

Integrating Financial Empowerment Strategies into Housing and Homelessness Prevention Programs



INTEGRATING FINANCIAL EMPOWERMENT STRATEGIES INTO HOUSING AND HOMELESSNESS PREVENTION PROGRAMS

By Jennifer Medina, Jennifer Brooks and Rick Haughey

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CFED empowers low- and moderate-income households to build and preserve assets by advancing policies and programs that help them achieve the American Dream, including buying a home, pursuing higher education, starting a business and saving for the future. As a leading source for data about household financial security and policy solutions, CFED understands what families need to succeed. We promote programs on the ground and invest in social enterprises that create pathways to financial security and opportunity for millions of people.

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OVERVIEW

While homelessness has been a “persistent and enduring feature in American history,”¹ the recent economic downturn is producing a new face of those at risk of homelessness and a growing sense of vulnerability among many Americans. As the Executive Director of the Chatham-Savannah Homeless Authority, Mark Baggett, puts it, “While homeless services a few years ago were more focused on the guys under the bridge, most of the people coming to us now are working families who played by the rules but are facing the prospect of falling into homelessness.”² These families may only be a few paychecks away from being homeless, lacking the financial cushion to sustain themselves in the event of a job loss or unexpected medical bill.

Recognizing the need to address the increasing vulnerability of families and individuals in their communities, several local governments and nonprofit organizations across the country are implementing innovative financial security and asset-building strategies that seek to expand the financial cushion for their residents and clients. These strategies are those that help individuals and families better manage their finances, maximize their income and build a safety net. They include debt counseling and credit repair, financial education, access to low-cost checking and savings accounts, and free tax preparation assistance.

As the face of those at risk of homelessness changes, so too must the response. Current homeless and housing services coupled with innovative financial security strategies have the potential to help individuals and families regain a stable footing and build a more secure future. With woefully inadequate resources to assist homeless people and families in crisis, any response must not divert existing funding to this most at-risk group. Discussions should focus on how to give local agencies more leeway to implement appropriately targeted financial empowerment strategies and how to leverage funding resources dedicated to providing such services for low-income families.

CURRENT APPROACHES TO HOMELESSNESS AND HOUSING SERVICES

Approaches to homelessness and housing programs have evolved over the past three decades. Within homelessness services, the approach has shifted from emergency response to rapid, permanent re-housing programs. Housing programs have transitioned from an emphasis on developing and occupying public housing complexes to providing portable housing choice vouchers. Within both homelessness and housing programs, the funding streams associated with these programs have shifted to reflect these new priorities.

Homelessness Services

Over the past three decades, our nation’s approach to homelessness has evolved from an emphasis on emergency response to a focus on rapid re-housing. In the 1980s, homelessness was treated as a short-term problem that needed an emergency response.³ The passage of the McKinney Homeless Act of 1987, for example, included the Emergency Food and Shelter Program (administered by the Federal Emergency

¹ Walter Leginski, *Historical and Contextual Influences on the U.S. Response to Contemporary Homelessness* (Washington, DC: U.S. Department of Health and Human Services, 2007), 2.

² Mark Baggett (Executive Director of Chatham-Savannah Homeless Authority) in discussion with Jennifer Medina, June 2011.

³ Leginski, *Historical and Contextual Influences*, 7.

Management Agency) and emergency shelters and transitional housing programs (administered by the U.S. Department of Housing and Urban Development, HUD).⁴ Today, emergency assistance continues to be funded by HUD through the emergency solution grants (formerly the emergency shelter grants), a formula grant provided to state governments, metropolitan cities and urban counties.



In the mid-1990s, the approach to homelessness shifted to a more comprehensive approach via the “Continuum of Care” model.⁵ The Continuum of Care model requires local communities to establish a network of service providers, conduct a comprehensive planning process and apply for HUD funding via a single, unified application. According to HUD, “this structured application process was to stimulate community-wide planning and coordination of programs for individuals and families who are homeless.”⁶ Working through a variety of service providers, local communities conduct outreach, intake and assessment and provide emergency shelters, transitional housing, permanent housing and supportive services to their residents.⁷ Today, Continuum of Care funding consists of three competitive grant programs: (1) the Supportive Housing Program,

which includes transitional housing for homeless individuals and families, permanent housing for persons with disabilities, safe havens for persons with severe mental illness and supportive services; (2) the Shelter Plus Care Program, designed for homeless persons with disabilities and their families; and (3) the Section 8 Moderate Rehabilitation Single Room Occupancy Program, which provides rental assistance attached to a rehabilitated building.

In the past decade, a “housing first” approach has been integrated into the Continuum of Care model for homeless individuals with mental health and addiction problems.⁸ This approach emphasizes getting homeless individuals into permanent housing with access to supportive services as soon as possible and removes the linear requirements of sobriety or treatment associated with traditional, transitional housing programs. The philosophy behind “housing first” as opposed to a “housing ready” approach is that housing is a basic human right, not a reward for clinical success or compliance. Though implementation of the “housing first” model varies across the country, permanent supportive housing has been endorsed by the U.S. Interagency Council to End Homelessness, which stated in its 2010 Plan to Prevent and End Homelessness that “Permanent supportive housing has emerged as the solution for people facing the greatest challenges to housing stability, including serious and persistent physical and behavioral health problems.”⁹

While there is consensus on the value of supportive services in housing the homeless, there is some obvious tension between the housing first model and requiring services, such as drug treatment or financial education, as a condition of housing assistance. Such requirements are viewed as a violation of a basic tenet of housing first. Some practitioners, however, state that without required participation in services, completion rates for treatment or financial education programs drop significantly. They believe housing is needed as an incentive for completion of programs with long-term importance for the participants. Either way, the evolution trend has been toward permanent supportive housing and rapidly moving homeless individuals to permanent housing.

The focus on rapid re-housing was further emphasized with the recent passage of the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of

⁴ Ibid.

⁵ Ibid.

⁶ U.S. Department of Housing and Urban Development, *HUD’s Homeless Assistance Programs: Continuum of Care 101* (Washington, DC: U.S. Department of Housing and Urban Development, 2009), 7.

⁷ Leslie Leitch, Julia Pierson and Patrick Taylor, “Elements of a Continuum of Care [PowerPoint presentation],” (presentation, *Flexible Resources, Data-Driven Solutions: Using HMIS and HEARTH to End Homelessness*, Atlanta, GA, September 27-30, 2010), http://www.hudhre.info/documents/ElementsofCoC_Presentation.pdf.

⁸ Mary Cunningham, *Preventing and Ending Homelessness—Next Steps* (Washington, DC: The Urban Institute, 2009), 4.

