CENTRAL OHIO AREA AGENCY ON AGING SHALLOW RENTAL SUBSIDY PROGRAM

2025 National Conference on Ending Homelessness

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SHALLOW RENTAL SUBSIDIES

OVERVIEW

A modest yet recurring form of rental assistance.

Fills the gap between the two prevailing forms of rental assistance:

1. Federally-backed rental assistance
    - Strengths: Large amount of assistance, dependable
    - Weaknesses: Scarce, inflexible, hard to recreate at local level
2. Emergency rental assistance
    - Strengths: Responsive, easy to implement on smaller scales
    - Weaknesses: Hard to predict, does no address chronic unaffordability

OVERVIEW

Shallow Subsidies

Strengths:

- Flexible
- Addresses chronic unaffordability

Weaknesses:

- Not enough assistance for some households
- Higher administrative burden than EMR
- Lack of infrastructure and evidence

PROGRAM EVALUATIONS

Project Independence (Dasinger & Speiglman, 2007)

- Low income renters in San Francisco living with HIV
- Significantly reduced rates of relocation/ housing loss

DC Flex (Alva et al., 2022)

- Low income renters with children in Washington DC.
- "Flexible" → households chose how much to use each month from their annual total
- Reduced continuum of care service use, but not homelessness

PROGRAM EVALUATIONS

Two experimental evaluations are under way focused on older adults:

- COAAA shallow rental subsidy
- San Diego Department of Homeless Solutions and Equitable Communities (Saunders, 2023)

FOCUSING ON OLDER ADULTS

The California Statewide Study of People Experiencing Homelessness (Espinoza et al., 2024)

- Housing costs are the most common driver of housing loss in late life
- 66% of older homeless adults believed $300-$500 per month would have prevented their homelessness

Medicaid Home and Community-Based Services (HCBS) Waivers (Costello, 2021; Jopson & Regan, 2016)

- Critical funding mechanism for supporting low income adults as they age
- Prohibit coverage of "room and board"

COAAA SHALLOW RENTAL SUBSIDY PROGRAM

TARGET POPULATION

COAAA HCBS Program

- Franklin Senior Options: levy-funded local program
- Passport: Medicaid waiver program
- MyCare Ohio: Managed care waiver program for dual (Medicaid/Medicare) eligible clients

Worst Case Housing Needs (Alvarez & Steffen, 2023)

- Unassisted renter
- Income below $36,200 (50% of area median)
- Severe rent burden (rent > 50% of income)

ENROLLMENT PROCESS

Coordinated by the Housing Assistance Program

1. Identifying clients

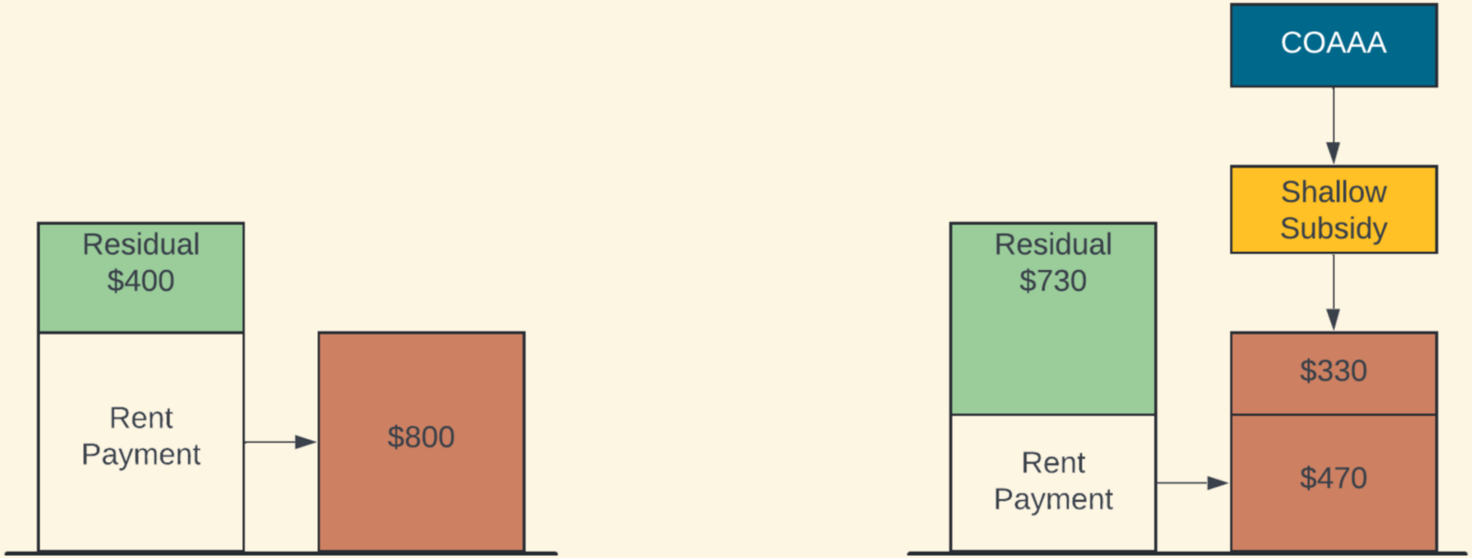
- Case management referrals
- Past housing assistance applications

