LAUNCH UPSTREAM

HOMELESSNESS PREVENTION IN CHARLOTTE-MECKLENBURG

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PREPARED BY
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CRISIS ASSISTANCE MINISTRY

HABITAT FOR HUMANITY OF CHARLOTTE

LEGAL AID OF NORTH CAROLINA

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THE RELATIVES

EXECUTIVE SUMMARY

Communities across the United States are prioritizing prevention assistance to help individuals and families maintain their current housing, thereby reducing homelessness. In FY20, the Mecklenburg County budget increased funding for prevention assistance by more than $1.8M. The benefits of prevention assistance to residents and the community are significant. Prevention assistance is cost-effective when compared to other housing interventions. Through prevention, households avoid both the trauma of homelessness and the addition of barriers to securing new housing.

Despite an influx of new funding, and the recognized potential for broad community impacts, prevention remains underutilized as a system tool. Charlotte-Mecklenburg can use this report to look at prevention assistance with a new lens, aligning existing resources and efforts to optimize the housing and homelessness system by targeting resources upstream, where they can be more effectively and efficiently used.

Homelessness – the loss of housing – can happen to anyone. Homelessness can result from economic reasons, like an individual's unemployment. Homelessness can also occur when a family separates due to domestic violence. Homelessness can happen as a result of a fire or natural disaster. The loss of housing can happen to anyone, suddenly, regardless of household income level. However, there are many individuals and families who are at a higher risk.

Over 78,000 households in Charlotte-Mecklenburg are housing cost burdened, which means they pay more than 30% of their income on housing related expenses. Already facing housing instability, these households teeter on the edge of homelessness every day and some who become homelessness find themselves unable to ever escape. Communities such as Charlotte-Mecklenburg spend millions to fund shelters to temporarily support homeless households until they can move into housing. Re-housing adds additional expense through deposits, inspections, and application fees. Homelessness is costly for all involved, including community members who are not themselves homeless.

The loss of housing cannot be prevented in every instance. However, by targeting resources upstream, communities can help prevent homelessness for the households who may be most likely to experience it.

While there is not a standard definition for prevention, it is generally understood as a category of housing assistance targeting households facing near-term housing instability but who have not yet lost their housing. Informed by existing models and definitions, and evaluated against local and national research, this report offers a new framework to understand prevention assistance along a continuum and also describes local implications of applying such a framework. In addition, the report describes examples of prevention assistance across the continuum from other communities.

To effectively launch upstream, communities must address housing instability as a system, matching prevention resources to needs along the entire prevention continuum. The identified elements below are common elements seen in other prevention practices, and together, could be used to develop a framework for implementing and evaluating prevention assistance.

This report offers the following as recommendations for consideration to optimize the prevention assistance system in Charlotte-Mecklenburg:

TARGETING STRATEGY

The continuum of prevention assistance utilizes an overall strategy to align available resources with need, ensuring gaps are met and resources are optimized. Tracking whether prevention assistance is reducing overall homelessness in the community is mandatory.

MARKETING, OUTREACH, AND IDENTIFICATION OF AT-RISK HOUSEHOLDS

The continuum of prevention assistance proactively identifies households facing housing instability and intervenes as early as possible to avoid a loss of housing.

SCREENING AND ASSESSMENT TO DETERMINE LEVEL OF RISK, NEED AND ELIGIBILITY

The continuum of prevention assistance uses a standardized method to assess and prioritize resources so that households who need assistance the most receive it; the tool identifies which households are most likely to benefit from prevention assistance and minimizes the extent to which resources are allocated to those who are unlikely to experience homelessness in the absence of assistance.

SHORT-TERM FINANCIAL ASSISTANCE

The continuum of prevention assistance provides the right match of short-term services to help a household prevent homelessness and move toward housing sustainability.

FOLLOW-UP OR MONITORING SUPPORTIVE SERVICES

The continuum of prevention assistance couples supportive services with financial, legal, or other direct assistance during and after the period of housing instability to ensure that the household is able to sustain their housing.

USE OF DATA TO MEASURE EFFECTIVENESS AND EFFICIENCY

The continuum of prevention assistance uses data regularly to measure its progress and adjusts where necessary.

Additional research and planning are needed to help inform a local targeting strategy; create and adopt a screening tool and process; and develop a system-wide evaluation framework. The efficacy of the prevention assistance continuum is dependent upon having other high-functioning components of the housing and homelessness ecosystem. In addition to prevention assistance, communities must also increase access to and the availability of affordable housing and permanent subsidies; strengthen the social safety net; target interventions and transition planning for vulnerable populations, including households who are exiting institutional care, corrections and foster care; and ensure that supportive services are easily accessible and targeted to address the specific needs of a household seeking assistance. Launching upstream means effectively addressing housing instability before a household suffers a loss of housing.

Homelessness does not have to be inevitable; it can and must be prevented wherever possible.

INTRODUCTION & OVERVIEW

Homelessness – the loss of housing – can happen to anyone. Homelessness can result from economic reasons, like an individual's loss of a job. Homelessness can also occur when a family separates due to domestic violence. Homelessness can happen as a result of a fire or natural disaster. The loss of housing can happen to anyone, suddenly, regardless of income level. However, there are many individuals and families who are at a higher risk. Over 78,000 households in Charlotte-Mecklenburg are housing cost burdened, which means they pay more than 30% of their income on housing related expenses. Already facing housing instability, these households teeter on the edge of homelessness every day.

The impact of the loss of housing has ripple effects for both families and the community. The negative consequences associated with the loss of housing, and the difficulty regaining housing once lost, disproportionately impact households with lower income and fewer resources. A lack of housing inventory, discrimination over rent sources, and eviction records are potentially insurmountable on their own. Therefore, many who become homelessness find themselves unable to ever escape.

While in a homeless shelter, households must address any barriers that exist in order to regain housing, which can include dealing with a new eviction; finding a higher paying job; and repairing credit. Households must make these additional efforts while also attempting to maintain their existing routines relative to work, school, childcare, meetings, and meals. Communities spend millions to fund shelters in order to temporarily support homeless households until able to move into housing. Re-housing adds additional expense through deposits, inspections and application fees. Homelessness is costly for all involved, including community members who are not themselves homeless.

The loss of housing cannot be prevented in every instance. However, by targeting resources upstream, communities can help prevent homelessness for the households who may be most likely to experience it.

While there is not a standard definition for prevention, it is generally understood as a category of housing assistance targeting those households facing near-term housing instability but who have not yet lost their housing. Informed by existing models and definitions, and evaluated against local and national research, this report offers a new framework to understand prevention assistance along a continuum.

This specific prevention continuum encompasses community-wide interventions aimed at changing the systems and structures that perpetuate housing instability; cross-sector collaboration and coordination to reduce the prevalence of homelessness; and targeted interventions including financial and legal assistance to help households maintain their housing.

