

## 2024 SURVEY Housing People Exiting Homelessness





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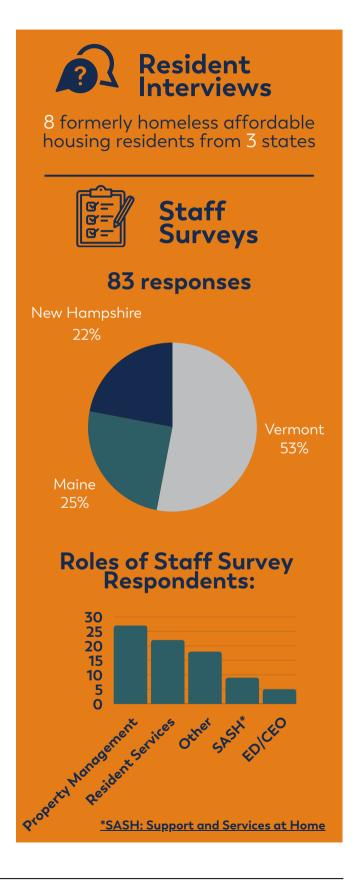
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#### INTRODUCTION

#### **PURPOSE**

Evernorth Connections supports our partner housing organizations with data collection, advocacy, and programming so that affordable housing residents in northern New England can thrive. Over the past several years, we have heard from our partners that the challenges around housing people who are exiting homelessness are increasing. Partners describe particular struggles in helping residents manage mental health conditions, substance use disorder, and the financial strain associated with the expiration of COVID-era benefits and the recent rise in inflation.

In 2024. Evernorth Connections conducted surveys and interviews of our housing partner staff and formerly homeless residents in Maine. New Hampshire, and Vermont to learn more about how affordable housing organizations are serving this population. Through this project we wanted to thoroughly illuminate the complexities of the issue, identify what is working, and share any areas of success or best practices that housing organizations and residents find to be effective. We intend to share this information with partners, funders, and advocates, and to use the information we gathered for legislative advocacy.



# EXPERIENCES OF FORMERLY HOMELESS AFFORDABLE HOUSING RESIDENTS



#### THEMES FROM RESIDENT INTERVIEWS



Services are scattered and difficult to navigate; bureaucratic hurdles and structural barriers create added stress

I think the only support that I really had since I came back from [out of state] is my doctor's office and the shelter...locally, if we're trying to get out [of homelessness, if the town] don't want to help you they're not going to help you...when I first came back, I went up to the welfare to get my Medicaid back on and I was telling them that I had no place to stay and they said well go down to the city hall...so I did that and the woman in charge there told me that...somebody lied to me because they don't know what we do in our office. Well, you would think welfare is working with welfare, they should know what both offices [are] supposed to do.



Challenges didn't end when interviewees became housed; **the transition was difficult for some** as they adjusted to new staff and expectations, found resources to turn an empty apartment into a home, and navigated changing relationships and boundaries with friends and family

I got a bunch of [lease] violations that are all assumptions...that's hearsay. All hearsay. That never happened at [the shelter]. Not one time.



**Physical and mental health** conditions can be significant barriers to stability

I have post-traumatic stress, PTSD, anxiety and depression, and something else, I don't remember how they worded it. I had no income, I just got SSI a few years ago.

I've always been honest with [my property manager]...she knows I use, like, and they use it against me. They straight up use it against me. And, I'm like, I thought there was, like, confidentiality, and there's not. There's no, like, I have nobody here.

#### WHAT WAS THE HARDEST THING ABOUT TRANSITIONING INTO A HOME AND/OR STAYING HOUSED?

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Moving away from my son. And moving away from what I knew...leaving friends, and I didn't have a choice because this was the only opportunity I had for someplace to live.

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The challenge was, how am I going to get things I need?...I just had to do without...I always had a good job, I always had things, so I never had to worry about doing things like this. I was never in a position where I'm like Oh, crap. How am I gonna, you know, cut this corner?

