who have previously been evicted by landlords.”

When asked what might ease landlords’ reluctance to accepting certain clients, the most common answer was getting more money upfront (e.g., damage deposit).

Working with Neighborhood House

In addition to having positive experiences with clients, all eight landlords had a good working relationship with Neighborhood House staff. As mentioned above, researchers hoped to speak with landlords who held a variety of opinions about the organization. Because this did not happen, it should be noted that the opinions detailed in this report are not necessarily representative of the entire population of landlords who could rent to Neighborhood House families.

Respondents most often decided to work with Neighborhood House clients because of the subsidy that the organization provides. Having guaranteed money upfront helped persuade many of the landlords to work with clients.

“It helped that Neighborhood House worked with [my tenant] and guaranteed her deposit...Without them, I would not have rented to her.”

“[I decided to lease to clients because of] the subsidized rent. I’ve always had a hard time renting to people without subsidized rent in that neighborhood.”

Landlords also decided to work with Neighborhood House because of the helpfulness and responsiveness of staff (including regular onsite visits to clients’ properties) and, in a couple of cases, because respondents wanted to help homeless families in their community.

“I really liked the idea of regular visits on-site...Because our tenant needed a new place, [staff] came in and gave them a glowing review, so we took a chance and it worked out really well.”

Once landlords had started working with Neighborhood House, they felt that staff were professional, easy to reach, and were understanding about the needs and concerns of landlords. A couple of landlords also mentioned that they liked the small size of Neighborhood House, particularly in comparison to other housing programs.

“It’s a good program to call and talk to somebody. It’s not like with the welfare workers at [agency]; you can’t get to talk to them without an appointment.”

“[The staff] here are obviously advocating for the people they work with, but they also understand the issues of landlords...That’s very positive and it helps me build relationships with them.”

When asked what could be improved, a couple of landlords suggested that it would be helpful to have a clear set of guidelines on the roles and responsibilities of landlords. There was some confusion, for example, about who should be conducting background checks on clients – landlords or Neighborhood House. Staff should consider providing landlords with a one-page fact sheet that clearly outlines what is expected of them when they lease to clients.

Reaching out to other landlords

As mentioned earlier, staff have noticed a decrease in the number of landlords who are willing to lease to their clients. Respondents had a couple of suggestions for reaching out to other landlords, as well as ways to improve communications with current landlords. Most often suggested was that Neighborhood House staff should regularly reach out to landlords (either by phone or email). As landlords get busy, they may forget about the organization as an option for potential tenants.

“I forget that they are around and that they are an option...I don’t really contact them, but maybe I could in the future.”

“Contact me sporadically saying, ‘We’re here. Let us know if you have any rental space...’ Call on the phone to touch base, and follow up over email.”

A couple of respondents also suggested finding new landlords through the city of Saint Paul or local organizations that work with landlords. Examples include contacting the Saint Paul Fire Department to get a list of current landlords who have received a Certificate of Occupancy, contacting the St. Paul Association of Responsible Landlords, and putting information on websites where landlords might post rental openings, like Housing Link.

“In Minneapolis, there is a network between the police and some other agency, so if anything happened regarding my property, they have my email...I think it’s through rental licensing? Maybe they could gain access to that system.”

“Maybe place an ad...on the Housing Link website. I think they wait for calls to come to them. If there is a possibility to contact landlords, staff should do that.”

Conclusions and recommendations

- **Landlords feel assured by the subsidies that Neighborhood House provides.** The bottom line for the majority of respondents was that they feel more confident working with Neighborhood House clients because of the subsidies the organization provides. Many landlords mentioned that they trust Neighborhood House as an organization, because it has been “around for a while,” and know that they have this guaranteed money from tenants.
- **Life Skills classes offer additional peace-of-mind.** A “value-add” for landlords is that Neighborhood House tenants take Life Skills courses to improve their skills in communication with landlords (e.g., discussing maintenance issues), budgeting finances, and cleaning their living space. Several landlords felt that these classes had been helpful to their tenants.
- **Landlords trust Neighborhood House staff.** Several landlords mentioned that they appreciate how easy it is to reach Neighborhood House staff, particularly compared to other, bigger programs. Landlords also like that staff are communicative and understanding of their concerns.
- **Some landlords would like more clarity on their role and responsibilities.** Neighborhood House staff may want to consider creating a one-page fact sheet that outlines the work that the organization does, as well as the roles and responsibilities of each party. In particular, there was some confusion among respondents about who should perform background checks on tenants.
- **Landlords are open to increased contact from Neighborhood House staff.** Staff should not hesitate to reach out to landlords on a regular basis (e.g., monthly or quarterly). Landlords become busy and may forget about Neighborhood House as an option for finding tenants. It may also be helpful to create simple marketing materials to leave with potential new landlords.
- **Reach out to landlords through various online resources or landlord organizations.** Specific recommendations for reaching other landlords included:
 - City of Saint Paul, Fire Department
 - Housing Link
 - St. Paul Association of Responsible Landlords

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For more information

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