In Charlotte-Mecklenburg, there are several homeless and housing service providers that offer an array of prevention services across the prevention continuum. These include Carolinas Care Partnership/Regional Housing Partnership (CCP/RHP); Charlotte Center for Legal Advocacy (CCLA); Community Link (CL); Crisis Assistance Ministry (CAM); Habitat for Humanity of Charlotte (Habitat); Legal Aid of North Carolina (LANC); Urban Ministry Center/Men's Shelter of Charlotte (UMC/MSC); and The Relatives. Each prevention agency has its own eligibility requirements, service components, and outcome measurement systems.

In recent years there has been an increase in local funding for prevention activities, including legal assistance to prevent evictions. The benefits of prevention assistance to residents and the community are not to be underestimated. These interventions are also very cost-effective in comparison to other housing interventions. However, despite these recent funding increases, prevention remains underutilized as a system tool.

To maximize the benefits of prevention across the community, a systemic approach is necessary. This report will provide an analysis of the current state of Charlotte-Mecklenburg homelessness prevention activities. It will also offer recommendations to optimize prevention as part of the overall efforts toward a comprehensive and holistic housing and homelessness system which will serve all Mecklenburg County residents effectively.

NEED FOR PREVENTION ASSISTANCE IN MECKLENBURG COUNTY

By definition, homelessness prevention targets households who are still in housing. According to U.S. Census data, there are over 395,000 occupied housing units in Mecklenburg County. The way to impact the greatest number of households in need is by engaging all levels of prevention assistance: structural; systems coordination; and direct assistance. However, not all households in housing need every tier of prevention assistance.

Some households are at a higher risk of losing their housing because they are housing cost burdened, which means that they spend more than 30% of their income on housing-related costs. There are 78,862 renter households and 39,248 owner-occupied households in Mecklenburg County who are currently housing cost burdened. While the number of owner-occupied households experiencing a cost-burden has decreased since 2010, the number of renter households burdened in this way has increased by 18% over the same period.

Most households facing a housing cost-burden are low income. Of all households facing cost-burden, 94% of renter households and 80% of owner-occupied households earn less than $20,000 per year. A family of four earning $25,750 (30% of Area Median Income, or AMI) or less annually is considered extremely low-income. An affordable monthly rent for this family is $644. Households earning minimum wage ($7.25 per hour) can only afford a rent of $377 per month. However, the Fair Market Rent for a 2-bedroom apartment in Mecklenburg County is $1,028.

The National Low Income Housing Coalition reports a gap of 46,484 housing units that are available and affordable to households who have household income at or below 30% of AMI. This means that there are only 32 affordable and available units per 100 households at or below 30% of AMI in the Charlotte-Concord-Gastonia metropolitan statistical area, or MSA. The 2019 State of Housing Instability & Homelessness in Charlotte-Mecklenburg Report showed a 27,022-unit gap for households at or below 30% of AMI in Mecklenburg County. The analysis also showed that 48%, or 4,953 units, affordable to households at 30% of AMI are being rented down by households at higher AMI levels. The result is that the households who earn the least are forced to rent higher priced units, and without a change in income, are or will become housing cost-burdened.

Housing instability also contributes to the rising number of evictions in Mecklenburg County. The inability to pay rent is the top reason for eviction filings. In FY19, there were 32,724 formal evictions filed; this translates to 2,727 per month, or about 136 per day. This represents an increase of more than 3,500 formal eviction filings over the prior year. Of the formal evictions filed, 58% (18,195) were granted in whole or in part. These numbers do not capture the households who are informally evicted, such as when a tenant is forced to move after a landlord raises the rent substantially or defers maintenance. Even if a unit is not ultimately padlocked, there are other negative impacts for households confronting eviction; these include fines and fees, a record of eviction proceedings, and potentially new housing and moving expenses.

All households facing housing instability do not become homeless. However, NC 2-1-1/Coordinated Entry, which is considered the community front door for anyone experiencing homelessness, conducts an average of 430 in-person assessments per month. During FY19, there were 7,402 calls to NC 2-1-1 for housing assistance due to housing instability or homelessness in Mecklenburg County. Of the households who called for housing assistance, 5,156 households received an in-person Coordinated Assessment, which means that they were screened as experiencing homelessness. As of August 31, 2019, there were 2,676 individuals experiencing homelessness, in either temporary housing (emergency shelter or transitional housing) or an unsheltered location such as in a camp or on the streets in Mecklenburg County.

Median housing costs continue to rise, while income fails to keep pace. From 2005 to 2017, adjusting for inflation, median household income rose 4% while median gross rent climbed 18%. Despite recent growth in household income, there remains a 14% gap between income and rent. For households with the least annual income, affordable housing remains out of reach, resulting in housing instability; and, for too many, homelessness.

EVOLUTION OF PREVENTION ASSISTANCE

At present there is no universal definition for prevention. The definition of prevention varies across local and national funding sources and organizations. According to the The Canadian Observatory on Homelessness, which is the largest national research institute devoted to homelessness in Canada, prevention is defined as both practices that "reduce the likelihood that someone will experience homelessness" and also those that "reduce the recurrence of homelessness." This "both/and" kind of approach calls attention to the need to target prevention assistance at multiple points of the housing continuum.

Similarly, the United States Interagency Council on Homelessness (USICH) describes prevention as one of three categories: reducing the prevalence of housing crises within communities; reducing the risk of homelessness while households are engaged or transitioning from systems; and targeting assistance to prevent the housing crises from escalating to homelessness. Mary Beth Shinn and Rebecca Cohen describe the goal of prevention relative to assistance provided at each end of the housing continuum. In "Homeless Prevention: A Review of the Literature," Shinn and Cohen state that aim of prevention is to "stop (or at least reduce) the inflow into the homeless services system and help vulnerable individuals and families maintain housing stability."

Prevention assistance is an activity eligible for Emergency Solutions Grant (ESG) funding from the U.S. Department of Housing & Urban Development (HUD). ESG funding also targets other homelessness and housing assistance, including street outreach; emergency shelter; rapid re-housing; and the Homeless Management Information System (HMIS). ESG defines prevention assistance as "housing relocation and stabilization services and short-and/or medium-term rental assistance as necessary to prevent the individual or family [from becoming homeless]." ESG funding for prevention includes rental assistance and rental arrearage; rental application fees, security and utility deposits, utility payments, last month's rent, and/or moving costs; and services including housing search and placement, housing stability case management, landlord-tenant mediation, tenant legal services, and credit repair. Currently, Community Link is the only agency in Charlotte-Mecklenburg that receives ESG funding specifically for homelessness prevention assistance. Their FY20 allotment is $60,000.

