
Housing Flex Funds Program Design (DRAFT)

Southern Nevada Regional Homeless Trust Fund

OVERVIEW

The Housing Flex Funds Program is an initiative of the Southern Nevada Homelessness Continuum of Care, funded by the Southern Nevada Regional Homeless Trust Fund.

The US Department of Housing and Urban Development, US Interagency Council on Homelessness, and the US Department of Veterans Affairs recommend using a Housing Problem-Solving (HPS) approach,¹ which can be effective at preventing homelessness and can help people exit homelessness more quickly.

Housing Flex Funds are a vital tool for implementing Housing Problem Solving in direct collaboration with people experiencing or facing homelessness. During an HPS conversation, staff helps those facing homelessness describe what housing looks like for them, identify their own strengths and resources, and map out a plan back into housing. Gaps are identified and funds like TANF (Temporary Assistance for Needy Families) and ESG (Emergency Solutions Grants) are often available for rental assistance, in addition to connecting clients to mainstream benefits like SNAP (Supplemental Nutrition Assistance Program).

Even after utilizing these other supports, barriers to housing may remain, and small amounts of flexible dollars can be used to assist the client in becoming or remaining housed.

These *Housing Flex Funds* may be used not only in coordination with direct housing assistance like rent and deposits but also for other necessary items with a direct connection to a housing outcome.

Eligible Expenses

These funds are for agencies within the CoC that assist clients with finding and/or maintaining housing. While the exact expenditures may be unique and creative, staff and organizations should make sure it fits these criteria:

¹ Adopting Housing Problem-Solving Approaches with Prevention, Diversion, and Rapid Exit Strategies. <https://www.usich.gov/tools-for-action/adopting-housing-problem-solving-approaches-with-prevention-diversion-and-rapid-exit-strategies>

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1. The expense is directly tied to the client's housing,
 2. Without it they would not be housed in a reasonable time, and
 3. No other assistance funds can be used for this expense.

Housing Flex Fund Approval Checklist Outline (All three should be checked).

The checklist is not all inclusive. The main idea is that the checklist has exhausted all options to use other funds before using the HTF Housing Flex Funds.

- Do the funds relate to housing, or the ability to acquire or maintain housing?
- Without these funds, would the client remain unhoused for an unnecessarily long time?
- Are Flex Funds the only source of assistance for this expense?

Please explain how these funds will be used for a successful housing outcome: _____

Examples of how Housing Flex Funds Have Been Used

An evaluation of a pilot Housing Flex Fund program in Pierce County, Washington, found that people are able to find viable alternatives to homelessness with relatively small amounts of financial assistance (median of \$1,200 per household).² Nearly two-thirds of those supported by a diversion and flex funds program in Pierce County were households led by a single adult.

There are many expenses that may be eligible for the Housing Flex Funds Program, as long as the expense can be directly connected to a housing outcome. The following categories are non-exhaustive examples of expenses that could be potentially eligible:

- **Assistance for non-lease holders** (e.g. shared housing, host family, etc) in the form of rental payments, purchase of a bed (and/or bedding) that makes it possible for a person to stay in a host family's house, or utility assistance for a host family to house clients experiencing homelessness

² Homeless to Housed in a Hurry: Pierce County Case Study. https://buildingchanges.org/wp-content/uploads/2018/04/2018_DiversionCaseStudy_FINAL.pdf

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- **Assistance for employment-related expenses** that otherwise would result in the loss of housing (e.g. uniforms, safety equipment, tools, public transportation, gas cards, and/or car repairs) until the client receives their next check
 - **Assistance for fees required by landlords** (e.g. credit checks, criminal background checks, rental application fees)
 - **Assistance for other items not listed**, as long as the expense can be directly connected to a housing outcome

Success Stories with Flex Funds

First Case, Washington State: A recent survivor of domestic abuse came for help for housing as well as DV. She left the home because of the abuser, and believed she would be able to pay for her housing on her own in the future as she was a seamstress. The challenge was that her sewing machine was in the home of the abuser, so Flex Funds were used to replace it.

It was easy for staff to demonstrate how buying her new work equipment was directly tied to her ability to maintain future rent payments. Note that economic abuse is one type of power abusers hold over victims, and that supporting survivors in achieving financial independence assists in their recovery as well as their physical safety.

Second Case, Cleveland, OH: A young Black male came to the men's shelter seeking a bed. In hearing his story, we learned that he was a student at the local university who had walked away from his apartment because he was unable to renew his student loans which he used for living expenses. He couldn't get loans for the upcoming term because he couldn't register for classes, due to a balance of a couple hundred dollars from last semester. Staff confirmed that his schooling and housing were all put at risk by this back balance. So, the student logged in and the staff used a work credit card to pay the back tuition. The student did not need any other services and he was able to register for classes, apply for the loans, and work things out with the property manager. We mentioned his age, gender and race to highlight the role HPS can play in equity. Poverty, the lack of personal and family resources within the context of the high cost of higher education, almost sabotaged this man's effort for education and a career.

Third Case, Cleveland, OH: A father came to the family shelter for the first time, having never faced homelessness before. He was an auto mechanic who was unable to continue working, so he feared imminent loss of his rental unit. After hearing all of his story, staff understood that the main issue was a conflict between him and the owner of the garage, where he worked as an independent contractor. The garage owner had locked him out of the bay he used to repair cars over a disputed amount of rent the owner said he owed. The client was most upset that all of his expensive tools were locked in the garage, and the owner would only release them if he

paid the disputed amount. Staff mediated between the owner and client, and they agreed on a lesser amount, which the agency was able to pay with Flex Funds. The client stated that he did not need any more assistance, as he had another garage lined up to begin working, and that he was able to negotiate a payment plan to the property owner of where he and his family rented.

It's impossible to guess all the possible barriers to housing that our clients may face – flexible dollars means we don't have to.

How Funds Will Be Distributed

United Way of Southern Nevada (UWSN) will be the agency responsible for allocating the Southern Nevada Regional Homeless Trust Fund monies to agencies.

UWSN will make grants in a lump sum to agencies to be used through January 2023. Agencies receiving Housing Flex Funds from the Homeless Trust Fund will be responsible for monthly reporting on the use of funds.

To promote the expertise of local Housing Program Solving specialists as well as flexibility and efficiency in service delivery, our CoC does not have a maximum or cap on the amount of financial assistance one household can receive. Financial assistance that exceeds a cumulative total of \$2,500 must be approved by the agency program supervisor.

Qualified CoC partner agencies participating in the Housing Problem-Solving initiative will be invited to participate in the program in January/February 2022. Agencies willing to participate and distribute funds will receive a grant of \$5,000 to spend by January 31, 2023.

Agencies participating in the Housing Flex Funds Pilot in 2022 will be required to submit monthly reports detailing how funds were spent.

At the conclusion of the pilot, UWSN will prepare a report detailing the results and use of the Housing Flex Funds.

HOUSING FLEX FUNDS REPORTING FORM

Housing Flex Fund Approval Checklist Outline (All three should be checked).

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- Do the funds relate to housing, or the ability to acquire or maintain housing?
- Without these funds, would the client remain unhoused for an unnecessarily long time?
- Are Flex Funds the only source of assistance for this expense?

Please explain how these funds will be used for a successful housing outcome: _____

Information to be Reported by Agency Staff to UWSN:

- Agency Name
- Staff Contact (Name / Title / Phone / Email)
- Type and size of household receiving Housing Flex Funds
- Expense Type and Reason
- Proof of Payment
- Participant demographic and outcomes (report from HMIS)