2. Confirm Eligibility

- Current lease
- Proof of income
- Landlord verfication and W9

SHALLOW RENTAL SUBSIDY

$330 paid to housing provider for 12 months.



Client with income of $1,200, rent of $800

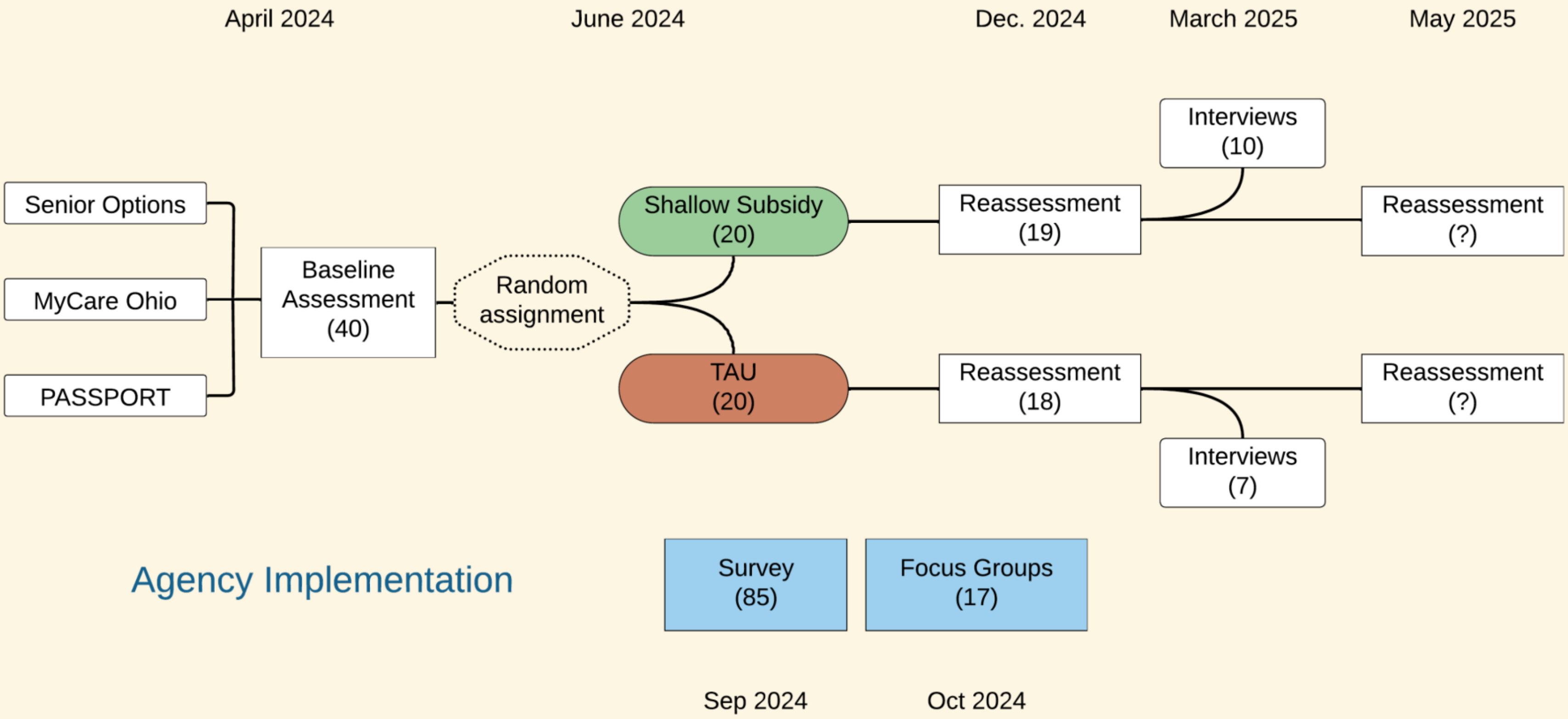
STUDY DESIGN

DESIGN

Effectiveness-Implementation Hybrid Study (Curran et al., 2012)

- Mixed-methods randomized evaluation (Creswell & Plano Clark, 2017)
  - Housing insecurity
  - Health
  - Financial well-being
- Sequential mixed-methods implementation design (Damschroder et al., 2022)
  - Inner setting (agency) facilitators
  - Inner setting (agency) barriers