The A Way Home (AWH) Housing Endowment, launched in 2014, is a public-private initiative targeting households at or below 50% of Area Median Income who are at risk of and/or experiencing homelessness. Between July 2014 and June 2019, AWH awarded $243,760 to Crisis Assistance Ministry for "targeted prevention assistance." These activities include up to three months of financial assistance and supportive services to help families who are at imminent risk of becoming homeless maintain their own housing.

In 2016, Matthew Desmond published Evicted: Poverty & Profit in the American City, which chronicles the lives of eight families struggling to pay their rent during the 2008 financial crisis. In addition, Desmond founded The Eviction Lab in 2017, which hosts the first nationwide database of evictions. Desmond's work has gained national attention, contributing to increased awareness about evictions and housing instability. Prevention assistance was promoted as an anchor solution, focusing specifically on legal representation for tenants. Subsequently, communities across the United States began to see an increase in prevention funding from local public and private entities for legal assistance to reduce and prevent the number of evictions.

During 2017 and 2018, Mecklenburg County Community Support Services released a series of reports on the issue of evictions. The report series outlines the formal eviction process in Mecklenburg County; maps the rate of evictions locally; and analyzes factors leading to eviction using Mecklenburg County court data. Coinciding with the report series release, Mecklenburg County Community Support Services also organized community book clubs on Desmond's Evicted: Poverty and Profit in the American City. The book clubs combined information from Desmond's book with the local report series to integrate the issues through local data. In addition, each book club received information about opportunities to respond through advocacy and volunteering.

This increased attention resulted in additional local resource allocations. In FY19, Mecklenburg County allocated funding for eviction prevention assistance, awarding $309,123 to Legal Aid of North Carolina. In FY20, this funding increased by $560,000 for a combined total of $829,123 awarded to two eviction prevention providers: Legal Aid of North Carolina and the Charlotte Center for Legal Advocacy. In addition, Mecklenburg County increased funding to Habitat for Humanity of Charlotte, allocating $1M for its Critical Home Repair Program.

PREVENTION AS PART OF THE HOUSING & HOMELESSNESS ECOSYSTEM

Prevention is one component of the housing continuum within the overall housing and homelessness ecosystem. In addition to prevention, the housing and homelessness ecosystem includes diversion, temporary housing, and permanent housing interventions. Each component has a specific role within the continuum. For example, the purpose of temporary housing, which includes emergency shelter, is to provide immediate housing to households facing homelessness who have no alternatives. Emergency shelter can be costly to operate and is intended to be a short-term solution to harbor households as they work to regain housing. The intent of permanent housing, alternately, is to provide housing; and, if applicable, supportive services, to help households access and sustain housing. Each category individually addresses a part of the problem. However, when aligned, the housing and homelessness ecosystem interventions can be considered a comprehensive approach that right-sizes housing interventions and flexes to meet varying needs across the continuum.
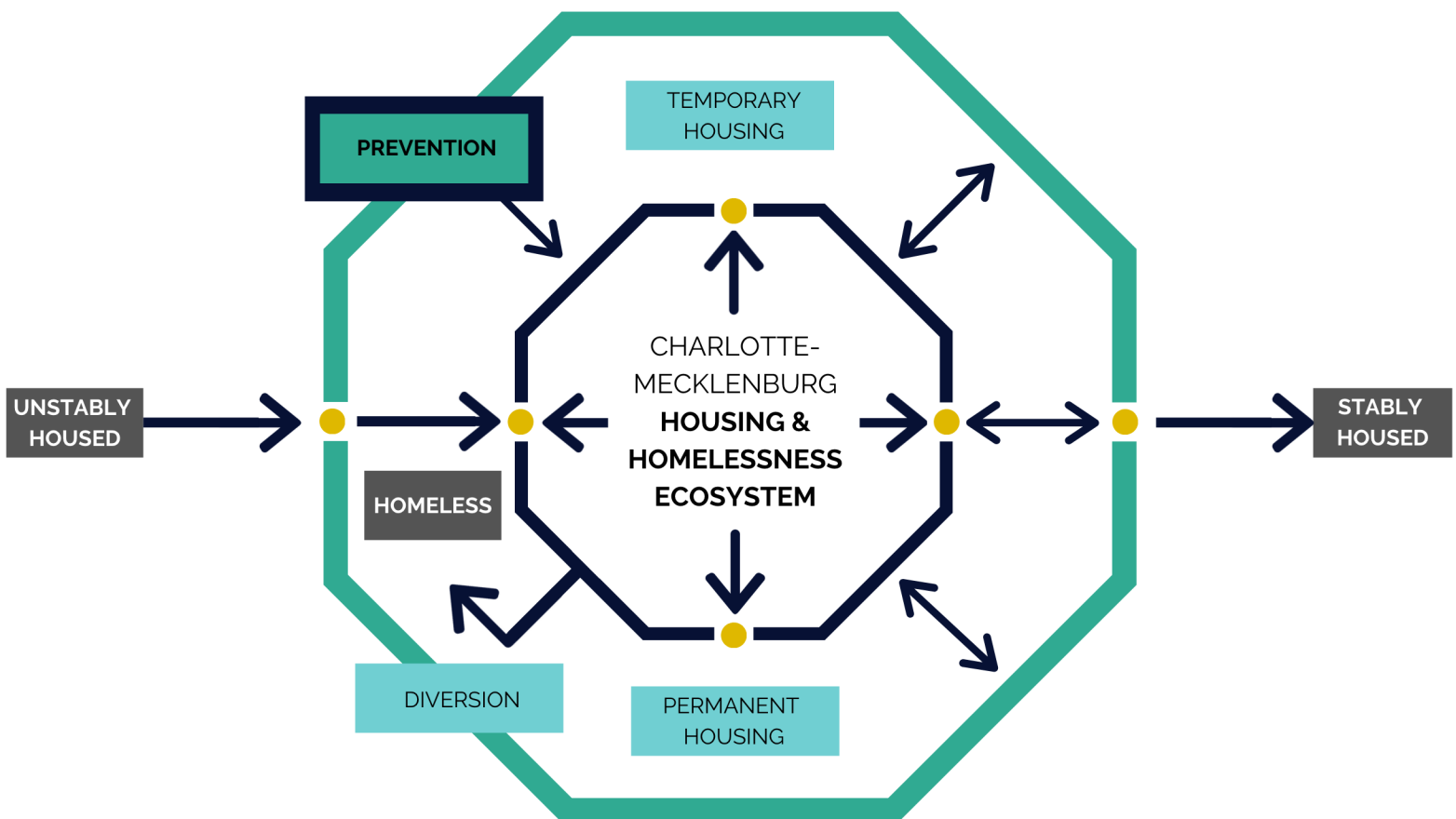
Prevention can be employed as an intervention on both ends of the housing continuum, targeting households facing housing instability so that they do not lose their housing as well as households who have regained housing so that it can be maintained. Prevention has important differences from other ecosystem categories. Emergency shelter, transitional housing and permanent housing are interventions targeting households experiencing homelessness. In contrast, prevention is administered before a household becomes homeless. It is important to note that prevention is not a one-size-fits all approach; the continuum of prevention assistance is described in detail in the next section of the report.