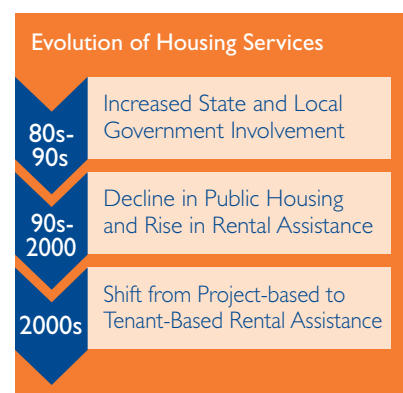
⁹ *Opening Doors: Federal Strategic Plan to Prevent and End Homelessness* (Washington, DC: United States Interagency Council on Homelessness, 2010), 11.

2009. The HEARTH Act consolidates HUD's competitive grant programs and places a greater emphasis on prevention. It also expands the definition of homelessness to include people who lived in a shelter prior to moving to an institutional care setting, people who will lose their housing within 14 days, unaccompanied youth and homeless families experiencing instability, and people fleeing a domestic violence situation.¹⁰

Housing Services

Over the past three decades, the role of state and local governments in defining housing policy has increased, and there has been a shift away from public housing developments toward tenant-based rental assistance.¹¹ This continues a trend toward deconcentrating poverty and providing more flexibility and choice with a focus on integration into existing communities.

During the 1980s and early 1990s, federal housing programs began a process of decentralization from the federal level to the state and local level which continues today. Through this process, local and state governments were given more control over the provision of housing for low-income residents in their communities. For example, the Low-Income Housing Tax Credit program – which encourages the development of affordable housing units by allowing developers to receive a federal tax credit equal to a percentage of the cost to develop low-income units – gave states the authority to allocate the credits, thereby allowing them to prioritize certain tenant populations by focusing resources on developments intended to provide affordable units to that particular population.¹² Similarly, the HOME Investment Partnership block grant established in 1990 gave local jurisdictions discretion over how to use federal funds to “assist homeowners, construct rental housing or provide rental assistance.”¹³



In the late 1990s, rental assistance programs began to take precedence over public housing developments. Between 1998 and 2007, the number of vouchers increased by more than half a million, while public housing units declined by over 140,000 units.¹⁴ During that same period, there was a shift from project-based rental assistance to tenant-based rental assistance. Project-based rental assistance is assistance for units in specific developments, whereas tenant-based rental assistance is assistance for families to use in homes they choose. In both cases, the tenant normally pays a percentage of the rent (approximately 30% of their income) and the local public housing authority pays the remainder.

WHAT STATE AND LOCAL GOVERNMENT, CONTINUUM OF CARE NETWORKS AND PUBLIC HOUSING AUTHORITIES CAN DO

Local governments, homelessness organizations, housing agencies and other community organizations can integrate asset-building strategies into homelessness prevention and homelessness/housing programs using a number of tools depending on the stage and current financial situation of their residents and clients. To assist individuals that are *not* currently homeless, but who would be homeless without emergency financial assistance, they can implement financial education and/or

¹⁰ “Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009 Section by Section Analysis,” National Alliance to End Homelessness, June 2009, http://www.endhomelessness.org/files/2385_file_HEARTH_Act_Section_by_Section_Analysis_June_2009.pdf.

¹¹ Maggie McCarty, Libby Perl, Bruce E. Foote, Katie Jones and Meredith Peterson, *Overview of Federal Housing Assistance Programs and Policy* (Washington, DC: Congressional Research Services, 2008), 1-6.

¹² Ibid.

¹³ Ibid.

¹⁴ Ibid., 29.

savings programs as a requirement to receive emergency assistance. Local entities can help at-risk and currently homeless individuals lower financial transaction costs by partnering with banks, credit unions and local Bank On initiatives to increase access to checking and savings accounts. They can also assist at-risk or currently homeless residents and clients in maximizing their income by partnering to provide or providing free tax preparation assistance to homeless and low-income workers. Other strategies such as building the capacity of case managers and implementing a centralized case management system can help increase referrals and access to essential financial empowerment services in the area. Public housing authorities can help their public housing residents and housing choice voucher clients by expanding the HUD-sponsored Family Self-Sufficiency (FSS) program or implementing local incentivized savings programs through HUD’s Moving-to-Work (MTW) demonstration. Finally, local governments can promote homeownership for its homeownership-ready residents by layering various funding sources, including first home mortgages, downpayment assistance and monthly stipends. This section examines each of these strategies in detail, identifying at what stage the strategy is appropriate, the financial empowerment tool used and examples of local entities that have successfully implemented these strategies.

ASSET-BUILDING STRATEGIES THAT LOCAL ENTITIES CAN USE AT VARIOUS STAGES OF FINANCIAL SECURITY

ASSET BUILDING STRATEGY	STAGE OF FINANCIAL SECURITY			
	Currently Homeless	At Risk of Homelessness	Public Housing Residents/ Voucher Recipients	Homeownership Ready
#1: Require/offer financial education and savings programs as part of emergency assistance	✓	✓		
#2: Provide assistance gaining identification necessary to open bank accounts and access public benefits	✓	✓	✓	
#3: Ensure availability of appropriate financial products through Bank On initiatives	✓	✓	✓	✓
#4: Maximize income through support of free tax preparation services	✓	✓	✓	✓
#5: Coordinate referrals and service delivery	✓	✓		
#6: Build capacity of case managers to connect individuals to a range of asset-building services	✓	✓		
#7: Encourage participation in HUD's Family Self-Sufficiency Program			✓	
#8: Increase savings opportunities for public housing residents and housing choice voucher recipients through HUD's Moving-to-Work demonstration			✓	
#9: Layer funding streams and programs to promote homeownership among homeownership-ready residents and clients				✓

Asset-Building Strategy #1: Require/offer financial education and savings programs as part of emergency assistance

Stage of Financial Security: Currently homeless or at risk of homelessness

While many people could benefit from financial counseling – regardless of their income level or net worth – fewer are willing to commit the time to complete courses without an external incentive. Financial assistance programs, including arrears payments, emergency rental and utility assistance all provide a carrot or stick to participate in financial education and savings programs. Recognizing this, states such as Rhode Island, New York and Georgia, as well as a few cities such as San Antonio, have linked financial education and savings to their emergency assistance programs. Whether the incentive should be a carrot or a stick is the subject of much debate. The housing first model says the incentive should be the carrot and that the programs should be voluntary and disconnected from homelessness housing assistance.

In 2009, HUD issued funding for Homelessness Prevention and Rapid Re-housing (HPRP) through its American Recovery & Reinvestment Act (ARRA) funds. In addition to providing funding for emergency assistance for individuals who are homeless or who would become homeless without assistance, HPRP included credit repair as an eligible activity. Some cities and states, such as San Antonio and Rhode Island, take a broad view of the term “credit repair” and have used HPRP to require recipients of emergency assistance to participate in financial counseling, and in the case of San Antonio, save a portion of their income. In San Antonio, anyone receiving more than one month of rental assistance was required to enroll in financial education classes, participate in one-on-one financial coaching and save a portion of his/her current income (see case study on pages 16-17 to learn more).