STUDY DESIGN FLOW



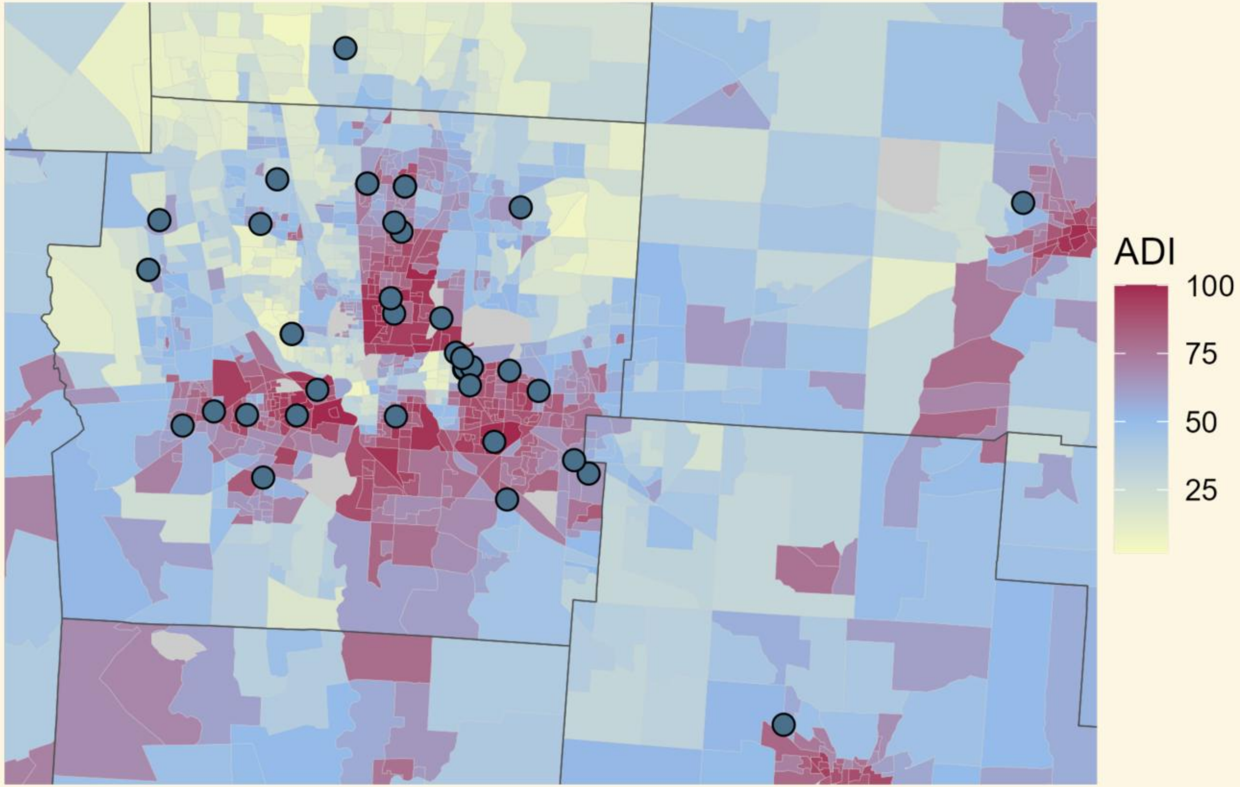
RESULTS

DEMOGRAPHICS

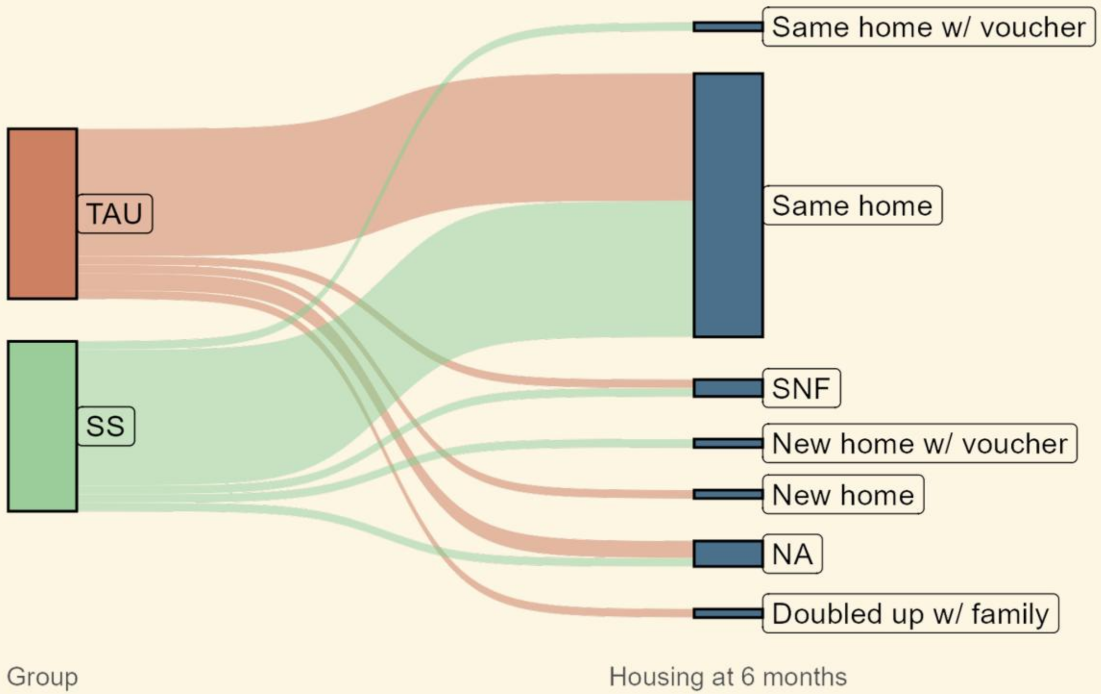
Variable	Level	Total (40)	Percent
Age	61 - 70	30	75%
	71 - 80	10	25%
Gender	Female	27	68%
	Male	13	32%
Race	Black	18	45%
	White	17	42%
	Other	5	13%
Education	Some H.S.	6	15%
	H.S.	24	60%
	Academic Degree	10	25%

Variable	Level	Total (40)	Percent
Household Size	1	33	82%
	2	3	8%
	3	4	10%
Past Homeowner	Yes	18	45%
Homelessness	Yes	15	38%
	-After 50	11	73%
Emer. Rental Assistance	Requested	12	30%
	-Received	8	67%
On Housing Waitlist	Yes	15	38%