The terms "prevention" and "diversion" tend to be used interchangeably, but are in fact different interventions addressing discrete issues within the housing continuum. Prevention aims to help a household avoid homelessness; diversion is administered after a household is already homeless and seeking shelter. Diversion assistance attempts to find alternatives to entering emergency shelter or the experience of unsheltered homelessness. This can involve problem-solving to identify an immediate housing arrangement or financial assistance, such as a bus pass or a stay with a family member. Diversion positively impacts other areas of the Housing & Homeless Ecosystem by helping shelters prioritize shelter beds for those who most need them. Households also benefit by avoiding a shelter stay and/or unsheltered homelessness, even if a permanent housing solution is not immediately available.

Prevention and diversion assistance are both provided at or near the "front door" of the homeless services system. When prevention assistance is unable to keep a household from losing their housing, communities can use diversion as a next step to help households who are facing homelessness. According to a July 2019 brief issued jointly by the United States Interagency Council on Homelessness (USICH), United States Department of Housing & Urban Development (HUD) and United States Department of Veterans Affairs (VA), homelessness prevention and diversion assistance along with other rapid exit strategies are recommended as key strategies that should be part of every coordinated entry system and as a potential pathway to housing for all households seeking housing assistance.

THE PREVENTION CONTINUUM

Like other housing interventions, prevention assistance exists along a continuum. Prevention is defined as a category of housing assistance targeting households facing near-term housing instability but who have not yet lost their housing. The continuum of prevention includes three tiers: 1) community-wide interventions aimed at changing systems and structures that perpetuate housing instability; 2) cross-sector collaboration and coordination to reduce the prevalence of homelessness; and 3) targeted interventions including financial and legal assistance to help households maintain their housing.

At its core, the goal of prevention is to prevent the loss of housing; help households maintain their housing; and reduce or stop the inflow of households into the homeless services system.

PREVENTION ASSISTANCE
CONTINUUM

TIER 1	TIER 2	TIER 3
Community-wide interventions aimed at changing systems and structures that perpetuate housing instability	Cross-sector collaboration and coordination to reduce the prevalence of homelessness	Targeted interventions including financial and legal assistance to help households maintain their housing
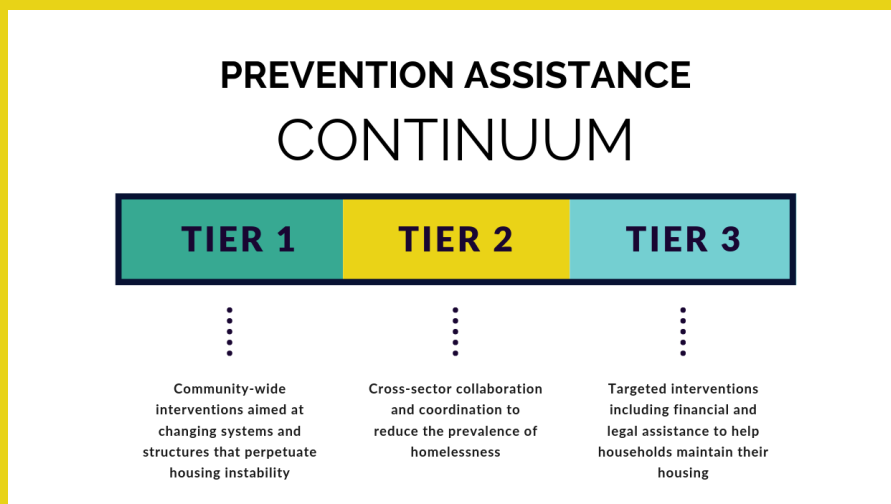
Prevention assistance targets households facing housing instability. In Mecklenburg County, this encompasses more than 78,000 households. The cost to provide, on average, $1,000 in direct prevention assistance (for example, financial assistance to pay past due rent and utilities) to this number of households could total more than $78M per year. Some of these households may require direct prevention assistance to avoid homelessness, but many can avoid homelessness through other non-financial interventions. In addition, all households can benefit from interventions aimed at the second and third tiers of the prevention continuum, which involves cross-sector collaboration and system change. Therefore, it is important to employ a continuum of prevention assistance that ranges from broad to narrow, matching the most intensive prevention assistance to households at the highest risk of losing their housing.

TIER 1:
Community-wide interventions aimed at changing systems and structures that perpetuate housing instability

Tier 1 is devoted to system-level changes in funding, policy, programming and education. At a basic level, a community-wide approach must focus on the creation of an adequate supply of affordable housing, preserving and creating housing for extremely low-income households (those at or below 30% of Area Median Income). Community funding must also include deep, permanent, rental housing subsidies to help households cover housing costs for as long as they need it. For households to be stable, housing must be made and kept affordable.

In addition to housing-focused interventions, communities must consider other sectors that impact a household's ability to access and sustain housing. This includes funding for improving education and providing pathways to meaningful, gainful employment; ensuring access to affordable, quality childcare, and physical and behavioral healthcare; and building assets and wealth. Such interventions are made possible and strengthened through increased funding and/or funding realignment.

Communities can also address the problems of housing instability and homelessness through policy change. Implementing policies and practices that strengthen landlord/tenant laws, address racial inequalities, and promote affordable housing are among some examples. Some communities have enacted new, local policies that provide tenants the right to legal representation in civil proceedings. This policy change ensures tenants have legal representation when facing a formal eviction. In most communities, landlords have ready legal representation, but tenants do not.

Individual programs in a community can collectively make a difference by adopting universal methodologies to target the issues connected to housing instability and homelessness. For example, providers can apply a racial equity lens to approach the delivery of housing and homelessness services. More than half of all households facing housing instability in Charlotte-Mecklenburg are African American or Latinx. A racial equity lens helps an organization reorient how it approaches everything from program policies and procedures, to communication, to access or treatment disparities. This lens is also applicable for the full Coordinated Entry system. In addition, permanent housing providers can build in flexibility in the provision of subsidies for follow-up assistance or supportive services when households face a new housing crisis. Although exiting to or being maintained in permanent housing, households may continue to be precariously housed. This approach can be less expensive than sheltering and re-housing a household.

Finally, education and information are a cost-effective way to prevent housing instability and homelessness. Education on tenant rights and the eviction process are beneficial to both landlords and tenants, even if they are not currently facing eviction. Other important educational efforts can target the lawful reasons for eviction and the process for filing an eviction through the court system. Such efforts can significantly reduce the number of evictions that burden the court system as well as provide multiple opportunities for resolution, strengthening the relationship between tenant and landlord.

