

ACAM Housing Resiliency Report

The global health emergency triggered economic repercussions which have negatively affected housing stability (Buckle et al., 2020; Jones & Grigsby-Toussaint, 2020). Scores of people lost employment (Béland et al., 2020; Cho & Winters, 2020), and social support networks (Marroquín et al., 2020) during the height of the pandemic. Such negative economic repercussions have been particularly detrimental to those who had already faced housing instability before the onset of the pandemic (Khan et al., 2020; Tsai et al., 2021). Attempting to prevent a surge in evictions the government released multiple programs during the pandemic in attempt to keep renters housed (i.e., CARES Act and the American Rescue Plan). As a result of the government programs, there were 1.55 million fewer eviction cases in 2020 than prior years (Hepburn et al., 2021). When the government programs ended, Harris County experienced a dramatic increase in evictions (McClendon, 2023). Historically, Harris County has about 60,000 annual eviction filings; moreover, in 2022, Harris County reported over 80,000 evictions filed (McClendon, 2023). In 2022, nationally the consumer price index increased to 9.59% and the consumer food prices have steadily increased to 10.4%. According to the US Bureau of Labor Statistics the consumer price index for Houston/Woodlands/Sugarland was up to 5.3% over the current year. Houston rent prices have increased by 14.7% from 2021 to 2022 (ApartmentData.com). The individuals and families served by the ACAM Network are hit hardest by these soaring prices because they dedicate a higher percentage of their income to necessities. This affects the community in multiple ways, for example, a family in the lowest 20% of income typically spends around 15% of their budget on groceries – this is nearly 60% more than households in the top 20% of the income distribution, a situation described by economists as inflation inequality. ACAM is focused on recovery following the economic and social disruptions.

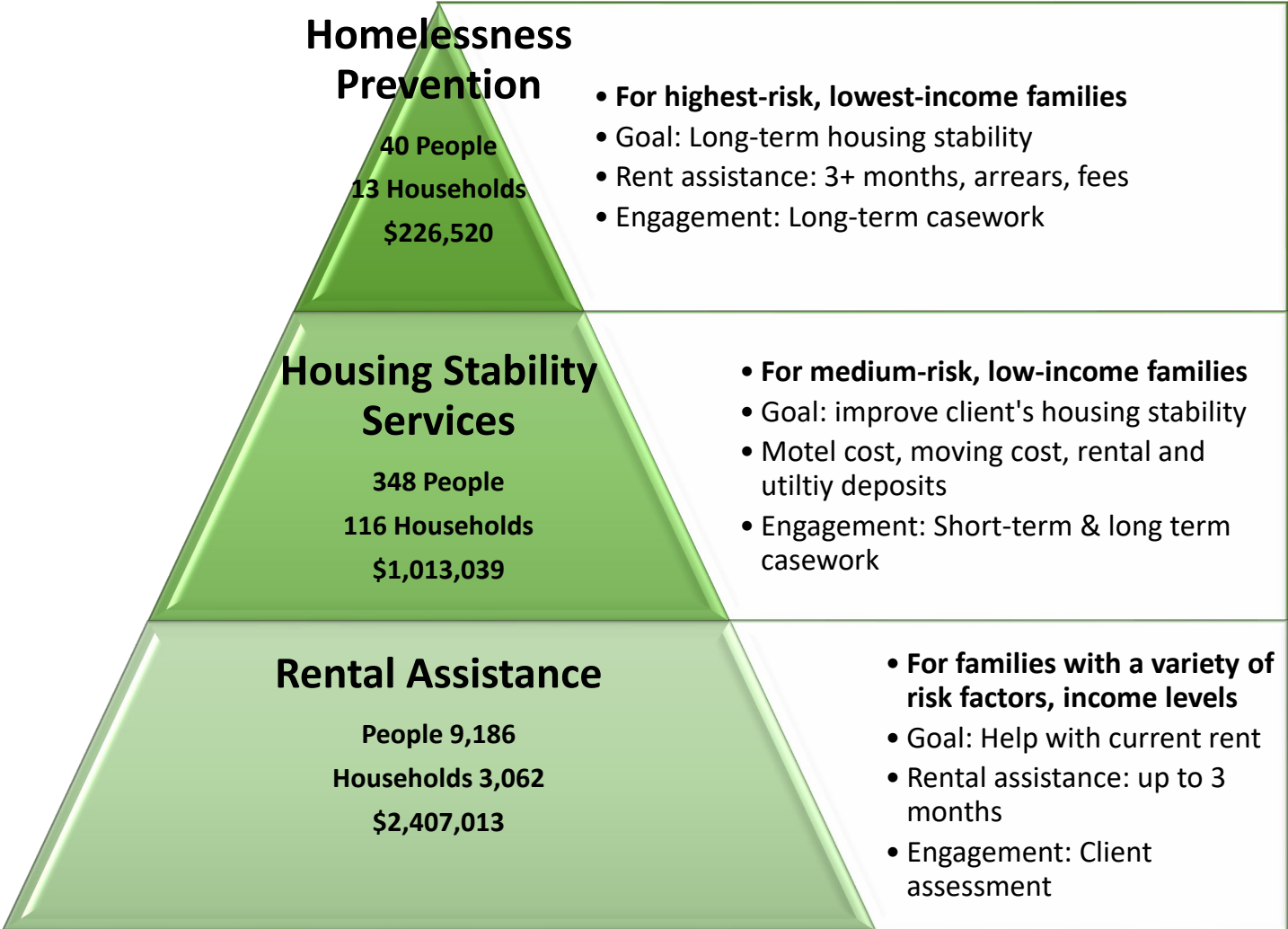
In 2020 ACAM deployed a Housing Stability Plan in response to the pandemic, with the goal of securing approximately \$7.3M in braided private and public funding to support up to 12,775 people with various levels of housing stability assistance. All programs on the housing stability continuum demonstrate ACAM's commitment to ensuring ongoing, non-congregate shelter for thousands of families. In 2020, ACAM partnership with Welnity to develop an online screening tool for the website in response to the tremendous volume of calls from potential clients in need of housing stability services. Based on the clients' responses to the questionnaire, they are triaged into three levels based on need and program eligibility criteria. The three areas of triage of program services are Homeless Prevention Programs (level 3, highest risk and lowest income families), Eviction Prevention (level 2, medium risk and low-income families), and Rental Assistance (level 1, families with a variety of risk factors and income levels). This tool facilitates reaching the most vulnerable, highest-needs people across the region. By assessing and prioritizing the varying level of needs, ACAM housing stability staff are able to quickly provide warm referrals to appropriate and available stabilization services.