In Rhode Island, the cities of Providence, Pawtucket and Woonsocket pooled their HPRP funds with the state allocations to collaboratively subgrant funds to 18 agencies throughout the state. The cities and state worked together to make all policy and funding decisions, and the cities contribute to the salary of the state coordinator to monitor and conduct workshops on their behalf. The collaborative HPRP program requires the 18 subgrant recipients to provide financial counseling related to household budgeting, money management, accessing a free personal credit report and resolving personal credit issues to all recipients of HPRP financial assistance. Though the delivery varies among providers, the vast majority have combined a formal class with one-on-coaching. Services are either provided by financial education providers in the community (e.g., the local NeighborWorks or United Way), outside consultants brought on-site or case managers who have been certified in financial education. Additionally, part of the intake/assessment process for enrollment in the HPRP programs includes asking clients about their current budget and developing a working budget that takes into consideration monthly expenses including utility arrears, back child support payments and medical bills. Similar to San Antonio’s efforts, some of the HPRP subgrantees have experimented with setting up savings accounts for clients that receive more than three months of financial assistance. However, unlike in San Antonio, saving is encouraged, not required.

Although HPRP funding expires in 2012, most features of the program have been rolled into programs authorized under the HEARTH Act of 2009. The City of San Antonio and Rhode Island’s collaborative funding program plans to continue to encourage financial education through this funding authorization.

Although the programs have since expired due to funding constraints, New York's WorkAdvantage Program and Georgia's emergency utility assistance program are also examples of innovative integration of financial empowerment into emergency assistance programs. Like San Antonio, New York City linked rental assistance to a saving program known as the WorkAdvantage Matched Savings Program. Through WorkAdvantage, recipients of rental subsidies saved up to 20% of their income in a savings account that was matched at the end of the program. (The program provided a one-year subsidy, with a possible one-year extension.) Additionally, if the client paid \$50 in rent directly to the landlord, the city matched that \$50 with a deposit to their savings account. While in the program, clients participated in financial education and were required to apply for all work subsidies for which they are eligible, including the Earned Income Tax Credit (EITC).

Finally, the State of Georgia successfully linked financial education to emergency utility assistance through a unique partnership between the public utility company, Georgia Power, the Salvation Army, the United Ministries, University of Georgia's Cooperative Extension Office and a network of employers. Funded by the Ford Foundation, the program was specifically designed for *working* individuals facing emergency utility needs. Through referrals from their employers, individuals enrolled in the program by committing to attending financial education classes. In turn, these individuals continued to receive utility services through Georgia Power.

Asset-Building Strategy #2: Provide assistance gaining identification necessary to open bank accounts and access public benefits

Stage of Financial Security: Currently homeless, at risk of homelessness, or public housing residents/voucher recipients

Many homeless people lack identification, making it difficult for them to open bank accounts, apply for public benefits, get lawful employment and even stay in homeless shelters.¹⁵ Proving residency can also be a challenge for homeless individuals who lack a bill, voter registration card or other form of identification with a street address.¹⁶ When the Homeless Resource Network (HRN) in Columbus, GA, started offering bus service to its clients to help them get to work and medical appointments, they quickly learned that their clients were most excited about having identification, even though this source of identification could only be used for riding the bus. This discovery led HRN to develop their identification assistance program, which has served as a first step in getting individuals the proper identification required by financial institutions to open a bank account or apply for public assistance. HRN's identification assistance program helps clients collect school, sibling, marriage and voter registration records, as well as any other documentation necessary to prove identity and state residency.

Asset-Building Strategy #3: Ensure availability of appropriate financial products through Bank On and other financial access strategies

Stage of Financial Security: Currently homeless, at risk of homelessness, public housing residents/voucher recipients or homeownership-ready

Access to a bank account not only provides a safe place for individuals who are currently homeless or at risk of becoming homeless to store their money, but it also

¹⁵ National Law Center on Homelessness and Poverty, *Photo Identification Barriers Faced by Homeless Persons: The Impact of September 11* (Washington, DC: National Law Center on Homelessness & Poverty, 2004), 7.

¹⁶ Ibid.

plays a significant role in minimizing transaction costs associated with cashing checks and avoiding predatory lenders. Recognizing this, HPRP providers in Rhode Island encourage recipients of emergency assistance to open a bank account if they don't already have one. Through its Bank On Providence initiative, the City of Providence created a side-by-side comparison chart of bank account features available from participating financial institutions.¹⁷ Of particular relevance to individuals in financial distress is information on which banks consider clients who have been on the ChexSystem for less than one year. This resource also includes information on documentation required to open an account, which can assist homeless and other individuals who may need assistance gathering records to prove their identity and/or residency.

Asset-Building Strategy #4: Maximize income through support of free tax preparation services

Stage of Financial Security: Currently homeless, at risk of homelessness, public housing residents/voucher recipients or homeownership-ready

According to the National Law Center on Homelessness and Poverty, about 40% of all homeless adults are employed at some time during the year.¹⁸ This presents a great opportunity for local entities to intervene during tax season to help homeless and low-income workers retain as much of their income as possible through tax credits, such as the EITC and Child Tax Credit (CTC).

For the past two years, the Center on Budget and Policy Priorities has developed materials with strategies to assist workers who are homeless claim the EITC and CTC.¹⁹ Two organizations that have been successful in their outreach to homeless workers are the HRN in Columbus, GA, and the Heart of Florida United Way's (HFUW) Prosperity Campaign.

As a member of the Volunteer Income Tax Assistance (VITA) program in the Valley Coalition in Columbus, GA, the HRN offers free tax preparation assistance to its clients, former clients and other low-income individuals. HRN serves as the Continuum of Care lead agency in Columbus and provides transportation, identification assistance, storage, mail and housing stabilization services to individuals who are currently homeless or at risk of becoming homeless. In addition to offering free tax preparation assistance onsite, HRN allows their clients to use its P.O. Box or computer to receive or download copies of their W-2 forms. In 2010, HRN prepared 101 tax returns, thereby bringing \$109,053 back into the community.

HFUW works with the Coalition for the Homeless to educate employees and residents at the area's two residential facilities about EITC and CTC. For two days during tax season, HFUW sends volunteers from their VITA sites to help residents prepare their taxes. About 50 residents each year receive free tax preparation assistance through this program.

In other cities, VITA programs offer mobile tax preparation assistance that visits homeless shelters and residential facilities. For example, in San Antonio, the City-run VITA program sent a mobile team to its new service-integrated, residential campus for homeless individuals, Haven for Hope.