[My fiancé] went through like 2 or 3 different jobs. It put us back a couple thousand. I was trying to sign up for places to get help, and that was a very long process. We ended up getting served papers for eviction, went through court. Got [our rental arrears] down from close to \$4000 to \$60 by the time we got to court. We had to pay the court fees and then we were able to stay in our apartment but it was very difficult. We're still recovering from it, honestly. [The court fees were] almost \$500. And now, for a year's time we cannot be late for rent. If we are, they will automatically evict us, no questions asked.

#### WHAT DO YOU WANT HOUSING ORGANIZATIONS TO KNOW ABOUT SERVING PEOPLE EXITING HOMELESSNESS?

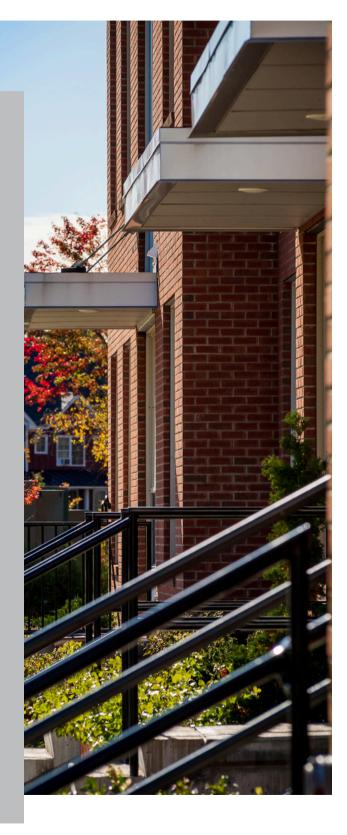
I Just that it's a very overwhelming feeling, the whole experience.

There's nothing more scary than going someplace you don't know, not knowing where to go, and sometimes people aren't the most helpful. Having good resources where people can go.

I feel like knowing that there might have been like, so a resource to reach out to that understood homelessness when I first moved in would have been helpful. Or, you know, who would be willing to donate bedding or, you know, dishes or, you know, stuff like that, like that would have been really cool if those resources were there.

#### WHAT WERE YOUR POSITIVE EXPERIENCES AROUND BECOMING HOUSED?

To know that you have a place, and it's your place, and you don't have to worry about it being taken away unless you do something stupid and screw that up...but to know that you have your own place...when you've like had to roam for years... is, right there, that...oh, that's so hard to put into words, though, honestly...I never really had a place that was mine, mine, my own, where everything I put in it is mine. And I'm sure a lot of people are the same way. And you have to learn how to be creative, you learn...you learn that you're safe, that's the big thing. You're finally safe.



### RESIDENT SPOTLIGHT:

#### HANNAH'S STORY



I worked in healthcare & became unhoused because I was in accident. I lost my job because I was unable to work from a brain injury with other health conditions. I waited to be approved for disability for three years. I experienced food scarcity and financial instability. During that time, I managed to find resources from economic services. I survived off food stamps and off \$56 a month for three years as that's the amount a single person is given by the state. That is supposed to cover a cell phone bill, medications, bus fare, cat food, laundry, feminine products & toiletries or paper products. They had me look for jobs but unfortunately, I'm disabled so finding a job that fits me is like a needle in a haystack.

A nice landlord worked with me for a very long time but I eventually was evicted being unable to pay. That stress and the brain injury took a toll on my mental health. I was scared, confused and had nowhere safe to go. I ended up in the hospital.

Being unhoused is scary. My only support was a system I didn't understand. I lost most of belongings and lost my emotional support animal while in the hospital. A nurse case manager given to me after my discharge was helpful. She helped me get in touch with the pandemic emergency rental assistance program. Without that program, I probably wouldn't have survived. Given my health issues, I wouldn't have the stamina. I'd have to manage to take care of myself, brave the weather, stay & feel safe along with having to wait in line for a bed at a shelter to then try to sleep while to bunking with a complete stranger would have been impossible for me. I received a voucher from economic services for the motel. I had to call everyday to find out if I could keep my room that night. I had to always be ready to move. At the motel I stayed, we had to bring our bedding. I didn't have any. I had \$5. Despite that I was grateful to have a place to stay. There was rust in the microwave, 90degree heat with no AC, no shower curtain or shower head to take a shower, a pipe leaking all over the floor and I had bed bugs for months not being able to afford to do laundry. I remember scrubbing the bathtub with a plastic bag and shampoo because that's all I had to make sure that it was clean.