Over the past 18 years, ACAM has engaged in 649 collaborative projects bringing over \$14.2 million to the region, including 13 Homelessness Prevention and Intervention contracts worth nearly \$7M. ACAM's housing stability service model goes beyond financial assistance to include supportive relationships, needs assessments, client advocacy, wraparound basic needs, employment services, referrals/follow-up, goal planning, and case management/coaching. As a core component of ACAM's service model for more than a decade, ACAM's housing stability programs serve households experiencing extreme poverty—last year the average annual household income was less than \$12,000 and 55% of clients were children. The housing cost burden for clients were between 60%-64% of gross income (30% is considered burdened). The clients typically have more than five barriers to housing stability (i.e., eviction history, broken leases, single parent household, etc....) and more than 1 in 3 fall into one or more special population (disability, mental illness, fleeing domestic violence etc....). These are the families that fared significantly worse during the pandemic and economic consequences.

Rising housing costs, uncertain government resources, a changing economic landscape amid disasters caused by extreme weather, movements to address systemic racism, and the highest inflation rate in 40 years is disproportionately affecting the most vulnerable in our community. All these factors are contributing to a growing number of individuals and families in need of multiple innovative interventions to attain financial stability and pursue economic mobility.

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Goal for 2023



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Program Overview and Outputs for 2023

Homelessness Prevention services (HP) Program

The Emergency Solutions Grant (ESG) Program is funded by the United States Department of Housing and Urban Development (HUD) through the Texas Department of Housing and Community Affairs (TDHCA). ESG is a Homelessness Prevention Program (HP) which provides case management, financial and rental assistance, and other wraparound services to people who face imminent risk of homelessness and lack the resources needed to remain stably housed. HP Program serves individuals and families in Harris, Fort Bend, and Montgomery counties. As of December 2022, HP total expenditures are \$2,960,454 with a remaining balance of \$202,873 including Match (90% Match expenditure rate).

