

Providing a Home for Good

Eugene R. Young, Jr.

Director, Delaware State Housing Authority

Abstract

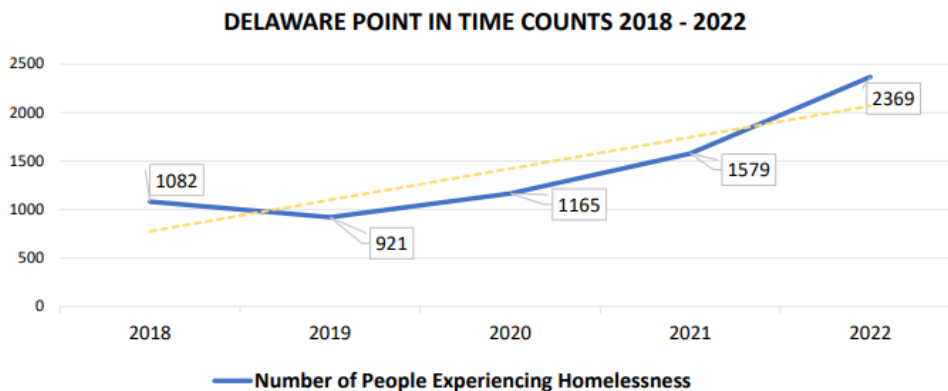
In a small state, collaboration is imperative to address complex public policy programs. In Delaware, homelessness is one of the state's most complex problems. The Delaware State Housing Authority (DSHA) and the Federal Home Loan Bank of Pittsburgh's (FHLBank) Home4Good program is a case study in how, through collaboration, innovative homelessness solutions can be implemented to help unhoused members of our community find stable housing. This commentary will outline the Home4Good program and explain its success. Finally, the commentary will speak to the need to continue working together to further assist Delaware's homeless population.

Homelessness in Delaware

When discussing any public policy problem, it is crucial to understand the data that illustrate the pervasiveness of the issue. One of the most common metrics used to measure the extent of homelessness statewide is the Point-in-Time (PIT) count. The PIT count is an annual two-day count conducted by Continuum of Care volunteers across the country in an effort to gather statistics about the effectiveness of the government's response to addressing homelessness. The results from this annual count are clear; enough is not being done to address this issue (Figure 1).

While 2023's count results are not available yet, most anticipate the trends will be no different from that of previous years. In 2022, 2,369 people were experiencing homelessness in Delaware alone.¹ The data denotes a two-fold increase in the volume of Delawarean homelessness since the beginning of the COVID-19 pandemic in 2020. As of the 2022 report, the PIT count includes people sleeping in emergency shelters, transitional housing for people experiencing homelessness, and hotels/motels paid for by the state or charitable organizations (temporary shelters), as well as people who are unsheltered, meaning that they are sleeping outdoors or in other places not meant for human habitation, such as cars.¹ This chart shows the linear trend in Delaware's homelessness over the past five years:

Figure 1. Delaware Point in Time Counts, 2018-2022¹



The increasing linear trend conveys that homelessness may worsen without deliberate actions. With the waning availability of many pandemic assistance and protection programs, the number of unhoused Delawareans will only continue to increase unless state leaders, like the DSHA, act.

Addressing Homelessness

As the primary housing finance and community development agency for Delaware, DSHA continues to look for ways to invest in effective homelessness solutions. One source of funding is FHLBank's Home4Good grant program. Through a partnership with FHLBank this joint effort has been able to provide almost \$5.3 million in grants to nonprofit organizations to support rapid re-housing, homelessness diversion and innovation in homelessness services since 2018.² Rapid re-housing serves the purpose of assisting individuals and families that meet the definition of "literally homeless" to mitigate the challenges to rapidly obtaining permanent housing.³ Conversely, homelessness diversion programs aid people seeking shelter by helping them to identify immediate alternative housing arrangements and, if necessary, connecting them with services and financial assistance to help them return to permanent housing. Finally, the broadest of the categories – innovation. This service type provides grants to organizations for solutions that look to make the delivery of homelessness assistance more efficient and effective. In Fiscal Year 2022, Home4Good funded programs like rapid re-housing services through Catholic Charities, Ministry of Caring, Inc., and the YMCA of Delaware; homelessness diversion programs through organizations like Family Promise of Northern New Castle County; and innovative services through nonprofits like Brandywine Counseling and Community Services, Inc., and the New Castle County Department of Community Services.⁴ Through this funding, DSHA and FHLBank have been able to collaboratively support homelessness mitigation efforts.

