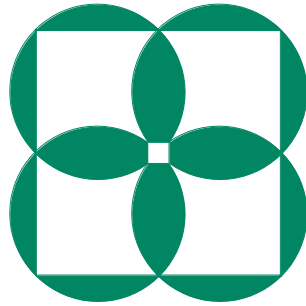


DDRB



Developmental Disabilities
Resource Board
of St. Charles County

Emergency Housing Assistance Program

FY2015

End of Year Report

DDRB Emergency Housing Assistance Program

FY2015 Report

Purpose

The Emergency Housing Assistance Program is to prevent homelessness or displacement of individuals with developmental disabilities and families who have a child with a developmental disability who are at or below 50% of St. Charles County Annual Average Median Income.

History

The Emergency Housing Assistance Program began in April 2003 as a statewide grant from the Missouri Housing Trust Fund (MHTF) and was administered by Missouri Association of County Developmental Disabilities Services (MACDDS). Several other counties participated in the grant; and initially, any unused allocations from one county could be redirected to another. For several years the DDRB was able to capture unused dollars from other counties in order to serve more individuals.

MHTF made several changes to the grant in 2009. One was to award grant dollars to regions in the state. As a result, MACDDS would have needed to submit and provide administrative support to multiple grants throughout the state. Since the reimbursement rate to administer the grants would not cover the costs to MACDDS, the organization announced they would no longer serve as administrator of the grant. In addition, grant dollars could no longer cross regions.

DDRB staff investigated submitting a grant; however, only 501c (3) organizations could apply.

In FY2009 the DDRB committed to continue to provide emergency housing assistance using only DDRB funds. Eligible individuals and families could access up to \$1,000 per fiscal year with a lifetime maximum amount of \$3,000. Funds could be used for rent and utility deposits, rent and mortgage payments, utility payments, moving expenses and other expenses to establish a household unit. The DDRB has budgeted \$30,000 each year since FY2009 with two exceptions.

In FY2011 utilization at mid-year was 77% and the Board approved an additional \$20,000 to ensure adequate funding of the program through the end of the fiscal year. Total utilization for FY2011 was \$39,105.

In FY2012 the DDRB budgeted \$42,500. Procedural changes were made to require a disconnect notice for utilities or a foreclosure notice for owned homes to ensure all other options had been exhausted and that assistance was necessary to avoid homelessness. The disconnect requirement resulted in unintended consequences for individuals in the Independent Living Assistance Program and adults with developmental disabilities who live independently. An exception was developed and implemented to address this issue.

DDRB Emergency Housing Assistance Program FY2015 Report

Breakdown of Dollars Spent:

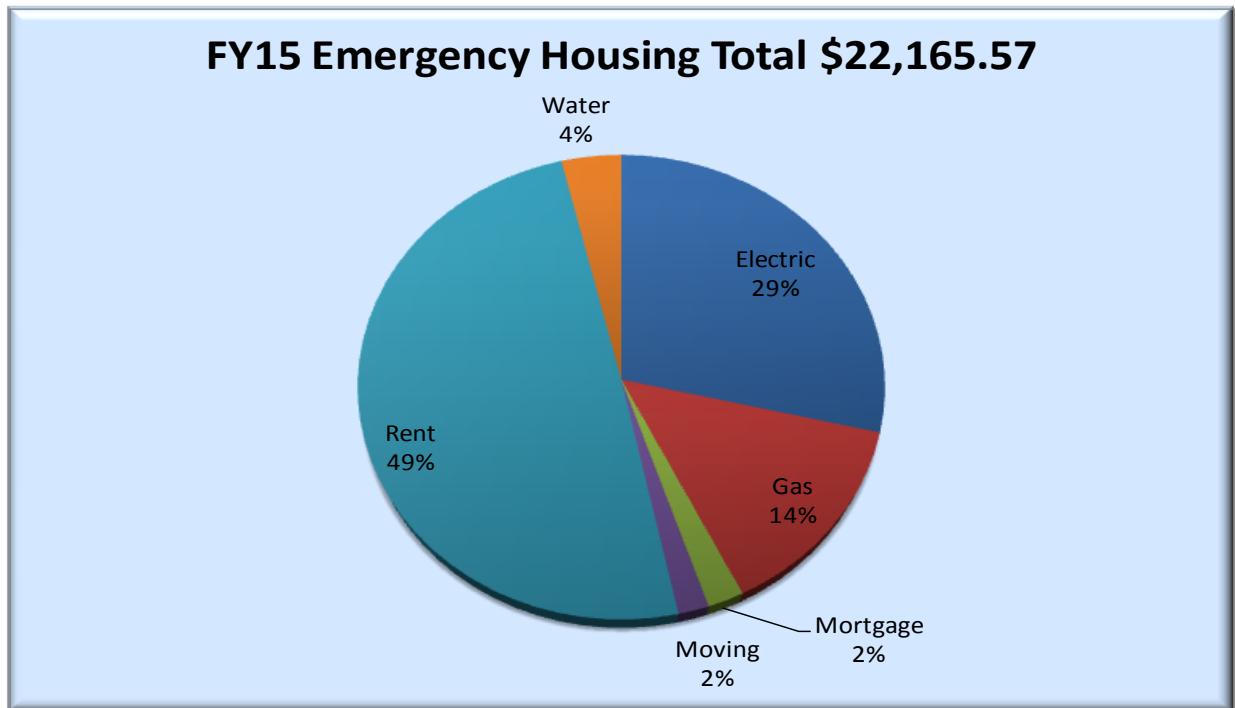
The table below provides a breakdown of utilization by fiscal year.