A. Results:

ACAM Homelessness Prevention Program Demographics (through 1/31/23)	
% Adults	44%
% Children	56%
Avg. HH Size	2.79
Avg. Annualized Income	\$11,085.00
Avg. Annualized Cost Burden (excluding > 100%)	60%
Client Race	
% Black/African American	70%
% White	30%
Client Ethnicity	
% Hispanic/Latino	26%
% Non-Hispanic/Non-Latino	74%

Overall ACAM's **Homelessness Prevention Program** served **360 clients (129 households)**, including 203 children (56%). Of the 351 clients (126 households) who completed the program, 100% were stably housed at program exit. 99% of clients who have received a mandatory 90-day follow-up were still stably housed. During case management sessions, the case manager works with the clients to complete the Self-Sufficiency Matrix (SSM) (5-point Likert Scale) with 24 domains (i.e., housing, employment, food, education, community involvement, etc....) to assess the needs of the client. While exited clients entered the program with an average SSM Housing domain score of 1 ("In Crisis"), they exited the program with an average score of 2.3 ("Vulnerable" moving towards "Safe"); additionally, 95% of clients increased their overall SSM score. Clients demonstrated a 35% increase in non-cash benefits, an average income increase of \$7,098, and 17% reduction in housing cost burden. Clients spent an average of 20 weeks (141 days) enrolled in the program. These successful outcomes demonstrate the effectiveness of this high-touch program for preventing homelessness: substantial financial assistance paired with dedicated case management and extensive wraparound

services provides a winning formula to keep families in their homes.

The client data also confirms that these highly at-risk individuals and families would have almost certainly become homeless, if not for this program. The average household income (including those with no income) was \$11,400 at program entry. Households reporting income presented with a severe housing cost burden of 60%, making urgent assistance vitally important. The average household reported 3.14 barriers to housing stability, the most common barriers being poor credit history (30%), one-adult households (33%), a. More than one in three clients fell into at least one special population, most notably "domestic violence survivor." To surmount these financial constraints and other barriers, clients and case managers participated in 705 case management sessions to establish housing stability plans. To date, exited clients have completed 300 of their 387 housing stability goals (78% completion rate). 90% of exited households completed 2 or more goals prior to program exit. Homelessness prevention will continue to increase in importance as clients seek assistance to overcome larger and larger delinquencies.

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Housing Stability Services (HSS1) Program

The **Housing Stability Services (HSS1 & HSS2)** program is funded by the U.S. Department of the Treasury through TDHCA. ACAM received \$600,000 HSS1 funds to serve Harris, Fort Bend and Montgomery Counties. Households provided with HSS1 funding must be at or below 80% of Area Median Income (AMI), as defined by HUD and attest in writing that they have experienced financial hardship due directly or indirectly to the pandemic. HSS program is built on a client-centered case management/coaching approach to housing stability services. Informed by evidence-based research and experience with the target population, ACAM HSS program employs an assets-based goal planning approach to case management and an empowerment model, which matches interventions to the level of program participants need through a standardized, streamlined process of screening, eligibility, assessment, and high-touch case management. ACAM had four subgrantees that included Wesley Community Center, Humble Area Assistance Ministries, Katy Christian Ministries, and Epiphany Community Health Outreach Services. Shortly after the HSS1 funds were awarded, TDHCA announced that there would be an HSS2 program that would expand over two years. In order to spend HSS2 funds all HSS1 funds had to be expended. ACAM contracted with three additional vendors, Easter Seals of Greater Houston, Community Assistance Center, and Main Street Ministries to assist in spending HSS1 funds by the end of June 2022. ACAM was awarded \$1,700,413 HSS2 funds by TDHCA. ACAM started HSS2 on July 1st, 2022, with eight subgrantees which include: Wesley Community Center, Humble Area Assistance Ministries, Katy Christian Ministries, The Epiphany Community Health Outreach Services, Easter Seals of Greater Houston, Community Assistance Center, Main Street Ministries and West Houston Assistance Ministries. With the transition from HSS1 to HSS2 clients who were still in need of services were rolled over to HSS2 program. HSS2 households must be below 80% AMI, qualify for unemployment benefits or provide documentation that they have experienced financial hardship during or due, directly or indirectly, to the pandemic. With Housing Stabilization Services (HSS2-ERA) funding, ACAM proposed to double the number of providers in our Housing Stability Services Collaborative to provide 224 households with wraparound case management services and financial assistance to promote housing stability. As of February 2023, ACAM has accepted an additional \$256,255.67 of HSS2 funds from TDHCA.