TIER 2:
Cross-sector collaboration and coordination to reduce the prevalence of homelessness

Tier 2 focuses on creating and strengthening linkages across disparate sectors that impact access to and maintenance of housing. The challenges for people facing housing instability and homelessness are linked and cut across multiple domains of health and living, including access to housing they can truly afford; employment; healthcare; early childhood education and childcare; transportation; and supportive services, like mental health and substance use treatment.

Similarly, the negative impact of the affordable housing shortage has ripple effects for households as well as the community. In addition to the short-term and long-term consequences associated with housing instability, there are significant health implications that are important to consider. The social determinants of health are defined as "conditions in the environment in which people are born, live, learn, work, play, worship, and age that affect a wide range of health, functioning, and quality-of-life outcomes and risks." Examples include availability of resources to meet daily needs, access to health care services, public safety, quality education, socioeconomic conditions, and social support. Improving the conditions connected to social determinants of health create a healthier population, society, and workforce.

This means that housing solutions should be holistic and comprehensive to address the connection between housing instability and homelessness, helping households to both access and sustain their housing. Furthermore, the housing and homelessness services system cannot fully address housing instability and homelessness alone; instead, communities must consider solutions that have a multi-sector approach, linking the disparate systems that impact and are impacted by housing instability and homelessness.

For example, communities can link households facing housing instability and/or those who have recently regained housing to mainstream resources to reduce the risk of homelessness upon program exit or when supportive services end. Some organizations refer to this as "transition" or "discharge" planning. It is critical that households connect to other resources and services in the community in order to sustain housing once they exit an organization. This transition can happen while a household is still enrolled so that they are better prepared to exit.

Housing agencies can partner with schools to identify the students who are at the greatest risk of experiencing homelessness. School staff often spend the most time with children and, as such, know when students are facing problems at home. Leveraging staff expertise as well as their relationships with students, housing agencies can partner with schools to provide prevention assistance to those who need it. This kind of partnership facilitates early interventions before a household loses their housing and an education is in jeopardy.

Tier 1 and Tier 3 providers who collaborate and coordinate resources, by default, also operate in Tier 2. Tier 3 prevention assistance providers who provide direct financial and legal assistance can partner with advocacy and policy-focused organizations in Tier 1. Such a partnership leverages the strengths of each organization, without duplicating resources and while expanding capacity. In addition, organizations benefit from working with each other: adopting new practices, combining resources, and achieving better outcomes. Using the example above, the Tier 3 prevention provider might approach direct assistance differently just by working with a Tier 1 provider. The Tier 1 provider gains new insights to can inform policy and advocacy work via this collaboration. The community benefits through the expansion of prevention assistance services with minimal cost when compared to starting a new organization. And the household in need is the biggest beneficiary, due to improved systems and enhanced responses.

TIER 3:
Targeted interventions including financial and legal assistance to help households maintain their housing

The goal of Tier 3 prevention assistance is to keep an existing housing crisis from escalating to a loss of housing. Whereas Tier 1 and Tier 2 are considered more broad-based interventions, Tier 3 is targeted to households who are at the highest risk of experiencing homelessness. To understand who is at the highest risk of experiencing homelessness, communities can employ a universal risk screening tool. The risk screening tool will not only identify which households are in the greatest danger of housing loss but will also identify the direct assistance (or combination of assistance) which will most effectively address the immediate cause.

There are four direct assistance categories: prevention assistance can include direct financial assistance; legal assistance; supportive services; and critical repair and remediation.

Financial assistance can include assistance for rent, utilities and/or other debt; move-in assistance; and transportation-related and/or other expenses that help a household remain in their housing.

Legal assistance can include legal representation; landlord/tenant mediation; conflict resolution; establishing eligibility for income support; and prevention of the loss of income or assets.

Supportive services, which include case management and/or counseling, might be coupled with other targeted prevention assistance to help a household sustain their housing.

Critical repair and remediation can include crucial, emergent, or major repairs on housing with unsafe or unlivable conditions. Targeting low-income households and/or households facing housing instability, these repairs focus on basic health and safety issues while also increasing accessibility for homeowners.

LOCAL IMPLICATIONS

In 2019, there are eight entities in Charlotte-Mecklenburg providing prevention assistance in one or more of the three tiers. This section provides a high-level overview of the local providers and funding sources for prevention assistance. In addition, a summary is provided for evaluation and outcomes of prevention activities among all providers.

Carolinas Care Partnership / Regional Housing Partnership (CCP/RHP)
The mission of CCP/RHP is to "foster and ensure a regional approach to prevent the spread of HIV and AIDS, and to meet with compassion and dignity the needs of those affected by these diseases." As part of its work to address HIV and AIDS, CCP/RHP provides housing and prevention assistance.

Charlotte Center for Legal Advocacy (CCLA)
CCLA's vision is "to build a just community, where all people are treated fairly and have access to legal representation to meet their basic human needs of safety, economic security and stability." CCLA provides prevention assistance to more than 3,500 individuals each year in the Charlotte region with who cannot afford legal services and face housing instability and homelessness.

Community Link (CL)
The mission of CL is to "enable individuals and families to obtain and sustain safe, decent and affordable housing." CL provides multiple housing-focused services including prevention assistance, homeownership services, financial literacy and education.

Crisis Assistance Ministry (CAM)
The mission of CAM is "to provide assistance and advocacy for people in financial crisis, helping them move toward self-sufficiency." CAM provides prevention assistance through emergency financial assistance for rent and utilities, one-on-one counseling, clothing, household goods, furniture, beds, and appliances. In addition, CAM provides community education and engagement opportunities help the community understand the issues facing households who experience housing instability.

Habitat for Humanity of Charlotte (HABITAT)
The mission of Habitat is "to put God's love into action, bring[ing] people together to build homes, communities, and hope." Habitat provides assistance with homeownership and critical home repair as well as advocacy at the local and state levels to address issues such as source of income discrimination and property tax assistance for low-income seniors.

Legal Aid of North Carolina (LANC)
LANC is a statewide, nonprofit providing free legal services in civil matters to low-income households in order to ensure equal access to justice and to remove legal barriers to economic opportunity. LANC provides prevention assistance that ranges from legal services to education and advocacy.

Men's Shelter of Charlotte / Urban Ministry Center (MSC/UMC)
MSC/UMC, which merged in 2019, comprises its own ecosystem that includes street outreach, prevention, diversion, emergency shelter, transitional housing and permanent housing.

The Relatives
The Relatives serves youth and young adults experiencing crisis in Charlotte-Mecklenburg. Services provided include prevention, housing, supportive services, crisis support and education.

The tables below outline the various prevention services provided by these local agencies using the new, tiered framework for understanding prevention assistance. In addition, funding sources are outlined for the providers. Additional detail for each table is provided below.