¹⁷ "Side-By-Side Comparison," *Bank On Providence*, February 2011, <http://www.bankonprovidence.org/Userfiles/file/Bank-Comparison.pdf>.

¹⁸ Center on Budget and Policy Priorities, *Workers Who are Homeless* (Washington, DC: Center on Budget and Policy Priorities, 2012), 25.

¹⁹ *Ibid.*

Asset-Building Strategy #5: Coordinate referrals and service delivery

Stage of Financial Security: Currently homeless or at risk of homelessness

A coordinated referral and service delivery system can leverage services through partnerships with existing nonprofit service providers to help homeless individuals or at-risk individuals. Haven for Hope in San Antonio is perhaps one of the best examples of a comprehensive, coordinated referral and service delivery system. As the largest Homeless Transformation Campus in the country, Haven for Hope is a 37-acre, 15-building residential campus providing comprehensive, transformational services through a network of 78 nonprofit and government agencies. As a huge residential campus, Haven for Hope provides dormitory-style living (bunks), cots and single-room occupancy facilities. In addition, the Prospects Courtyard provides a gated and safe outdoor sleeping area along with a meal, a shower and a sleeping mat for individuals who have not yet committed to joining the program but need a safe place to sleep off of the streets. The courtyard often attracts over 500 people per night. Since Haven for Hope is not intended to be a permanent shelter, the staff work with clients to find them public housing, rental assistance or other housing. Their success rate here is remarkable, with a one-year housing retention rate of 93%.

What makes Haven for Hope so unique is the range of services it offers and the coordinated delivery system it employs. Services offered by on-campus partners include financial education and planning, personal financial literacy, employment assistance, job training, veteran and non-veteran housing services, pet care, conflict resolution and anger management, rehabilitation and counseling services, vision and dental services, and more. A city-coordinated VITA mobile team assisted 18 people in the 2012 income tax season. Because of the breadth of services, a centralized case management system where one case manager develops a plan with each resident results in a coordinated service delivery system.

Although the Chatham-Savannah Homeless Authority does not offer service in one centralized location like Haven for Hope, they do have a “no wrong door approach,” which is different from a one-stop shop in that the Homeless Authority employs twelve unified case managers that are outsourced employees to homelessness agencies and domestic violence shelters in the area. Through this centralized case management system, case managers work with clients to develop a service plan that identifies long-term solutions.

At HRN in Columbus, GA, the women’s homeless assistance program has a centralized case management program modeled off of the Chatham-Savannah Homeless Authority. This centralized system helps the various members of the Continuum of Care network to facilitate referrals and coordinate services. To build awareness of its services on the street, HRN distributes a pocket-sized guide – called Street Beat – which features emergency services, employment, transportation, mental health and substance abuse assistance in the area. To build awareness of services within the Network, HRN produces an expanded resource guide with hyperlinks to service providers and Continuum of Care members meet monthly to discuss service provision. The locations of these meetings vary between partners to give members an opportunity to visit other facilities and learn about the services they provide.

In Providence, the local government partnered with the John Hope Settlement House and United Way of Rhode Island to produce a comprehensive resource guide to facilitate referrals and to help residents “build skills, income and assets.”²⁰ In addition to providing eligibility and contact information for services such as cash, food, medical, legal and child care assistance, the resource guide also provides references for financial education, job search, training, placement assistance and income tax preparation assistance.

Asset-Building Strategy #6: Build capacity of case managers to connect individuals to a range of asset-building services

Stage of Financial Security: Currently homeless or at risk of homelessness

Case managers are in the best position to connect clients to asset-building services since they have direct contact with clients. However, demands on case managers are already quite high. It is important, therefore, to equip case managers with training and resources to make it easy for them to link clients to asset-building services in the community.

In Rhode Island, the HPRP coordinator for the State and the Cities of Providence, Pawtucket and Woonsocket conducts mandatory monthly technical assistance meetings for the 25-30 case managers administering the projects on the ground. These meetings have built the capacity of the case managers on a number of topics, including the financial education component of the program. One session dedicated exclusively to financial counseling featured a panel of local financial counselors, a representative from Providence’s Department of Planning, which has been leading the implementation of financial empowerment strategies throughout city, and the Housing Network of Rhode Island.

Rhode Island’s HPRP program also coordinated with the local Jump Start coalition – a coalition of businesses, organizations and individuals dedicated to improving the financial capabilities of young people and vulnerable populations – to allow HPRP case managers to attend the Jump Start Rhode Island annual conference to learn more about financial counseling methods, strategies and resources. Since the start of the HPRP program, several case managers have gone on to get certified in financial education counseling.

Asset-Building Strategy #7: Encourage participation in HUD Family Self-Sufficiency Program²¹

Stage of Financial Security: Public housing residents/ voucher recipients

The Family Self-Sufficiency Program (FSS) is a HUD Program to incent communities to develop strategies to help housing choice voucher participants and public housing residents achieve self-sufficiency. The FSS program for voucher recipients is separate from the FSS program for public housing residents, but the components are similar. The program includes a case management and savings component. Each participant is paired with a case manager who facilitates access to services such as child care, transportation, credit counseling and education. Participants are also eligible to receive deposits into an escrow account when their income increases.

²⁰ “Resource Connections Guide 2010: Connecting Providence Residents to Selected Opportunities to Build Skills, Income and Assets,” John Hope Settlement House, City of Providence – Office of the Mayor and United Way Rhode Island, 2010, <http://www.providenceri.com/ONS/resources>.

²¹ This section is adapted from Jeff Lubell, “Expanding Asset-Building Opportunities for Low-Income Families Through FSS,” *Family Self-Sufficiency Partnerships*, April 2005, <http://fsspартnerships.org/includes/expandingfss.pdf>.

Generally, families in these programs pay 30% of their income for rent and utilities, so that when a family's income increases, they must pay higher rental payments. This is viewed by some as a disincentive to work. Under the FSS Program, however, if income increases, the amount of the commensurate rent increase is deposited into an escrow account. This money is available to the participant upon successful completion of the program. FSS participation is optional for Section 8 voucher recipients and public housing residents and has been historically underutilized.

While more than 1,400 housing agencies run FSS programs (accounting for about 43% of the voucher programs and 12% of the public housing programs), public housing authorities are not required to offer the FSS programs. One deterrent for public housing authorities is the overall cost and time commitment associated with case management. While FSS participants are in the program for five years, funding for FSS coordinators is mostly determined through annual competitive grants. Although HUD covers the cost of the FSS coordinators to conduct case management, changes in the procedures used to distribute the funding (e.g., changing criteria in the grant application rankings) has led to a loss of coordinator funding for a number of agencies with FSS programs. Without advanced notice of the criteria, it is difficult for public housing agencies to be sure they will receive FSS funding for their coordinators.