HSS2 Results:

ACAM Housing Stability Services (HSS2) Program Household Demographics (through 1/31/23)	
Avg. Annualized Income	\$ 11,302
Household Race	
% Black/African American	58%
% White	38%
% Multiracial	3%
% Other	1%
Household Ethnicity	
% Hispanic/Latino	28%
% Non-Hispanic/Non-Latino	72%
Area Medium Income (AMI)	
Under 30% AMI	83%
31% AMI - 50% AMI	13%
50% AMI - 80% AMI	5%

There have been 284 households enrolled in the HSS2 program. At the end of January 2023 there were 222 active households receiving services. On average there are about 159 active clients in HSS2. The average annual income at entry for HSS2 households was \$11,302 where 83% of clients fell below 30% AMI, 13% fell between 31% to 50% AMI and 5% fell between 51% to 80% AMI. Out of the total households served, 58% were Black/African American, 38% were White and 3% were Multiracial and 1% were Other. The ethnicity of households were 28% Hispanic/Latino and 72% Non-Hispanic/Non-Latino. As of January 2023, 60 households have exited the HSS2 program. 95% of the household exited the program permanently housed. Of the exited households, 90% completed 2 or more goals prior to program exit. **197 households applied for rental assistance, of those who applied, 99% were successfully enrolled in a rental assistant or homeless prevention program.** By January 2023, HSS2 program spent \$120,155 on direct household payments (i.e., short-term motel, security/pet/utility deposits, application fees and landlord incentives). Housing stability services have been provided to households in 86 different zip codes across the region (CoC TX-700), including

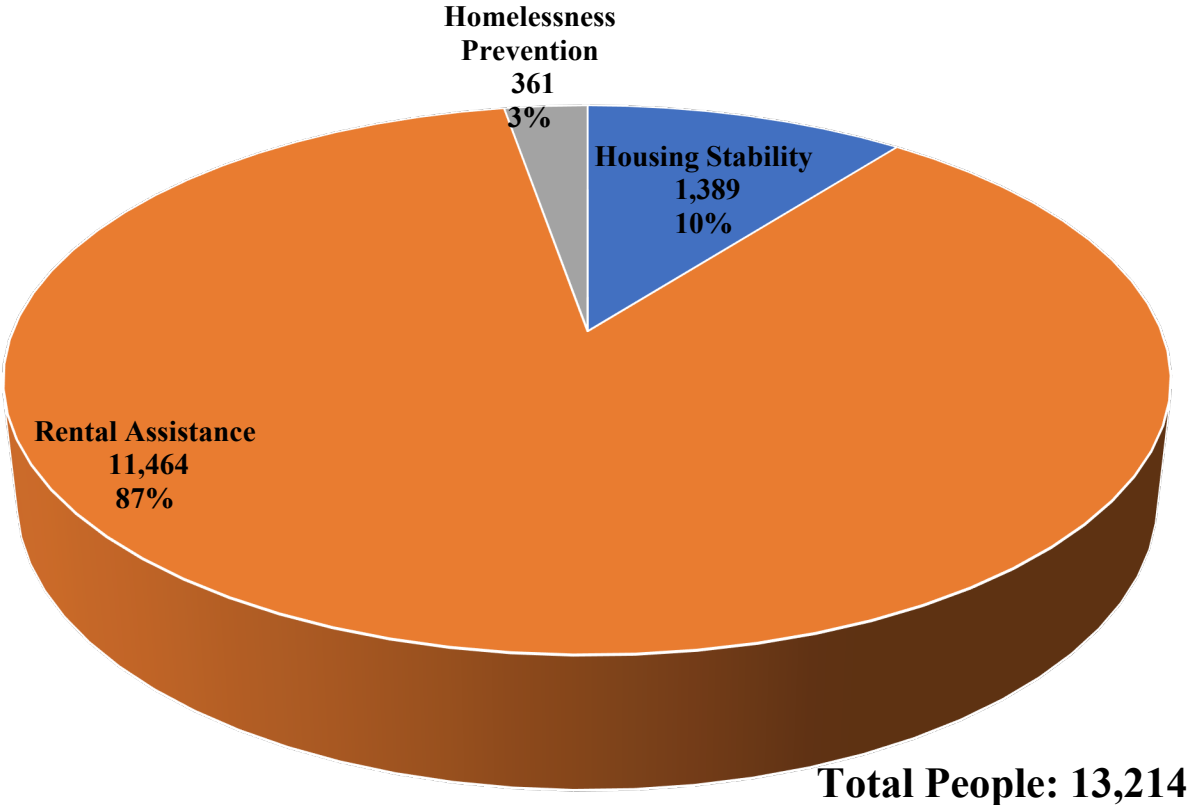
Montgomery, Fort Bend and Harris Counties.