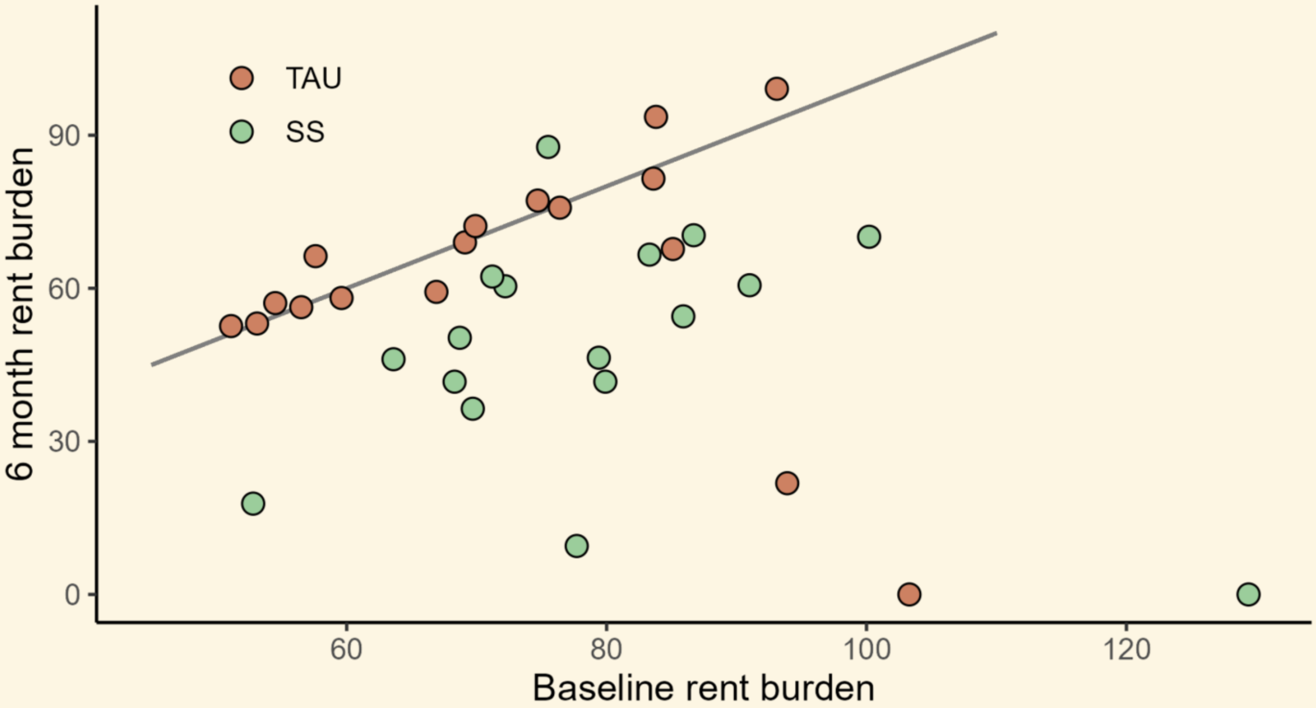
BASELINE AREA DEPRIVATION INDEX (ADI)