In the face of variable HUD funding for FSS coordinators, public housing authorities should look for other ways to provide case management services. One strategy is to partner with other agencies in the community that already provide case management services. With the exception of evaluating FSS participants' requests to use their escrow funds, "FSS case management is substantially the same as case management that other agencies use to help unemployed or underemployed adults obtain employment, build their job-related skills, and access higher paying jobs."²² By partnering with these agencies, public housing authorities can leverage existing case management services to operate their FSS programs. Options for partnerships include Technical Assistance for Needy Families (TANF) agencies, community action agencies, Head Start programs and work development agencies. FSS programs could also link with HOPE VI, Community Development Block Grants (CDBG) and Individual Development Account (IDA) programs which have case management components.

As one example, the YES program is a partnership between the Alaska Housing Finance Corporation (AHFC) and the Alaska Division of Public Assistance (DPA), which is the state TANF agency. The program is designed to expand participation in the FSS program among TANF households. Under this partnership, DPA provides case management while the FSS participant is receiving TANF assistance and for up to six months thereafter. AHFC handles case management for the remainder of individuals' FSS terms. Each agency covers its own costs of participation.

After years of contracting with DPA to provide FSS case management in Anchorage, AHFC and DPA wanted to find a way to expand FSS to more communities. A project called "YES" (Your Earnings Saved) was created to implement FSS enrollment and case management within the TANF environment. The project was implemented on a pilot basis in Anchorage.

The resulting YES Anchorage Can Pilot Project has yielded positive results. TANF case managers appreciate FSS/YES as an additional incentive to work for many

²² Ibid.

families on their caseloads. TANF workers and contractors provide case management support for new FSS participants while they are still enrolled in the TANF program and for up to six months after they leave the TANF roles. AHFC staff pick up case management responsibilities for the time remaining in a participant's FSS contract. AHFC finds it is able to handle many more FSS participants through this collaboration with DPA than it could on its own. As of September 2004, this approach has allowed AHFC to nearly double the reach of its FSS program, from 157 to 275 participants statewide. In January 2005, the program experienced its first graduates: one graduate accumulated \$4,417.56 after just 15 months in FSS. Two other graduates increased their incomes so dramatically that they no longer needed housing assistance."²³

Asset-Building Strategy #8: Increase savings opportunities for public housing residents and housing choice voucher recipients through HUD's Moving-to-Work demonstration

Stage of Financial Security: Public housing residents/ voucher recipients

HUD's Moving-to-Work (MTW) demonstration program waives certain rules associated with the administration of public housing and voucher programs to allow public housing authorities to test innovative strategies to increase cost savings, resident self-sufficiency and housing choices for low-income individuals.²⁴ The MTW program allows select public housing authorities to treat the three primary HUD funding streams – Public Housing Operating Funds, Capital Funds and Housing Choice Voucher funds – essentially as a block grant with greater discretion over the distribution of those funds among programs.

Currently, there are 33 public housing authorities participating in the MTW demonstration. "In some cases, Congress has authorized specific public housing authorities (PHAs) to become part of MTW, and in others, Congress has authorized HUD to select the agencies through its own processes. When HUD is responsible for the selection of new MTW PHAs, HUD issues a Notice with criteria for admission and evaluates applications in a competitive process."²⁵ Since the program started in 1988, HUD has issued three notices (in 1996, 2000 and 2009). HUD has not indicated plans to issue a notice in the immediate future.

Although only certain housing authorities are eligible to apply to participate in the MTW demonstrations,²⁶ eligible and participating PHAs could use the waivers to expand savings opportunities for public housing residents and voucher participants. They can do this by establishing savings accounts for their clients and linking deposits to benchmarks other than (or in addition to) increases in income. Two examples of agencies that have used the MTW to create special accounts for their clients are the Seattle Housing Authority (SHA) through its Community Services Department and the Housing Authority of the County of San Mateo (HACSM). While SHA has established "tenant trust accounts" for its public housing residents, HACSM has used the demonstration to establish special escrow accounts for voucher recipients.

Through the MTW program, the SHA automatically deposits a percentage of the rent that its public housing residents owe each month into a tenant trust account that residents can use at the end of the program to purchase a home, start a business or go back to school. Though the model has accumulated savings for

²³ Ibid.

²⁴ "Moving to Work (MTW)," U.S. Department of Housing and Urban Development, July 2012, http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/ph/mtw.

²⁵ "Moving to Work (MTW) FAQ," U.S. Department of Housing and Urban Development, July 2012 http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/ph/mtw/faq.

²⁶ For example, the 2009 HUD Notice laid out the following three criteria and listed approximately 20 agencies that were eligible to apply based on the criteria: (1) The PHA is currently designated as a High Performing Agency under the Public Housing Assessment System (PHAS), (2) The PHA is a HOPEVI grantee, and (3) The PHA administers no more than 5,000 aggregate housing vouchers and public housing units.

residents, the SHA is in the process of evaluating the program through a series of interviews with current and former participants, as well as focus groups, because the program has not seen the uptake and savings potential that SHA originally anticipated. (Currently, there are 300 participants – only half of those eligible for the program – with an average account balance of \$1,000, compared with \$4,000-\$5,000 under the FSS program.) Moreover, the SHA has seen no difference among tenant trust participants and non-tenant trust public housing residents when it comes to wages earned and the number of residents that move out of public housing into independent housing.

One change SHA is considering is linking deposits into the tenant trust accounts to certain benchmarks achieved by residents. The goal is to transform the program from a passive system where deposits into the tenant trust account happen automatically regardless of resident behavior to an incentive-based system where deposits occur when the resident meets a goal or objective. For example, rather than depositing funds every month, SHA would make deposits into the tenant trust accounts when a participant completes an English as a Second Language (ESL) class, obtains a vocational certificate or improves his/her credit score. Another change they are considering to increase participation in the program is building the capacity of the property management to promote the program when they meet with residents since it is the property management – not the public housing authority's community services administration – that has the most contact with residents.

In San Mateo County in California, the Housing Authority is using the MTW demonstration to create special escrow accounts for approximately 300 clients that are referred to them from partner agencies. (This program is separate from their FSS program which is for current voucher recipients.) The MTW escrow program provides rental assistance for five years as clients work toward the self-sufficiency goals that they develop when they enroll in the program. At the end of those five years, if the participants have increased income, achieved educational goals, taken a HACSM-approved budget class, increased savings or improved their credit score, they are eligible for escrow credits. The following schedule indicates the escrow credit amounts:²⁷

1. \$1,000 per family who has increased a minimum of \$1,200 annually in earned income at graduation.
2. \$100 for each completed education goal such as GED, a degree from an accredited school/college, a vocational certificate, etc. The maximum escrow credit for achieving educational goals will be \$300 per family.
3. \$100 per family for completing a HACSM-approved budget class.
4. \$1,500 per family for increasing savings by an additional \$1,500 or more at graduation.
5. \$1 for each credit point improved. The escrow credit for improving credit score is limited to one adult family member per family.

