



DEPARTMENT OF  
HOMELESSNESS AND  
SUPPORTIVE HOUSING

# Targeted Prevention – Presentation to OCOH Committee





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# Overview of OCOH Funds and Expected Outcomes

# Overview of Ordinance

• *Up to 15% to MOHCD and/or HSH, or their successor agencies, for the provision of services to those at risk of becoming Homeless or who recently have become Homeless. These services are limited to providing financial, utility, and/or Rental Assistance; flexible funding (e.g., security deposit, expenses necessary to maintain housing); short-term case management; conflict mediation; legal representation in eviction cases; connection to mainstream services (e.g., services from agencies outside of the homeless assistance system, such as public benefit agencies); housing search assistance; and assistance to newly Homeless families and individuals to identify immediate alternate housing arrangements. Every reasonable effort shall be made to ensure that financial assistance is available in a timely manner to avoid evictions or displacements.*

• Funds these activities: Eviction Prevention and Housing Stabilization, **Homelessness Prevention Financial Assistance & Services**, Problem Solving (one-time allocations), Mental Health Services for Legacy PSH Tenants, Shallow Subsidies for Legacy PSH Tenants.

- Total Prop C Prevention bucket in the FY22-24 two-year budget = \$104.5M
  - Targeted Prevention represents \$54.5M (52%)
  - SF ERAP (San Francisco Emergency Rental Assistance Program)

# Targeted Prevention Principles

Program was designed with these foundational principles:

- **Effective Targeting:** Resource should be delivered to those with the highest likelihood of losing housing without assistance.
- **Racial Equity:** All system elements (including assessment, outreach, targeting and service delivery) should be designed to address and correct for racial and ethnic disparities.
- **Reduced Barriers:** Access to services should be easy to find, with a low administrative burden and multiple avenues for access, with flexible and rapid response as to whether support will be offered and/or alternatives.
- **Anti-Displacement:** System should be designed to not only prevent homelessness, but also to prevent the displacement of our most vulnerable tenants. Assistance should be targeted to those neighborhoods whose tenants are most at-risk of displacement, as well as tenants living in long-term, rent-controlled housing.
- **Affordability Focus:** The system should be designed to preserve affordability when assisting those in rent controlled and other affordable units maintain that housing, leading to greater overall affordability.

# Targeted Prevention Strategies

The main strategies for Targeted Prevention can be categorized in three main groups:

- **Flexible Financial Assistance:** Will cover the widest range of potential needs that are reasonably tied to securing or retaining housing for an at-risk household. Flexible assistance services will be an intentional departure of the “one size fits all” model and will focus on providing whatever reasonable assistance is needed to prevent homelessness.
  - **Supportive Services:** Arrangement, coordination, monitoring and/or delivery of any services that will assist in ensuring housing stability and preventing homelessness.
  - **Engagement and Collaboration with Partner Systems:** Employment, education, health care, justice, etc. Essential to addressing structural causes of homelessness and to identifying people at high risk of homelessness who may be not known to the homelessness response system.
- *Note: Program is currently only focusing on providing back rent/future rent and move-in assistance as part of the Flexible Financial Assistance strategy. Expansion of Flexible financial assistance to include things other than rent, as well as strategies around supportive services and engagement/collaboration with partner systems, will be launched or scaled up in late FY22-23.*

# Budget Breakdown – Targeted Prevention

## HSH

Funding Source	FY22-23	FY23-24
General Funds	~ \$3.6M	~\$3.6M
ESG	~ \$300K	~ \$300K
Prop C	~ \$14.5M	~\$12.5M
<b>Total</b>	<b>\$18.4M</b>	<b>\$16.4M</b>

- HSH Admin/Allocated costs 3%
- Breakdown for funded providers follows the general rule of 35% operational/salary and 65% direct client assistance

## MOHCD

Funding Source	FY22-23	FY23-24
General Funds	~\$32M*	
Prop C	~\$14.5M	~\$12.5M
CARES Act	~\$5.2M*	
Treasury Funds	~\$4M*	
Prop I	~\$10M*	
<b>Total</b>	<b>\$65.7M</b>	<b>\$12.5M</b>

*\*appropriated FY21-22*

# Expected Number of Households to be Served + Increased Capacity (Prop C Only)

## Expected # of Households to be served with Prop C Funds:

- FY22-23: a minimum of 2,530 households
- FY23-24: a minimum of 2,184 households

## Increased Capacity:

- Most significant (or only) ongoing funding source
- For HSH: 78% of budget for Targeted Homelessness Prevention
- For MOHCD: 100% of budget for Targeted Homelessness Prevention (starting FY23-24)

# Targeted Prevention Providers

## HSH/MOHCD Providers

- Catholic Charities
- La Raza Community Center
- **Eviction Defense Collaborative**
- Mission Neighborhood Centers, Inc
- Young Community Developers Collaborative
- HOMEY (Homies Organizing the Mission to Empower Youth)
- Native American Health Center
- Hamilton Families
- Compass Family Services
- Homeless Prenatal Program