eventually was approved disability. Due to the stability of being housed at the motel, I had an address to receive mail which helped me apply for disability and Section 8 which led me to find affordable housing. I spent about nine months without permanent housing. I moved into my apartment the very last day I had to stay in the hotel. At one point, someone said to me "well, how the heck did you get such a nice apartment?" I said, "I had to qualify for it, take credit and tenant classes and have references, pass a credit and background check. I rent based on my income. I was not given apartment rent-free." When I moved into my apartment, all I owned was a mattress. I would wake up and jump out of bed feeling like I was in danger. I felt unsafe for at least six months, and still do. It took a lot, a lot of work for me to realize that is my apartment. I don't have to move. Nothing bad is happening. I'm not in danger. I feel that mental health services could be a really big help to people who have been unhoused because that in itself is a traumatic event. Nothing is ever familiar; all your things are gone and you aren't protected from the weather dangerous people. I still feel unsafe all the time.

Getting my apartment is the best thing that's ever happened to me. I have my emotional support animal back, I am finally able to take care of myself, have a clean-living space. And I will never take it for granted. I'm able to make all of my appointments and my quality of life is as good as it can be being disabled because I have housing.

I volunteer. I help my neighbors. I'm starting a greeting card business. I have found I can work during the few pain free moments I have. At my apartment complex there have been some gardening activities along with coffee hour and ice cream socials. We have a little community and everybody has a story.

There are people who have lived in tents, been at shelters and people who have couch surfed. To know that other people have gone through it is helpful. So many people are unhoused due to circumstances they can't control like medical reasons, not making enough money, leaving a bad relationship or due to trauma. There are so many barriers being unhoused. assume the unhoused are lazy and won't work. I believe there's more unhoused people out there than we know. We need more shelters in Burlington, especially during the winter and structured pod like communities to give someone the chance. I needed about 9 months to get back on my feet. You need a permanent address to be able to apply for employment to put down on your application, SSI/SSDI application or to have car insurance. Affordable housing should be for everyone. The idea that someone took a hotel and made it into apartments for low-income apartments, it's just so resourceful. I just hope situations like Zephyr place continues to happen here. It needs to happen and be a priority in Vermont; winter is coming. Everyone deserves stability and the chance to grow.

#### STAFF SURVEY RESULTS

#### WHAT ARE YOUR BIGGEST CHALLENGES WHEN SERVING AFFORDABLE HOUSING RESIDENTS?

Housing organizations do not have the resources to meet residents' complex needs, such as mental illness, substance use disorder, and crisis support

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Many residents have **co-occurring mental and behavioral health issues**, **particularly substance use disorder**, that are not sufficiently addressed after lease-up. this causes common lease violations including disturbances at the property, falling behind on rent, inability to complete paperwork...our **local service providers often don't have the capacity** to provide that assertive engagement, vs. our housing staff which is on the property every day engaging with people, but we are not funded to do that work."

- Case managers "drift away" once resident becomes housed, due
   to lack of follow up on the part of the case manager or resident disengagement
- Residents have difficulty **adhering to the terms of their lease** in order to stay stably housed

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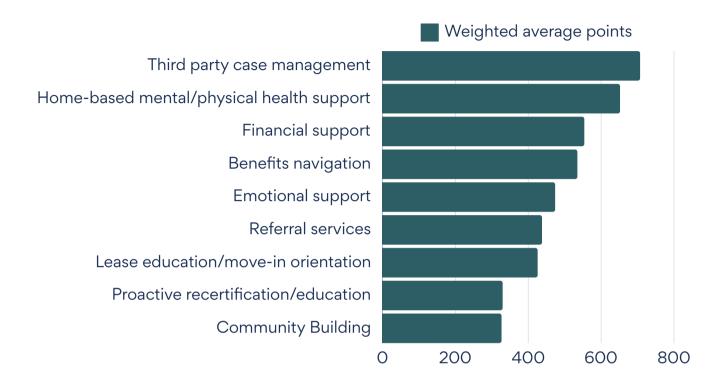
Moving from literal homelessness to permanent housing is a challenge in that there are immediate expectations [that residents] have the skills to follow a lease agreement, [can] manage triggers at their property or caused by authority or neighbors, and can manage their finances. Households need time and grace to adjust, and access to long term services who can step in if challenges arise after they've settled into their new environment."