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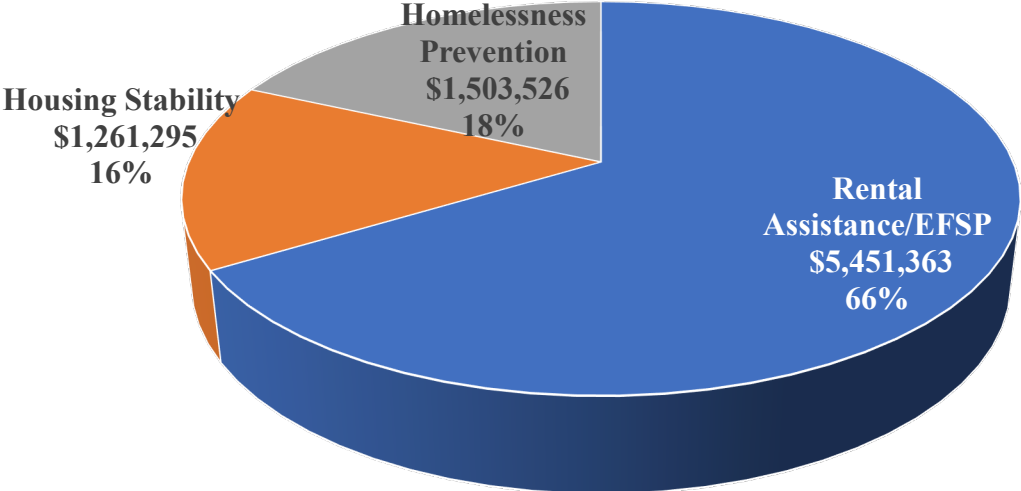
Rental Assistance Program

ACAM's **Rental Assistance** programs provide lower touch, short term interventions that help many households improve their housing stability. Since June 2020, ACAM's rent assistance programs have supported 11,464 individuals (5,875 households) with \$5,451,363 in direct assistance. ACAM is the coordinating agency for the Emergency Food and Shelter Program (EFSP) Local Board for three Phases and jurisdictions (Waller & Harris/ Fort Bend County) for a total of \$14,042,645. The EFSP Local Board focuses on four priorities that include: homelessness prevention (Rent/Mortgages and utilities), Other food (food pantry), Served Meals (congregate feeding at an organization), and Mass shelter. ACAM monitors quarterly reporting for three current Phases (Phase 39, Phase ARPA-R and Phase 40). ACAM staff further provides technical support to about 88 organizations (duplicated) between all three Phases. In response to the economic recovery, Federal Emergency Management Agency (FEMA) has made programmatic changes to allow Homelessness Prevention funds to be used for three-months of assistance instead of one month of assistance per Phase. Under EFSP Phase 39, direct services were provided to a total of 68,059 households. Out of which 2,032 households with homelessness prevention funds, 43,317 households obtained food from local food banks, 852 households given emergency shelter and 21,858 households fed through congregate Meals. Similarly, under EFSP Phase ARPA-R, a total of 78,226 households were directly served. Out of which 3,698 households with homelessness prevention funds, 69,453 households obtained food from local food banks, 919 households given emergency shelter and 4,156 households fed through congregate Meals.

Housing Stability People Served Through January 31, 2023



**Housing Stability Total Spent
Including Leverage & Coordinated Funding**



Total: \$8,216,185