*\*in Bold: Programs that are also working with MOHCD for Eviction Prevention/Housing Stabilization Services*

## SF ERAP Navigation Partners

- SF Anti-Displacement Coalition
- Latino Task Force
- **Chinatown Community Development Center**
- **Housing Rights Committee**
- **Causa Justa::Just Cause**
- Collective Impact
- **Dolores Street Community Services**
- **BiSHoP (Bill Sorro Housing Program)**
- **SOMCAN (South of Market Community Action Network)**
- **La Voz Latina (Tenderloin Housing Clinic)**
- MOHCD-Funded Housing Counseling Programs
- Department of Adult and Aging Services (HUB Team)





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# How Prevention Functions

# How Households Access Prevention Services

- Online multilingual application at [sferap.com](https://sferap.com)
- Walk in or call any Prevention Provider
- Walk in or call any Navigation Partner
- Online or paper multilingual applications

# Targeted Approach: Reaching the Most Vulnerable

- BIPOC-led, culturally competent, neighborhood-based CBOs
- Diverse language representation – providers/navigation partners have language capacity in Spanish, Russian, Cantonese, Mandarin, Vietnamese and Maya/Yucatec.
- Geographical representation – Bayview, Mission, Tenderloin, SoMa, Excelsior/OMI, Sunnydale/Visitation Valley
- Population-specific: Family, Youth, API, Seniors
- Multi-media marketing strategy – tenant organizers, website, flyers, Muni Bus signs + each contracted provider has culturally appropriate outreach and robust engagement strategies

# Targeted Approach: Reaching the Most Vulnerable

- Evidence-based targeting (embedded in online application) to assist most vulnerable households/tenants
  - Over 20+ vulnerability factors included in our targeted approach (shared on next slide)
- Screening households in; households that may have never been eligible for services in the past

# Financial Assistance – Eligibility

## Overall Eligibility:



Current San Francisco Resident



Income at 80% AMI or below



Risk of Homelessness/Housing Stability (\*as determined by vulnerability assessment built into application)

# Financial Assistance Availability

## Assistance available:

### • March 2020 to March 2022

- Help with past due rent for those who did not apply to the State, did not qualify, did not receive enough assistance

### • April 2022 on

- Up to \$7,500 per calendar year (waiver for up to \$10K)
- Back rent
- Up to 3 months of future rent (household must demonstrate severe rent burden)
- Move-in assistance (security deposit and/or first and last month's rent)

# Notes on Population Served

- SF ERAP does not ask about immigration status.
- SF ERAP is available to any tenant household who has a **rental obligation**, including: leaseholders, subtenants, and households not on the lease
- For households whose rent is partially paid by a subsidy, only the household's portion of the rent can be covered. SF ERAP providers must ensure household submits their income recertification, if applicable, prior to providing financial assistance.

# How is Financial Assistance Issued?

Household applies at  
[sferap.com](https://sferap.com)



Application is screened  
for eligibility



Eligible applicants are  
assigned to a caseworker



Caseworker works with household to  
verify information and collect documents



Household's application is approved  
and assistance is issued to landlord



# Upcoming Expansion

## • **Flexible Financial Assistance:**

- Flexible funding to cover expenses that impact housing stability
- Examples: emergency child care, emergency car repair, utilities

## • **Housing Stabilization:**

- Housing stability-focused services
- Currently gathering feedback from households who have received services to inform design/understanding of need
- Examples: Housing stability plans, connections to legal assistance, benefits advocacy, workforce development, etc.

## • **Addressing Service Gaps:**

- To achieve greater equity
- Example: Currently working with DAS to increase services to Seniors



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# Data

# Snapshot: Population Served (All Applications)

- ~89% ELI (30% AMI or below)
- Significant percentage has been previously homeless
- Predominantly black and brown households
- From neighborhoods most vulnerable to eviction and displacement
- All at risk of becoming homeless based on vulnerability factors

# Breakdown of SF ERAP Applications (All Applications)

- Pending Applications: 6,140 households
- Processed Applications: 6,535 households
  - Approved Applications: 4,452 households (68.2%)
    - 1,674 received Prop C funds (38%)
    - Others received Treasury Funds + General Funds
  - Ineligible (not SF resident or over-income): 878 households (13.4%)
  - No Contact: 1,205 households (18.4%)

*(\*\*Data since launch of program May 2021 to 8/18/22)*

# Highlights of Demographic Data (All Applications)

## Race:

- Over 50% BIPOC
  - Black, American Indian/Alaskan Native, Asian, Multiracial, Native Hawaiian/Other API
- 19% white
- 30% blank/did not answer

## Ethnicity:

- 33% Latinx

## Gender Identity:

- Female 53%
- Male 41%

## Sexual Orientation:

- 15% LGBTQ
- 10% declined to answer

# Highlights of Demographic Data (All Applications)

## Age:

- 3% less than 25 y.o.
- 63.50% between 25 – 50 y.o.
- 33% over 50
  - 4% 70 and above

## Income:

- 21% - 0/no income reported
- 68% - 1% - 30% AMI
- 8% - 31 to 49% AMI
- *Overall: 97% under 50% AMI*