Families may qualify for one or more of the credits above, but the maximum credit is \$3,000 per family.

²⁷ "Moving to Work Annual Plan," Housing Authority of the County of San Mateo, June 2010, <http://portal.hud.gov/hudportal/documents/huddoc?id=sanmateo-pln-fy11.pdf>.

Asset-Building Strategy #9: Layer funding streams and programs to promote homeownership among homeownership-ready residents and clients

Stage of Financial Security: Homeownership-ready

Local and state governments can play an integral role in supporting residents who are homeownership-ready. By layering various first-time homebuyer assistance funding streams, local and state governments can help fill the affordability gap, which is the difference between the amount for which a family can qualify and the price of the home the family plans to purchase. Some resources that can be used include first mortgages, mortgage credit certificates, downpayment assistance loans and grants, and monthly stipends.

In Forsyth County, NC, the Department of Housing has layered a number of funding sources. Working in partnership with Winston-Salem Housing, the Center for Homeownership, the Experiment in Self-Reliance, Habitat for Humanity and Rural Development, local and state governments can provide direct lending programs to first-time homebuyers, grants or loans for downpayment assistance, and funding for first-time homebuyer counseling.

Forsyth County also works closely with the local housing authority to enroll Section 8 homeownership voucher participants and family self-sufficiency participants. Through the Homeownership Voucher program, PHAs have the option of using their normal voucher payment schedule to provide a subsidy for monthly homeownership expenses. Monthly homeownership expenses include mortgage principal and interest, mortgage insurance premiums, real estate taxes and homeowner insurance, PHA allowance for utilities, PHA allowance for routine maintenance costs, PHA allowance for major repairs and replacements, and principal and interest on debt to finance costs to make the home accessible for a family member with a disability. Over 900 housing authorities across the United States have reported one or more homeownership voucher home purchases to HUD.²⁸ The advantage of working with FSS participants is that the escrow savings can not only be used as downpayment assistance, but also as a resource to pay off liabilities that may prevent homeownership-ready individuals from obtaining a mortgage. A survey of 19 FSS programs found that one-third of FSS graduates become homeowners.

POLICY RECOMMENDATIONS

While local entities have a variety of strategies at hand to integrate asset building into homelessness prevention, housing and homeownership programs, there are several policy changes that would facilitate deeper, more effective integration. At the federal level, HUD should issue guidance that authorizes service providers to implement a wide range of financial security and asset-building strategies under the credit repair component in the HEARTH Act. HUD should also adapt the FSS Program to allow public housing authorities to deposit funds into participants' escrow accounts when they reach certain milestones as opposed to only when their income increases.

²⁸ "Homeownership Vouchers," U.S. Department of Housing and Urban Development, July 2012, http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/homeownership. See also the HUD spreadsheet listing PHAs that have reported one or more homeownership voucher home purchases, downloadable at http://portal.hud.gov/hudportal/documents/huddoc?id=publiclist_vhosites.xls.

At the local and state levels, Continuum of Care networks – which are normally led by local governments or a large nonprofit – should include asset building in their annual consolidated plans used to apply for Continuum of Care funding. The lead agencies – which are responsible for subgranting federal funds to local entities – should give extra credit to applicants who demonstrate how they will integrate asset-building strategies into their service provision. Finally, state and local governments should simplify requirements for obtaining identification necessary to open bank accounts, ensure service providers do not deny assistance for lack of identification, and provide alternatives to residency requirements for people who are homeless.

CASE STUDY: SUCCESSFUL LOCAL INITIATIVE

San Antonio's Homelessness Prevention and Rapid Re-housing Program

The American Recovery and Reinvestment Act of 2009 (ARRA) funded the Homelessness Prevention and Rapid Re-housing Program (HPRP), which provides financial assistance, housing relocation and stabilization services to individuals and families at risk of becoming homeless or who are currently homeless. The program includes rental assistance, utility assistance, moving costs, case management services and credit repair as eligible activities.

As a formula grant administered by HUD through ARRA, many states, cities and urban counties received HPRP funds. What distinguishes San Antonio's program from other cities is its unique approach to HPRP's credit repair component. Working with partners, the City of San Antonio requires HPRP participants receiving more than one month of financial assistance to participate in financial education seminars, attend one-on-one financial coaching and save 30% of their monthly income.

Like other HPRP programs across the country, individuals with household incomes at or below 50% of the area median income were eligible to receive HPRP financial assistance and case management support if they had no appropriate subsequent housing options identified and no financial resources and support networks to obtain housing or remain in existing housing. All participants are assessed for eligibility by a case manager. Like other cities, San Antonio pays rental arrears and the current month's rent without requiring recipients to participate in financial education. Unlike other cities, however, individuals and families who choose to receive additional months of rent are required to participate in the financial education and savings component of the program.

Participants are referred to the financial education and savings component of the program by ten partner agencies responsible for intake, case management and financial assistance. These partners include organizations serving HIV-positive individuals, Head Start families, homeless or at-risk individuals and families, and families with school-aged children or

young adults exiting foster care. Participants attend six hours of financial education, which is divided into four 90-minute courses, and three hours of individual, one-on-one financial coaching. The individual coaching sessions are designed to personalize the information learned in the seminars and are structured along the main themes of the classes: budgeting, credit and savings. While in the program, participants save 30% of their current monthly income, an amount equal to the recommended percentage of an individual's total income that should go toward housing expenses. The savings component has left participants that have exited the program with a small reserve/nest egg.

Richard Keith, Special Projects Manager at the City of San Antonio, accredits much of the success of the program to the promotora model that has been used. "Promotoras" are individuals from within a particular community who serve as liaisons between program beneficiaries and the program service providers. In San Antonio, where 75% of residents speak Spanish in the home, the financial educators and coaches are protomotoras from within the Latino community. SABEResPoder, a provider of educational resource guides and trainings for Spanish-speaking Latinos residing in the United States, conducts the six-hour financial education course using its curriculum designed for and targeted to Latino immigrant communities. The three-hour, one-on-one financial coaching sessions are led by Avenida Guadalupe Association and Avance, two local organizations with strong relationships within the Latino community. The use of promotoras like SABEResPODER, Avenida Guadalupe and Avance has helped to break down language and cultural barriers as well as trust issues associated with conversations about personal finance.