Integration into a new community can be particularly fraught for previously homeless residents

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"It's really presumptuous of us to assume that we're going to stick [someone exiting homelessness] in an apartment and they're going to be great...we've seen people have terrible, I mean really, really bad situations, violent situations where they've been harmed or taken advantage of."

#### What services are most critical to housing stability for formerly homeless households?



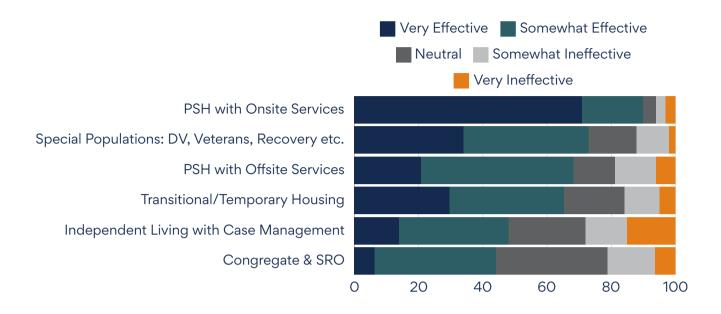
#### SUPPORT STAFF ROLE

The way our system is working, we have so many people aging into chronic homelessness, that by the time they [move in], they have accrued so much trauma from that. And...when they move in...their basic needs are met and now everything else is going to start coming to the surface. So like, not really knowing how to balance the expectations of the lease. Paying rent and how does somebody budget on a fixed income with all the other expenses they have? That's a lot of the work that our site-based staff are doing with people.

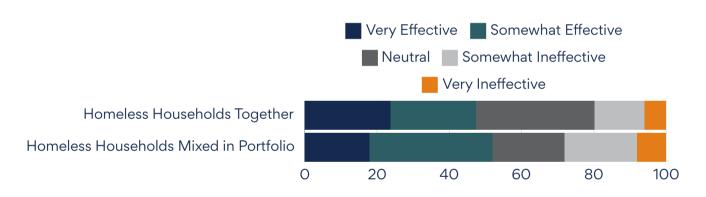


**Photo:** an affordable housing resident cooks a meal as part of a class taught by community health workers

#### Effectiveness of service delivery models



#### Grouping homeless households together vs. mixing in general portfolio



#### From a housing staff perspective, what does success look like?

- \* Stability
- \* Healthy community integration
- Resident maintains effective long-term relationships with community service providers
- Stability. A quiet household. Success is when they are able to find peace, get the services they need and be able to interact with other people. It all starts with a home."
- Success is when a tenant has their basic needs met, and they can begin to grow and find a sense of community where they live."
- Creating bonds with neighbors, supportive services, and the greater community. A social safety net is key."

#### **SUCCESS LOOKS LIKE:**



People move in and I think they feel the NIMBYism...people see [it] on Facebook and Reddit and Front Porch Forum. Residents see that and they know that that's the impression that the community has...I think residents want to feel like they are partners in their housing and when there is an opportunity to have more resident-led activities or improvements in the property, we see much higher engagement from that. At Zephyr last summer, people really wanted gardens [and we] had tons of people come out, whether they were planting flowers or soil and then they were giving ideas for next summer, what they could do if we had more resources. And hearing

people planning [the] future is huge because they feel permanent. They

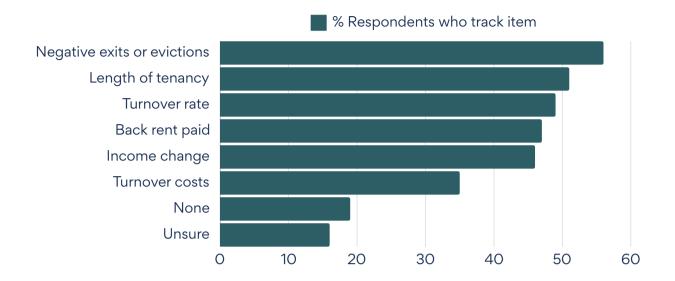
changes happening and they don't just feel like it's just some housing that they're going to lose eventually.