PREVENTION ACTIVITIES	CCP/RHP	CCLA	CAM	CL	HABITAT	LANC	MSC/UMC	RELATIVES
Tier 1: Community-wide interventions aimed at changing systems and structures that perpetuate housing instability								
Administer Funding								
Policy & Advocacy Change		●			●	●		
Universal Programming								
Provide Education	●	●	●			●		●
Tier 2: Cross-sector collaboration and coordination to reduce the prevalence of homelessness								
Cross-sector collaboration and/or coordinated activities aimed at prevention		●	●			●		
Tier 3: Targeted interventions including financial and legal assistance to help households maintain their housing								
Critical Repair & Remediation					●			
Financial Assistance	●		●	●			●	●
Legal Assistance		●				●		
Supportive Services		●						

Current Examples in Tier 1:
Community-wide interventions aimed at changing systems and structures that perpetuate housing instability

- Monitor and prevent legislative efforts that will lead to increased housing instability
- Protect affordable housing; eliminate housing displacement; promote economic mobility; protect and expand access to healthcare; and protect against potential cuts to public benefits.
- Advocate at state and local level involving issues such as source of income discrimination and property tax assistance for low-income seniors.
- Support state legislative efforts to expand the Homestead Act to prevent tax foreclosures; and to expand eligibility for and access to expunctions of criminal records under NC law to promote access to housing and employment for ex-offenders.
- Share information about landlord/tenant mediation.

Current Examples in Tier 2:
Cross-sector collaboration and coordination to reduce the prevalence of homelessness

- Co-locate information sessions on tenant rights/responsibilities and the eviction process in agency that provides financial assistance for prevention.

Current Examples in Tier 3:
Targeted interventions including financial and legal assistance to help households maintain their housing

- Provide rent, rental application fees, security or utility deposits, utilities, utilities or rental arrears, moving costs, hotel, mortgage, transportation assistance, food assistance, costs associated with obtaining identification documents, employment supplies or related training certifications.
- Couple financial assistance with short-term case management, counseling, credit counseling, conflict resolution, family mediation, supportive services and/or connect to mainstream resources.
- Provide legal assistance including: expunction, consumer protection, home preservation, eviction, income security, and taxes, landlord/tenant mediation.
- Complete house repairs including: unsafe roofs or floors, lack of heat, electrical hazards, plumbing failures, and increased accessibility.

PREVENTION FUNDING	CCP/RHP	CCLA	CAM	CL	HABITAT	LANC	MSC/UMC	RELATIVES
Public Funding								
County	•	•	•		•	•		
City	•		•		•			
State					•			
Federal	•	•	•	•		•	•	
Private Funding								
Faith Community			•		•			
Good Fellows			•					
Private Foundations		•	•		•		•	•
United Way of Central Carolinas		•	•			•		

Funding

The prevention assistance providers in Charlotte-Mecklenburg receive a mix of private and public funding across local, state and federal sources. Mecklenburg County provides prevention assistance funding for five of the eight providers; the City of Charlotte funds three providers. There are multiple sources for federal assistance, including: Housing Opportunities for Persons with AIDS (HOPWA), Emergency Assistance / General Assistance (EA/GA), Governor's Crime Commission, and Emergency Solutions Grant (ESG). Although administered by state and local entities, many of the funds originate with the federal government. United Way of Central Carolinas, private foundations, and the faith community comprise the largest, local private funders of prevention assistance.

Eligibility Requirements

Eligibility requirements vary across prevention assistance providers in Charlotte-Mecklenburg. Some providers limit their assistance to households based on specific income limits. That threshold, which is set by the funding source, ranges from 300% of the poverty level to 30% of Area Median Income. Most providers have a Mecklenburg County residency requirement for assistance, but at least one agency serves surrounding counties. Some providers target specific populations whereas others are exclusively income-based. One agency limits the access to prevention assistance to once every four years; others do not place a limit.

Outcomes

Some prevention assistance providers do not collect prevention-specific outcomes. This was typical when other forms of housing assistance were provided. The prevention-focused outcomes collected by local providers are summarized below:

- Was the eviction prevented?
- Did the household maintain housing?
- Did the household retain the subsidy?
- Did the household overcome illegal charges by the landlord?
- Was the landlord prevented from from wrongfully retaining the security deposit?
- Were necessary household repairs completed?
- Did the household connect to other entities that can support long-term stability?
- Did the household obtained, preserve, and/or increase other benefits like SNAP, unemployment, EITC?

BEST PRACTICES

Local prevention providers were asked to identify best practices in prevention assistance. The following best practices were listed: developing partnerships like the one between Crisis Assistance Ministry and Legal Aid of North Carolina, which co-locates informational workshops led by volunteers who have been trained by LANC (Tier 1 prevention assistance) while individuals are waiting for financial assistance at CAM (Tier 3 prevention assistance). Providers stated that this partnership (Tier 2 prevention assistance) should expand so that households could access counseling and ongoing financial support. In addition, providers identified the need for local policies to increase income, such as living wage efforts; an easy program-to-program referral system; funding that is open, transparent and accessible to anyone; programs to support employment for ex-offenders; and more partnerships with landlords.

This report also surveyed other communities to identify best practices in prevent assistance. Listed below are examples of best practices across the prevention continuum from other communities in the United States.

HomeBase Community Prevention Program, New York City

The HomeBase Community Prevention Program is the longest running prevention program in the United States. HomeBase houses multiple, local offices throughout New York City, providing direct prevention services as well as connecting households with a comprehensive network of homelessness prevention services. HomeBase provides advocacy; case management; financial assistance to cover rent or rental arrears; income recertification completion assistance; and mediation with landlords. HomeBase uses a risk assessment to identify households who are most likely to enter homelessness. HomeBase receives public funding including WorkFirst/TANF, Emergency Solution Grant (ESG) and local municipal dollars.

Multiple experimental and quasi-experimental studies have been completed on the HomeBase program. Results show that assistance prevented households from entering shelters and reduced the overall rate of homelessness in the communities it served. One evaluation found HomeBase services reduced average length of stay in emergency shelter by 22.6 nights; provided a net savings of $140 per family; and reduced entry to emergency shelter by almost 20 households for every 100 households seeking assistance.

Homeless Prevention System, Santa Clara County, California

The Homelessness Prevention System (HPS) is a countywide system of over 15 providers that provides financial and legal assistance to low-income families and individuals at imminent risk of experiencing homelessness in Santa Clara County. HPS was started in 2017 and is part of Destination: Home, a public-private partnership that is focused on changing systems to impact housing instability and homelessness; driving and aligning resources; and overseeing strategy and processes.

Prevention assistance includes temporary financial assistance (rent, deposit, or utilities payment), legal assistance, and eviction defense. HPS prevention assistance targets households with income up to 80% of Area Median Income.