San Antonio's experience illustrates three key lessons. First, while HPRP funding included credit repair as an eligible activity, HUD allowed for flexibility in how this component was implemented at the local level. San Antonio took advantage of this flexibility to establish a structured financial education and savings program for all recipients of homelessness prevention and rapid re-housing assistance. Cities can learn from San Antonio's experience by implementing a similar model for emergency assistance programs authorized under the HEARTH Act and by working closely with HUD and other federal funders to find ways to integrate asset building into federally funded programming.

San Antonio's HPRP program also illustrates that financial assistance programs – particularly medium- to long-term financial assistance programs of several months – provide an incentive that can be leveraged to bring financial education to scale. In the case of HPRP, six months of "free money" served as the incentive for participants to commit to financial education classes, one-on-one coaching and monthly savings. Finally, San Antonio's unique promotora model demonstrates the importance of drawing talent from within the population a program seeks to serve in order to maximize the program's effectiveness.

This section examines each of the preceding policy recommendations in more detail.

Federal

1. **HUD should include financial empowerment strategies in its guidance on the credit repair component of the HEARTH Act.** The HEARTH Act includes credit repair as an eligible activity for the Emergency Solutions Grant (Sec. 415) and Continuum of Care Grants (Sec. 423), but HUD has yet to issue guidance on these two funding streams.²⁹ Under the Homelessness Prevention and Rapid Re-housing program, HUD issued guidance that said “HPRP funds may be used for services that are targeted to assist program participants with critical skills related to household budgeting, money management, accessing a free personal credit report and resolving personal credit issues.”³⁰ When issuing guidance for the HEARTH Act, HUD could expand the above definition to include additional activities targeted at paying down debt and improving credit, such as increasing savings, maximizing tax credit through EITC outreach and free tax preparation assistance, and access to safe financial products to minimize predatory lending which exacerbates debt and credit problems.
2. **HUD should allow public housing authorities to deposit a portion of rent into escrow account when FSS participants meet certain benchmarks as opposed to only when their income increases.** Since public housing authorities only deposit income in FSS participants’ escrow accounts when their incomes increase, the program primarily benefits individuals who do not have a job when they enroll. If an unemployed individual enrolls and gets a job, the full 30% of his/her income goes to the escrow account. However, if an employed individual enrolls in the program and their income increases, only the rent increase is deposited into the escrow account. Furthermore, if a participant is employed but with little opportunity for upward job mobility, it is unlikely his/her income will increase. HUD could allow public housing authorities to deposit a portion of a participant’s rent into an escrow account when he/she reaches other benchmarks outlined in their FSS plans (i.e., completion of a certificate program, improved credit score, etc.) in order to expand the savings potential of the participants.
3. **Federal agencies should ensure that state and local offices do not unlawfully deny public benefits to individuals lacking identification.** Access to public benefits is an asset-building strategy because it allows recipients to contribute more of their earned income to savings and acquisition of other assets. Unfortunately, lack of identification can prevent homeless people from obtaining the public benefits they need. Although federal and state laws make it illegal to deny services due to lack of photo identification, a 2004 survey of 56 homeless service providers in 16 states conducted by National Law Center on Homelessness and Poverty found that between 31-51% of their clients were denied service monthly due to lack of photo identification. Federal agencies such as the USDA and SSA should train their local offices on laws protecting individuals without photo identification in the Food Stamp and SSI programs and monitor them for compliance.³¹

²⁹ “The McKinney-Vento Homeless Assistance Act as amended by S.896 The Homeless Emergency and Rapid Transition to Housing (HEARTH) Act of 2009,” U.S. Department of Housing and Urban Development, June 2009, <http://www.hudhre.info/documents/HomelessAssistanceActAmendedbyHEARTH.pdf>.

³⁰ “Notice of Allocations, Application Procedures and Requirements for Homelessness Prevention and Rapid Re-Housing Program Grantees under the American Recovery and Reinvestment Act of 2009,” U.S. Department of Housing and Urban Development, June 2009, http://www.hudhre.info/documents/HPRPNoticeRedline_6_08_09.pdf.

³¹ National Law Center, *Photo Identification Barriers*, 6.

State/Local

1. **Local governments and Continuum of Care networks should include asset-building strategies in HUD Community Development and Housing Consolidated Plans and Continuum of Care Plans.** Local governments and community stakeholders engage in two key strategic planning processes to receive funding from HUD for homelessness prevention and homeless/housing programs. First, local and state jurisdictions that are eligible for HUD funding must create a Consolidated Plan, which outlines the community's priorities for housing and community development as well as addressing homelessness.³² The Consolidated Plan lays out how the jurisdiction will use HUD formula-funded grants, including CDBG, the HOME program, Emergency Shelter Grants program and Housing Opportunities for People with AIDS will be used.

The Continuum of Care plan – which is the basis to apply for the three competitive Continuum of Care funding streams (the Supportive Housing Program, Section 8 Moderate Rehabilitation Single Room Occupancy and Shelter Plus Care Program) – “serves as a multi-year strategic planning and networking tool for the homeless services system.”³³ When a Continuum of Care network applies for funding, they must certify that “the project is consistent with the Consolidated Plan of the jurisdiction where each proposed project is found.”³⁴ Since these two plans provide the foundation for funding and implementation, it is important to include asset-building strategies in both of these plans. Integrating financial empowerment strategies into the planning process will facilitate integration on the ground.

2. **Continuum of Care lead agencies should give extra credit for asset-building strategies in applications for Continuum of Care funding.** Continuum of Care lead agencies – which are often local governments or large nonprofits – are in a unique position to promote asset-building strategies as the subgrantor of Continuum of Care funding streams. Continuum of Care lead agencies should give extra credit on applications for funding if the applicant includes asset-building strategies in its proposal. Providence, RI, has implemented this system for its CSBG funding and has seen an increased effort to implement financial empowerment strategies.³⁵
3. **State governments should simplify requirements for obtaining identification to remove barriers for homeless people to open bank accounts, apply for public benefits, get lawful employment and even stay in homeless shelters.**³⁶ Proper identification is necessary for opening a bank account and makes it easier to obtain public benefits. Unfortunately, proving identity and residence to obtain identification can be a challenge for homeless people. According to the National Law Center of Homelessness and Poverty, “because homeless people usually have no place to store possessions, they often lose their belongings, including their identification, or police or others destroy them.”³⁷ Moreover, in many states, in order to obtain a state-issued photo ID, you need a birth certificate, but in order to obtain a birth certificate, you need a photo identification. Proving residency is difficult for homeless individuals since they lack a street address.

States should “allow reasonable alternatives to identity documentation requirements when someone has no photo ID or birth certificate, such as school records, photo copies of old IDs, voter registration cards and IDs from government social service programs.”³⁸ Several states allow the following

³² U.S. Department of Housing and Urban Development, *HUD's Homeless Assistance Programs: Continuum of Care 101* (Washington, DC: U.S. Department of Housing and Urban Development, 2009), 17.