Why Home4Good Works

The impact of this program is centered on the various types of agendas it supports. Each homelessness service model is a proven method to facilitate individuals in unhoused situations moving to more stable housing. With regard to the rapid re-housing model, according to the *National Alliance to End Homelessness*, rapid re-housing provides short-term rental assistance and services with the goal of obtaining housing quickly, increasing self-sufficiency, and remaining housed.⁵ Through the funding of repaid re-housing services, unhoused individuals can become more stable in life, and wait times at local shelters can be diminished. Assistance is provided in breaking the cycle of homelessness by offering support that keeps people housed. It is worth noting the cost effectiveness of rapid re-housing as a homelessness intervention method. Of the housing solutions studied in the Family Options Study, rapid re-housing had the lowest monthly cost per family of any intervention studied, as well as the lowest cost for an average stay.⁶ The cost of an average stay for one family, by program type, was: \$6,578 for rapid re-housing, \$16,829 for emergency shelter, \$18,821 for a permanent subsidy and \$32,557 for transitional housing.⁶ The rapid rehousing model has been effective through Home4Good as well. For example, 870 individuals have been assisted through the above types of services described through the funding rounds for fiscal years 2020 through 2022.⁵ Furthermore, of the individuals that identified as chronically homeless, 204 individuals were assisted throughout the aforementioned funding cycles.⁵

Another proven method to get individuals into stable housing is through homelessness diversion. Also known as shelter diversion, homelessness diversion programs look to divert individuals and

families from entering emergency shelters or sleeping in uninhabitable places.⁷ This tactic targets those who have already lost their housing, and are doubled up or may not have a place to stay. Many times, the programs provide financial assistance and robust case management. It is important to note that homelessness diversion is not a denial or barrier to shelter or homeless system entry. Diversion happens at the front door of the homelessness system, but housing-focused problem-solving, which is a crucial part of diversion, can happen upstream and throughout the system.³ Just like rapid rehousing, the homeless diversion services funded through Home4Good have been another effective method to deliver services. To that end, 432 individuals have been assisted through homelessness diversion programs in the funding rounds for fiscal years 2020 through 2022.⁵ Additionally, of the individuals assisted that identified as extremely low income (i.e. 0-30% AMI), 97 individuals were assisted.⁵

Conclusion

It is clear that our work to address homelessness is not done. Through the Home4Good program, DSHA has proved that through collaboration, complex societal problems can find innovative solutions. To be clear, the Home4Good program is not a panacea for homelessness. Delaware needs to leverage a collaborative, system-based approach to address homelessness and its root causes to ensure that unhoused Delawareans can find a stable home. The mission statement of DSHA is to, “efficiently provide, and assist others to provide, quality, affordable housing opportunities and appropriate supportive services to low - and moderate-income Delawareans.” Combating homelessness is just one of the many ways that this agency helps fulfill that calling and expands finite affordable housing opportunities. Using the collaboration with FHLBank as a model, DSHA is ready to engage with federal, state, local and nongovernmental entities to work together toward the common goal of ensuring all Delawareans have access to quality affordable housing.

Mr. Young may be contacted at melissa@destatehousing.com.

About DSHA

DSHA, formed in 1968, is dedicated to providing quality, affordable housing opportunities and appropriate supportive services to low- and moderate-income Delawareans. In addition to its role as the State’s Housing Finance Agency, DSHA is unique in that it also serves as a Public Housing Authority and acts as a Community Development and Planning Agency. As a Public Housing Authority, DSHA receives funding from HUD to build, own and operate public housing in Kent and Sussex counties, two of Delaware’s three counties. For more information about DSHA, please call (302) 739-4263 or visit destatehousing.com.

About FHLBank Pittsburgh

FHLBank Pittsburgh provides reliable funding and liquidity to its member financial institutions, which include commercial and savings banks, community development financial institutions, credit unions and insurance companies in Delaware, Pennsylvania and West Virginia. FHLBank products and resources help support community lending, housing and economic development. As one of 11 Federal Home Loan Banks established by Congress, FHLBank has been an integral and reliable part of the financial system since 1932. Learn more by visiting www.fhlb-pgh.com.

References

1. Delaware Continuum of Care. (2022). 2022 Point in time count Summary. Wilmington: Housing Alliance Delaware.
https://www.housingalliance.org/_files/ugd/9b0471_67a3ffc2765f495580bc310970a39934.pdf
2. Delaware State Housing Authority. (2021). Support for homelessness initiatives. Retrieved from: http://destatehousing.com/OtherPrograms/ot_h4g.php
3. Johnson, J. (2022, October 13). Improving homeless response systems through diversion and problem-solving. Retrieved from: <https://endhomelessness.org/blog/improving-homeless-response-systems-through-diversion-and-problem-solving/>
4. Delaware State Housing Authority. (2022). Home4Good awards FY 2022. Retrieved from: http://www.destatehousing.com/OtherPrograms/othermedia/h4g_2021_awards.pdf
5. Delaware State Housing Authority. (2020-2022). H4G Quarterly Report Totals.
6. Gubits, D., Shinn, M., Wood, M., Bell, S., & Dastrup, S. (2016). Family options study: 3-year impacts of housing. Washington: U.S. Department of Housing and Urban Development.
7. Strategies to End Homelessness. (2023, March 14). Shelter diversion: A best practice to prevent homelessness. Retrieved from: <https://www.strategiestoendhomelessness.org/shelter-diversion-a-best-practice-to-prevent-homelessness/>

Copyright (c) 2023 Delaware Academy of Medicine / Delaware Public Health Association.

This is an Open Access article distributed under the terms of the Creative Commons Attribution Non-Commercial License (<https://creativecommons.org/licenses/by-nc-nd/4.0/>) which permits unrestricted non-commercial use, distribution, and reproduction in any medium, provided the original work is properly cited.