HPS utilizes a pre-screening interview and questionnaire to determine eligibility, risk profile, and type of assistance needed. HPS also prioritizes households who are at the highest-risk of falling into homelessness. HPS has one phone number that is used for basic information. Households can visit any agency participating in the HPS network to complete the pre-screening interview process, which can last between 1 and 3 hours.

HPS is funded by public and private entities, including the County of Santa Clara, City of San Jose, City of Santa Clara, City of Morgan Hill, Cisco, LinkedIn, Google, Kaiser Permanente, and Silverlake. In addition, HPS utilizes the expertise and capacity of the network agencies to complete the prevention screening and provide assistance, if applicable.

In the first two years of the program, HPS served 841 households. Most (95%) households remained housed after receiving prevention assistance at an average cost of $4,284 per household. Of families applying for prevention assistance, 71% received financial assistance within 72 hours of application. Most households applied for assistance due to income loss or reduction followed by change in family composition. Other reasons included medical emergency, forced to leave living situation, and unexpected major expense. HPS recently expanded to serve 900 households in the next two years who are facing housing instability and homelessness. The expansion added 5 organizations serving domestic violence survivors to the overall network; it also included legal assistance and eviction defense as part of the overall prevention assistance system.

Los Angeles Homeless Services Authority, Los Angeles, California

In 2017, voters in Los Angeles County approved Measure H, which increased the sales tax by one-quarter percent (estimated to generate $355M per year over 10 years) to provide an ongoing revenue stream to fund homeless services, rental subsidies and affordable housing. According to the Los Angeles County Homelessness Initiative Impact Dashboard, homelessness was prevented for 11,018 households between July 2017 and June 2019.

In conjunction with this funding, the Los Angeles Homeless Services Authority (LAHSA) expanded homelessness prevention programs, focusing on linking housing with legal assistance to address barriers to access and sustain housing. One pilot program focused on families in a high risk ZIP code, providing case management, legal services and mediation. The program works by linking prevention programs across the community with legal services. The program uses a screening tool adapted from HomeBase (New York City, NY) and Supportive Services for Veteran Families program (Veteran Affairs) to identify households with the highest predictive factors for becoming homeless. Funding is made available through a combination of public and private entities, including the City of Los Angeles and federal homeless services dollars.

Eviction Prevention and Intervention Coalition Program, Montgomery County, Pennsylvania

The Eviction Prevention and Intervention Coalition (EPIC) Program began when a local foundation partnered with the Bar Association to integrate social services with legal assistance and created a court-based prevention program that provides free, onsite legal representation and financial assistance for tenants facing eviction. Services are provided on the same day as the eviction hearing in court.

The EPIC Program targets two ZIP codes after data revealed that, of the 62 ZIP codes in the county, two were home to 60% of all evictions. This correlated with associated data showing high rates of students identified as McKinney-Vento and a high volume of 2-1-1 calls for housing assistance. Initial funding for the EPIC Program came from a grant provided by the local Bar Association. After the program's first year, 85% of evictions for eligible households who showed up for their hearing were prevented.

Cleveland Municipal Housing Court, Cleveland, Ohio

The Cleveland Municipal Housing Court created a referral system to help residents facing housing instability and evictions. The Housing Court first tries to resolve the problem between the landlord and tenant. If that is unsuccessful, the Housing Court attempts to connect the tenant to resources. Once evicted, if a tenant has not left their residence, a bailiff will go to remove the tenant and their belongings. Bailiffs also have the ability to temporarily stop the process if they deem that the resident should not be put on the street, such as when the tenant is elderly or disabled; a person with children; or someone who might not be able to find shelter.

In addition to making referrals to social service agencies, the program also follows households who appear in court to ensure services are connected when needed. To date the program reports that the Housing Court increased referrals given for mainstream and other housing-related resources and resulted in fewer emergency stops on evictions.

Homeless Prevention Call Center, Chicago, Illinois

The Homeless Prevention Call Center (HPCC) serves as the central point for access to prevention assistance in the community. Operated by the City of Chicago's Department of Family & Support Services, call center staff complete a brief assessment and refer callers to prevention agencies. The HPCC targets prevention assistance to households who are considered low-risk. Low-risk is defined as experiencing a first-time housing crisis and being able to demonstrate that financial assistance would resolve the crisis. Households who meet eligibility requirements are linked to agencies who can provide financial assistance up to $1,500 per household to prevent an eviction.

According to a two-year program evaluation of HPCC, of the 4,500 renter households who called on days when financial assistance was available, 76% were less likely to enter a homeless shelter within the next six months, compared with callers on days when funds were not available. The estimated potential economic benefits were $20,548 per episode of homelessness avoided compared to the $10,300 per person cost of prevention assistance. Since the program targeted low-risk callers, only 2% of households who called on days when there was no funding available became homeless over the next six months. The results showed that financial assistance was most effective with the lowest-income callers.

LAUNCH UPSTREAM: RECOMMENDATIONS FOR RESOURCE ALIGNMENT

While prevention is a cost-effective housing intervention tool that can produce significant, positive benefits to individuals and the community, it remains underutilized. Local prevention providers identified the following barriers associated with accessing and providing prevention assistance: funding availability; funding flexibility; local community perception that need for assistance is low because of a strong economy; and general lack of information and awareness.

Local prevention assistance providers were then asked to identify additional changes that can improve the overall system and households served. Their recommendations include: adding specific supportive services including counseling, goal setting, and follow up/transition care; creating one community program to administer prevention assistance on a system level; and increasing the level of assistance provided for prevention in the community.

To effectively launch upstream, communities must address housing instability as a system, matching prevention resources to needs along the entire prevention continuum. The elements identified in this report are commonly seen in other prevention practices, and together, could be used to develop a framework for implementing and evaluating prevention assistance.

The following are recommendations for consideration to optimize the prevention assistance system in Charlotte-Mecklenburg:

TARGETING STRATEGY

The continuum of prevention assistance utilizes an overall strategy to align available resources with need, ensuring gaps are met and resources are optimized. Tracking whether prevention assistance is reducing overall homelessness in the community is mandatory.

MARKETING, OUTREACH, AND IDENTIFICATION OF AT-RISK HOUSEHOLDS

The continuum of prevention assistance proactively identifies households facing housing instability and intervenes as early as possible to avoid a loss of housing.

SCREENING AND ASSESSMENT TO DETERMINE LEVEL OF RISK, NEED AND ELIGIBILITY

The continuum of prevention assistance uses a standardized method to assess and prioritize resources so that households who need assistance the most receive it; the tool identifies which households are most likely to benefit from prevention assistance and minimizes the extent to which resources are allocated to those who are unlikely to experience homelessness in the absence of assistance.

SHORT-TERM FINANCIAL ASSISTANCE

The continuum of prevention assistance provides the right match of short-term services to help a household prevent homelessness and move toward housing sustainability.