They see themselves as a fixture who is going to be here long term and [who has] feedback [to share].

- Emily Taylor, Champlain Housing Trust

feel like they're going to see

#### What data do you collect about formerly homeless households?



#### What resources are needed?

- More intensive case management
- More community resources for mental health and substance use disorder
- \* More funding for housing staff and operations

Substance abuse training and services. Drug addiction is a serious issue we are not equipped to handle."

I wish that the outside organizational support companies actually had time to devote to the previously homeless households like they are supposed to."

66 —— | 24/7 staff support"

#### What training does your organization provide to staff who support formerly homeless residents?

63% of respondents who commented said they do get specific training on working with this population; some examples of trainings people have attended are as follows:

- <u>Umatter® Suicide Prevention</u>
- Trauma-informed communication
- Overdose prevention
- CPR
- Hoarding intervention
- Zero Suicide
- Narcan
- Restorative justice

- Reasonable accommodations
- Crisis intervention
- Conflict resolution
- Motivational interviewing
- De-escalation
- Situational awareness
- Bridges Out of Poverty
- Mental Health First Aid

#### BEST PRACTICES IDENTIFIED BY SURVEY RESPONDENTS

#### **Tenant orientation**



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Meeting before and after move-in, property tours, frequent check-ins, invitations to events, relationship building

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Friendly greetings. Invitations to community events. Inclusion in every aspect of congregate living.

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We offer Welcome Home meetings 30 days after lease signing to reiterate important lease terms that might've been missed in the excitement of moving in, such as how to call maintenance, how to use our online portal, community building events, and how to contact resident services.

#### Managing common spaces





Clear expectations and enforcement of rules, consistent staff presence and monitoring, encouraging resident ownership of common spaces

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| Cameras are helpful. A routine presence of staff is helpful too. Educat[ing] residents about the importance of maintaining security in the building.

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Using them! Modeling how the community can use and care for common spaces is the best thing. If a room is left vacant and no one knows what it's for, it builds curiosity and can lead to break-ins. If it's used often and residents know it's a gathering space that they can access, it leads to more respect of the common areas and engagement when the areas are used.

#### **Eviction prevention**



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Payment plans and financial assistance, referrals to in-house resident services staff, getting "creative" to keep residents housed

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Residents are contacted throughout the month regarding any outstanding rent balances in order to provide ample notice, as well as open conversation regarding financial needs. We have an in-house housing counselor that can set up payment plans which restructure owed rent without late fees or penalty. RSC's may discuss resident rent or behavior with case manager's where appropriate & a release is on file.

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We have an eviction checklist that needs to be signed off by upper management in both property management and resident services departments to make sure we offered every resources and support that we could to the household.



#### **SAFETY AND SECURITY: DOORS, CAMERAS**

I think all the doors should be more updated, like the ones going outside should have more security. - Resident

[I like the] cameras and I feel like it does keep people sort of like in check because they know that's there. The electronic key system here is really helpful. somebody can't just walk in. You have to have a key. - Resident

#### PRIVACY: WINDOWS, NOISE

I can't really open up my windows because I'm ground floor and I don't really I feel I don't really have much privacy. - Resident

When I hear a noise that I don't know about, I become really scared and then I have to calm down and so I wish that there was a little bit more of like a sound barrier here. - Resident



# HOUSING SPOTLIGHT: HUSTON COMMONS



Property
Manager/Owner:
Avesta Housing



24/7 Staffing by Preble Street



30 Apts.
for people exiting
homelessness