³³ *Ibid.*, 10.

³⁴ “Competitively Awarded Homeless Programs (Continuum of Care),” U.S. Department of Housing and Urban Development, http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/homeless/programs/coc.

³⁵ “Community Development Block Grant (CDBG) – Application Process,” City of Providence, <http://www.providenceri.com/planning/yr38-cdbg-cnog-application-process>.

³⁶ National Law Center, *Photo Identification Barriers*, 6.

³⁷ *Model Procedures to Help Homeless Persons Obtain Identification* (Washington, DC: National Law Center on Homelessness and Poverty, 2006), 1-4.

³⁸ National Law Center, *Photo Identification Barriers*, 6.

documents to prove identity: health insurance cards, certified letters of identification for wards of court, social services or public benefit cards, guardianship or custody documents, expired government-issued ID cards, medical records from a doctor or hospital, or food stamp cards.³⁹ States should also allow birth certificates of children with the name of the parent seeking identification; certified driving records from another state; identification issued by a county or city jail facility; Medicare or Medicaid ID cards; arrest records from a law enforcement agency; affidavits of identification from state corrections, parole, probation agencies or youth corrections agencies; certified copies of school enrollment or records/transcripts issued by a state accredited school; ID cards issued by a licensed residential child care facility; and/or military discharge documents.⁴⁰

States should also provide alternatives to prove residence for those that lack a street address by allowing homeless persons to use a descriptive address or an affidavit from a provider or government agency indicating that the person is a state resident. In Oregon, for example, documents such as educational enrollment records, hotel or campground receipts, or a statement from a shelter can serve as proof of residency.

4. States should provide alternatives to residency requirements for people who are homeless, such as allowing homeless persons to use a descriptive address⁴¹ and states should also waive the fee for an ID for people who are homeless, and who often cannot obtain an ID because they cannot afford one.⁴²

CONCLUSION

While this guide has focused on strategies and policy recommendations to integrate asset-building into homelessness prevention and homeless/housing programs primarily funded through HUD, a number of federal agencies administer programs targeted at assisting individuals at risk of homelessness or currently homeless. For example, the Department of Labor runs a Homeless Veterans Reintegration Program (HVRP) and the Department of Health and Human Services administers Projects for the Assistance in Transition from Homelessness (PATH) and a Street Outreach Program for runaway youth. The Department of Veterans Affairs has a variety of programs for homeless veterans, including Domiciliary Care for Homeless Veterans, Healthcare for Homeless Veterans, Homeless Providers Grant and Per Diem, and the Homeless Veterans Dental Program. The Department of Education administers the Education for Homeless Children and Youth Program, while the Department of Homeland Security funds the Emergency Food and Shelter Program. The U.S. Interagency Council on Homelessness is an independent agency tasked with coordinating the federal response to homelessness through partnerships between government agencies and with the private sector.

In addition to these targeted programs, there are a number of “mainstream” programs for which those at risk of homelessness and currently homeless may be eligible due to their financial circumstances. For example, the Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF) Program and Low-Income Heat and Energy Assistance Program (LIHEAP) are means-tested programs for low-income individuals and families.

³⁹ National Law Center, *Model Procedures*, 1-4.

⁴⁰ *Ibid.*

⁴¹ National Law Center, *Photo Identification Barriers*, 6.

⁴² *Ibid.*, 24.

Further research should examine these targeted and mainstream programs to explore additional opportunities to integrate asset-building strategies into social service systems. In addition to identifying new funding streams that can support financial empowerment efforts, integration into these programs will provide new entry points to access individuals struggling to regain their financial footing and new opportunities to help them build a safety net for themselves and their families.

Featured City and State Initiatives:

San Antonio

- Homelessness Prevention and Rapid Re-housing (<http://www.sanantonio.gov/comminit/comminitAmericanRecoveryReinvestment.aspx>)
- Haven for Hope (<http://www.havenforhope.org/new/>)

Providence/Rhode Island

- Homelessness Prevention and Rapid Rehousing Program (<http://www.hrc.ri.gov/HPRP.php>)
- Bank On Providence (<http://www.bankonprovidence.org/>)

New York City

- WorkAdvantage Program (<http://www.nyc.gov/html/dhs/html/press/pr042507.shtml>)

Seattle

- Seattle Housing Authority Moving To New Ways (<http://www.seattlehousing.org/news/mtw/>)

Savannah

- Chatham-Savannah Homeless Authority (<http://homelessauthority.org/>)
- Step-Up Savannah (<http://stepupsavannah.org/>)

Columbus

- The Homeless Resource Network (<http://homelessresourcenetwork.org/>)

Featured Asset-building Tools:

Financial Education

- Center for Financial Security (<http://cfs.wisc.edu/home.aspx>)
- MyMoney.gov (<http://www.mymoney.gov/>)
- NEFE (<http://www.nefe.org/>)
- Asset Platform (<http://assetplatform.org/apwebsite/Home.aspx>)
- Jump Start (<http://www.jstart.org/site/PageServer>)

Matched Savings Programs

- CFED (<http://www.cfed.org/>)
- Assets for Independence Program (<http://www.acf.hhs.gov/programs/ocs/afi/>)

Tax Assistance and the Earned Income Tax Credit

- Center on Budget and Policy Priorities (<http://www.cbpp.org/>)
- National Community Tax Coalition (<http://tax-coalition.org/>)

Getting Banked

- Join Bank On (<http://joinbankon.org/>)

For more information:

Homelessness Prevention and Rapid Re-housing

(<http://www.hudhre.info/HPRP/>)

Homeless Emergency Assistance and Rapid Transition to Housing Act

(<http://www.hudhre.info/hearth/>)

Continuum of Care Funding

(http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/homeless/programs/coc)

Family Self-Sufficiency Programs

- FSS Partnerships (<http://www.fsspartnerships.org/>)
- Center on Budget and Policy Priorities fact sheet (<http://www.cbpp.org/cms/?fa=view&id=346>)
- Housing Choice Voucher Family Self-Sufficiency (http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/fss)
- Public Housing Family Self-Sufficiency (http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/centers/gmc/categorical/phfss)

Move-to-Work Demonstration (http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/ph/mtw)

Homeownership Programs

- Section 5(h) Homeownership Program (<http://portal.hud.gov/hudportal/HUD?src=/programdescription/sec5h>)
- Section 32 Homeownership Program (http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/centers/sac/homeownership_and (<http://www.hud.gov/offices/pih/centers/sac/homeownership/section32deskguide.pdf>))
- Homeownership Voucher Program (http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/homeownership)



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