RESIDENTIAL MOVES AT SIX MONTHS



CHANGE IN RENT BURDEN AT SIX MONTHS

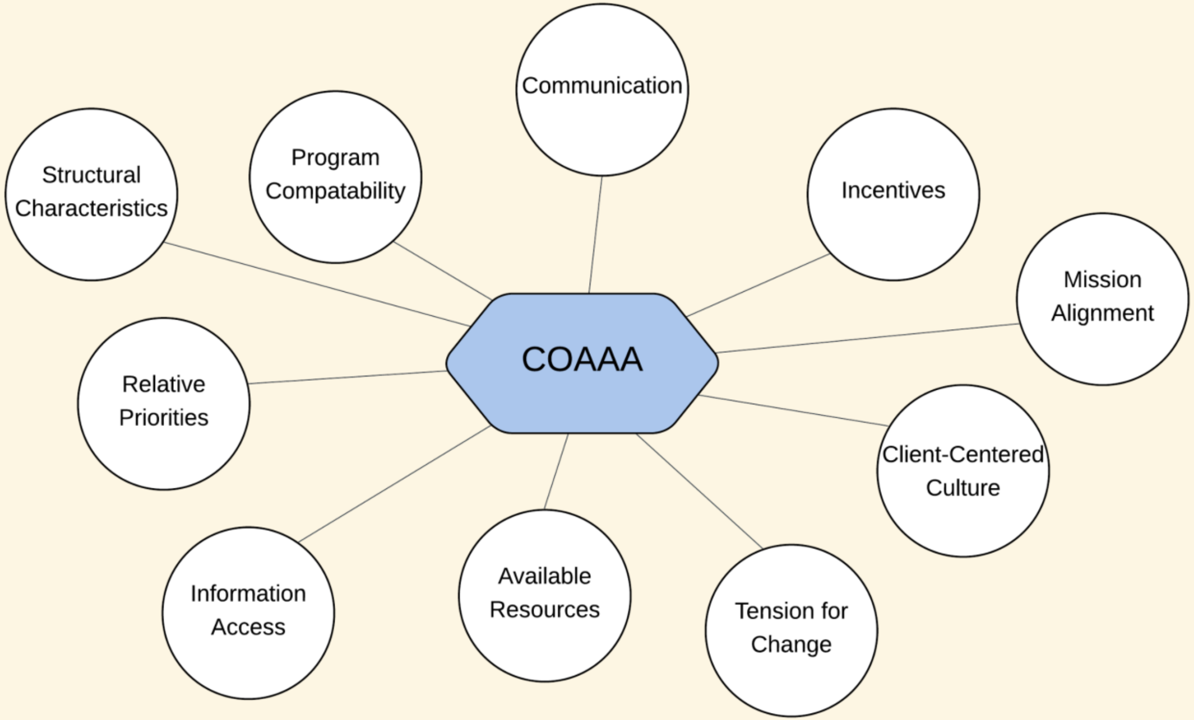


SIX MONTH MIXED METHODS INTEGRATION

		Quantitative	Qualitative	MM Integration
Housing Insecurity	Affordability	~	+	disconfirming
	Stability	~	~	confirming
	Safety/decency	+	+	expanding
Health and Well-being	Physical health	~	~	expanding
	Mental health	+	+	confirming
	Financial well-being	+	+	confirming

~ no impact. + positive impact.

IMPLEMENTATION CONSTRUCTS



IMPLEMENTATION CONSTRUCTS

Facilitators

- Well-established Housing Assistance Program (est. 2019)
- Funding available through the American Rescue Plan
- Alignment with agency mission

Barriers

- Minimal IT infrastructure and client data
- Over burdened case managers
- Accelerated implementation timeline

NEXT STEPS

- 12 month data collection and analysis
- Program termination
- Extend one-time support to control group clients
- Deliver program recommendations

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ADDITIONAL SLIDES

OUTCOMES

Housing

- HUD Housing Insecurity Index (Murdoch et al., 2022)
- Area Deprivation Index (Kind & Buckingham, 2018)
- Relocation (frequency, motivation, destination)

Health

- PROMIS Global Health Scale v1.2 (Hays et al., 2009)
  - Physical and mental subscales. Quality of life scale (Revicki et al., 2009)
- Medical service utilization

Financial Well-being

- Financial Well-Being Scale (Consumer Financial Protection Bureau, 2015)

ESTIMATION PROCEDURE

1. Intention to Treat: Analyze participants in accordance with their random assignment.

Longitudinal analysis of covariance (Fitzmaurice et al., 2011; Twisk et al., 2018) with robust standard errors (Long & Ervin, 2000).

- The group difference in outcomes at follow-up after controlling for baseline values.
- $Y_{6m} = \alpha + \beta_{ITT} I_{assigned} + \beta_1 Y_{0m}$

2. Complier Average Causal Effect (CACE): Adjustment to account for landlord non-compliance.

QUALITATIVE APPROACH

Baseline Items

- Features of housing insecurity
- Perceived impact of a $330 reduction in rent

Follow Up Items

- TAU: Impacts of housing costs on housing security, health, and financial well-being.
- SS: Impacts of SS housing security, health, and financial well-being.

Analysis - Rapid and Rigorous Qualitative Data Analysis (RADaR) (Watkins, 2017)

SUMMARY OF RESULTS

1. **Housing challenges of HBCS clients with worst case housing needs**
    - Rising costs and fixed incomes are corroding sustainability while curtailing alternatives. *Unstable yet stuck*.
    - Unaffordable housing requires pillars of healthy aging to be neglected.
    - Some clients are experiencing crises well beyond the scope of the SS program.
2. **Impact the housing insecurity**
    - Increases residual income which allows clients to improve the decency of their homes.
    - Inconsistent impacts on objective and subjective measures of affordability and stability.
    - Impact of homelessness and premature SNF admissions are unclear after six months.
3. **Impact the health and well-being**
    - No impact physical health, but facilitates health-promoting behaviors.
    - Improves financial well-being and decreases housing-related stress and anxiety.