FOLLOW-UP OR MONITORING SUPPORTIVE SERVICES

The continuum of prevention assistance couples supportive services with financial, legal, or other direct assistance during and after the period of housing instability to ensure that the household is able to sustain their housing.

USE OF DATA TO MEASURE EFFECTIVENESS AND EFFICIENCY

The continuum of prevention assistance uses data regularly to measure its progress and adjusts where necessary.

Additional research and planning are needed to help inform a local targeting strategy; create and adopt a screening tool and process; and develop and implement a system-wide evaluation framework. The National Alliance to End Homelessness outlines a framework for consideration. The suggested framework includes the following core principles: crisis resolution; client choice, respect, and empowerment; right match of assistance to need; maximized community resources; and early intervention.

The efficacy of the prevention assistance continuum is dependent upon having other high-functioning components of the housing and homelessness ecosystem. In addition to prevention assistance, communities must also increase access to and the availability of affordable housing and permanent subsidies; strengthen the social safety net; target interventions and transition planning for vulnerable populations, including households who are exiting institutional care, corrections and foster care; and ensure that supportive services are easily accessible and targeted to address specific needs of households seeking assistance.

Charlotte-Mecklenburg can use this report to look at prevention assistance with fresh eyes, aligning existing resources and efforts to in order to optimize the housing and homelessness system. Launching upstream means effectively addressing housing instability before a household suffers a loss of housing. Homelessness does not have to be inevitable; it can and must be prevented wherever possible.

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APPENDIX: DEFINITIONS

AFFORDABLE HOUSING
Housing wherein a household with annual income between 0% and 120% of area median income does not spend more than 30% of their pre-tax gross annual income on rent and utilities.

AREA MEDIAN INCOME
The. U.S. Department of Housing and Urban Development estimates the median family income for a statistical area in the current year and adjusts that amount for different family sizes so that family incomes may be expressed as a percentage of of the area median income.

CONTINUUM OF CARE (CoC)
The work of the Continuum of Care (CoC) is mandated by the U.S. Department of Housing and Urban Development (HUD) and is designed to promote communitywide commitment to the goal of ending and preventing homelessness as well as providing funding, oversight, planning and evaluation of housing-related services.

COORDINATED ENTRY
Coordinated Entry, which began in May 2014, is Charlotte-Mecklenburg's portal to connect individuals and families who are homeless to an existing available shelter or housing resource. Coordinated Entry also helps the community to prioritize resources for the most vulnerable households and to identify gaps and shortages in housing resources.

COST-BURDENED
When a household spends more than 30% of their gross income on rent and utilities.

DIVERSION
Diversion is a category targeting households who are homeless and seeking emergency shelter. Diversion helps households resolve their immediate housing crisis by accessing alternatives to
entering emergency shelter or the experience of unsheltered homelessness. Diversion assistance includes problem-solving to identify an immediate, alternate housing arrangement or financial assistance such as a bus pass to stay with a family member.

EMERGENCY SHELTER
A facility with the primary purpose of providing temporary shelter for people experiencing homelessness. It includes emergency shelters that are opened seasonally and year-round.

HOMELESS MANAGEMENT INFORMATION SYSTEM (HMIS)
A software application designed to record and store client-level information on the characteristics and service needs of people experiencing homelessness. Each CoC maintains its ownHMIS, which can be tailored to meet local needs, but must also conform to HUD's HMIS Data and Technical Standards. Charlotte-Mecklenburg is part of an HMIS system that is managed by the Michigan Coalition Against Homelessness (MCAH).

APPENDIX: DEFINITIONS

HOUSEHOLDS WITH ADULTS & CHILDREN (FAMILIES)
Households that have at least one adult over the age of 18 and one child under the age of 18.

HOUSEHOLDS WITH ADULTS ONLY
Households with single adults and adult couples unaccompanied by children under the age of 18.

HOUSING INSTABILITY
When an individual or household experiences any of the following: difficulty paying rent, experiencing frequent moves due to economic or affordability reasons, doubling up with family or friends,or living in hotels. Many people who become homeless have faced housing instability.

HOUSING INVENTORY COUNT
A one-night snapshot of the number of beds and units on one night that are dedicated to persons experiencing homelessness and those who have formerly experienced homelessness.

NC 2-1-1
NC 2-1-1 is a health and human services information and referral system provided by United Way that operates 24/7/365. Coordinated Entry is Charlotte-Mecklenburg's portal to connect individuals and families who are homeless to an existing available shelter/ housing resource.

PERMANENT HOUSING
A desired destination for all people entering the homeless services system. It includes permanent housing programs and other permanent housing destinations. The full list of permanent housing destinations includes long-term care facility or nursing home, a unit that is owned or rented with or without a subsidy, and staying or living with friends or family that is considered to be permanent in tenure.

PREVENTION
Prevention is defined as a category of housing assistance targeting households facing near-term housing instability but who have not yet lost their housing. The continuum of prevention includes three tiers: 1) community-wide interventions aimed at changing systems and structures that perpetuate housing instability; 2) cross-sector collaboration and coordination to reduce the
prevalence of homelessness; and 3) targeted interventions including financial and legal assistance to help households maintain their housing.

APPENDIX: ORGANIZATIONAL SURVEY

MECKLENBURG COUNTY PREVENTION PROVIDER SURVEY QUESTIONS

- What is the name of the agency/program?
- Do you provide prevention assistance? If so, please provide your working definition of prevention and describe the specific prevention activities that are included. Please share any related documentation, including policies or procedures applicable.
- Please indicate the funding sources for prevention activities described in question 2.
- What are the populations served by the prevention assistance?
- Are there specific eligibility requirements connected to prevention activities (including residency)? If so, please describe. Please share any related documentation.
- How do you measure effectiveness for the prevention activities provided?
- What challenges, if any, related to providing prevention assistance in the community?
- In your opinion, which households are not being served with prevention
- assistance?
- In your opinion, which households should be targeted with prevention assistance?
- Beyond your program, what do you think is a promising practice to prevent eviction and promote housing instability in Mecklenburg County? What opportunities for collaboration do you see?
- What are the most important changes in how the community addresses prevention that should be considered?

APPENDIX:
PROCESS & METHODOLOGY

This project included research on prevention assistance and models across the United States, components of an effective prevention assistance system, and analysis of local prevention assistance. Mecklenburg County Community Support Services (CSS) shared information about the project with the community in June 2019. Subsequently, CSS invited all providers to participate in the project, using a broad, flexible definition of prevention assistance.

The prevention provider survey, which is included in the appendix, was created and sent to prevention assistance providers that had either identified previously as providing prevention assistance or elected to participate. Data collected from the surveys was combined and analyzed for trends, using a new prevention framework.

To identify an effective prevention assistance framework, a search of existing models was completed. CSS reviewed the new framework with providers to receive feedback. Provider feedback was integrated into the final draft of the report.