# Highlights of Demographic Data (All Applications)

## Geographic Location:

- Tenderloin: 12%
- Bayview-Hunters Point: 11%
- SoMa: 10%
- Polk/Russian Hill/Nob Hill (TL-adjacent area): 10%
- Mission/Bernal Heights: 10%

## Previous Homelessness:

- 65% have not experienced previous homelessness
- 35% have experienced previous homelessness
  - Most of these households are assigned to HSH

# Average Amounts per Household (Prop C Only)

- **Back Rent:**

- Average back rent amount: \$4,342
- Total distributed: \$2,709,339
- Number of households that received back rent: 624

- **Future Rent:**

- Average future rent amount: \$3,764
- Total distributed: \$1,912,323
- Number of households that received future rent: 508

- **Move-In Assistance:**

- Average move-in assistance amount: \$3,819
- Total distributed: \$1,054,180
- Number of households that received move-in assistance: 276



# Upcoming Evaluation

- Upcoming evaluation by UCSF (in partnership with All Home, a nonprofit leading a regional approach to targeted prevention) to demonstrate decreased inflow into homelessness and overall program analysis.
- Upcoming evaluation with HSH consultant for overall program analysis.
  - Evaluation of targeting tool/criteria
  - Returns to the system

# Mini- Analysis on Returns (HSH Only)

- During Program Monitoring for FY21-22, HSH looked at approximately 10% of completed applications for SF ERAP served by HSH in the first quarter of last year
  - Around 93 cases
- Then, reviewed data from:
  - The ONE system to see if household had accessed outreach, shelter, coordinated entry, problem solving or housing services after having received SF ERAP assistance, and
  - The Prevention Platform to see if household had re-applied for a second round of SF ERAP assistance.
- Returns to the System:
  - Returns within 6 months after receiving assistance was 10% (9 households)



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# Overall Need for Prevention

# Understanding Overall Need for Prevention

- HSH/MOHCD do not have a sophisticated model for estimating the overall need for Prevention services (area for future work/growth).
- Possible proxies to predict overall need:
  - Total number of households in SF who are extremely rent-burdened (paying 50% or more of income towards rent)
  - Total number of households in SF who are ELI (under 30% AMI) or VLI (30-50% AMI)
  - Number of households who are not counted in the PIT count (doubled-up households, for example)
  - Eviction/displacement/unemployment risk by demographic characteristics



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# Responses to Questions/Comments

# Response to Question/Comment #1

**Landlord participation can be a barrier for some tenant households; suggestion that we be more transparent about our direct-to-tenant financial assistance guidelines.**

- Response: We know that requiring landlord (including master tenant) participation can be a barrier for many vulnerable tenants, which is why we developed guidelines for direct-to-tenant financial assistance. SF ERAP Providers are required to document reasonable efforts to obtain the cooperation of the landlord to accept payment from SF ERAP. If the landlord is unresponsive to at least three attempts by email, telephone, or text communication from an SF ERAP Provider over a period of five calendar days or if the landlord confirms that they refuse to participate, then the SF ERAP Provider can proceed with direct-to-tenant financial assistance (with some limitations to amount that can be issued). To-date, this has happened approximately 11% of the time (though we are still reviewing the validity of this data).

# Response to Question/Comment #2

**Denials: at what stage do they happen?; interest in understanding when some folks drop off.**

- Response: The primary reasons for denial are due to applicant being over-income or not a San Francisco resident. This has happened with 878 households (13.4%).
- There were 1,205 households (18.4%) that were unresponsive after they applied. Once an SF ERAP application is assigned to a caseworker, the caseworker will attempt to contact the applicant by email, telephone, or text communication multiple times over a period of at least fifteen business days. Please note that if these applicants reach out to an SF ERAP Provider at any time, their applications can be re-opened. Also note that we are stipulating that a lot of these “unresponsive” households may have received assistance from the State.

# Response to Question/Comment #3

**Envision SF ERAP will eventually meet households' unmet needs, e.g., if they need ongoing financial assistance, then they should be connected to it.**

- Response: SF ERAP does not require that program participants demonstrate that they can afford their rent moving forward (sometimes referred to as meeting a “sustainability requirement”). Research on homelessness prevention shows that programs should target those who most need the assistance and the assistance should be available to them when they experience financial hardship, which can happen multiple times to a household, especially during economic downturns. Our focus during the pandemic has been to zero-out COVID-19 rental debt, but we are also building out a housing stabilization services component of SF ERAP that will connect the most vulnerable tenants to programs that can help address underlying causes of homelessness and housing instability, such as ongoing rental subsidies, benefits advocacy, workforce development programs, etc.



# Response to Question/Comment #4

## **There were several suggestions for upcoming reports:**

- Response: We will incorporate the suggestion to 1) report by family, adult, youth in upcoming reports; 2) breakdown households into individuals (this may prove a bit tricky, but we envision being able to provide an estimate); 3) separate by housing type (subsidized housing, FMR, etc.).