Fiscal Year	Dollars Allocated	Dollars Spent	Number Served	Avg. Fiscal Year Payment Per Recipient
FY2004	\$ 15,000	\$ 13,253	14	\$ 947
FY2005	15,000	2,585	3	862
FY2006	15,000	14,110	15	941
FY2007	30,000	17,542	19	923
FY2008	30,000	16,244	23	706
FY2009	30,000	21,301	32	666
FY2010	30,000	23,100	34	679
FY2011	50,000	39,105	53	738
FY2012	42,500	24,397	28	642
FY2013	30,000	20,385	27	755
FY2014	30,000	21,067	30	702
FY2015	30,000	22,165	35	633
Overall Totals	\$ \$347,000	\$ 235,254	323	\$ 728

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FY2015 Utilization

Dollar amounts are listed below the pie chart and include FY2014 totals for comparison purposes.



Fiscal Year	Electric	Gas	Mortgage	Moving	Rent	Water
FY2015	\$6,349.46	\$3,099.73	\$478.00	\$407.00	\$10,996.15	\$835.23
FY2014	\$5,251.65	\$366.09	\$2,000.00	\$0	\$12,526.35	\$923.10

DDRB Emergency Housing Assistance Program

FY2015 Report

FY2015 Income Limits and Fair Market Rents

The DDRB uses average median income data from the Department of Housing and Urban Development (HUD) for program eligibility. Income limits for the Emergency Housing Assistance Program are set at 50% of the average median income for eligibility. This percentage is also followed by local agencies that provide assistance to fragile families in St. Charles County.

Income limits and fair market rents are established by HUD and determine their subsidy levels for low-income individuals and families in their Housing Choice Voucher program. HUD establishes fair market rents at the 40th percentile. This means that 40 percent of the rental properties in the area are at or below that threshold.

For example, in St. Charles County, which is in the St. Louis, MO-IL HUD Metro FMR area, the Fair Market Rent for a two-bedroom apartment is \$816. Sixty percent of two-bedroom apartments in the area are more expensive than this, but 40 percent of them are at or below \$816.

Using the HUD Housing Choice Voucher rent ratio of no more than 30 percent of income toward rent, a one bedroom apartment at \$633/mo. would require annual earnings of \$25,320 or \$12.17/hr. working full-time. A two bedroom apartment at \$816/mo. would require annual earnings of \$32,640 or \$15.69/hr. working full-time.

The tables below provide income limits by family size and fair market rent by number of bedrooms for St. Charles County. (FY14 information is included for comparison purposes.)

FY2015 Income Limits are based on 50% of the St. Charles County Average Median Income of \$70,300				
1 Person Income Limit	2 Person Income Limit	3 Person Income Limit	4 Person Income Limit	5 Person Income Limit
\$24,650	\$28,150	\$31,650	\$35,150	\$38,000

St. Charles County FY2015 Fair Market Rent by Unit Bedrooms				
Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
\$533	\$633	\$816	\$1,063	\$1,206

FY2014 Comparison

FY2014 Income Limits are based on 50% of the St. Charles County Average Median Income of \$67,100				
1 Person Income Limit	2 Person Income Limit	3 Person Income Limit	4 Person Income Limit	5 Person Income Limit
\$23,500	\$26,850	\$30,200	\$33,500	\$38,950

St. Charles County FY2014 Fair Market Rent by Unit Bedrooms				
Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
\$532	\$631	\$814	\$1,061	\$1,203

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For individuals/families with developmental disabilities in this income range, any unexpected expenses, illness, job interruption or job loss can result in the inability to pay for essential housing and utility needs. Late fees and penalties quickly put them further behind making it even more difficult to avoid being faced with utility shut offs or evictions.

Findings:

Thirty-five individuals/families were served in FY2015. Of those 35:

- ◇ 46% (16) are families who have a dependent with a developmental disability,
- ◇ 23% (8) are adults in the DDRB Independent Living Assistance Program,
- ◇ 31% (11) were first time requests,
- ◇ 14% (5) reached the fiscal year limit of \$1,000,
- ◇ 0% (0) reached the lifetime limit of \$3,000 in FY15.
- ◇ 3% have reached the lifetime limit of \$3,000 since the program began (last in FY2012).

FY2013 thru FY2015 the DDRB budgeted \$30,000 and requests remained within the budgeted amount. However, a pattern was emerging that along with increases in rents, rental assistance needs also increased with 49% of FY15 requests going to rental assistance. As a result, the annual program cap was falling short of providing the stabilizing assistance needed. In some cases individuals/families needed assistance with rent and utilities or an additional month of rent to assist them through a crisis; and combined, these expenses exceeded the \$1,000 allowed by policy.

This trend was reported to the Board and resulted in a policy change for FY2016 that increases the fiscal year limit to \$1,200 and the life-time limit to \$3,600.

Conclusion:

The Emergency Housing Assistance Program continues to provide a critical need for individuals and families who earn 50% of the average median income. Over the 12 years of the program DDRB funds have assisted 195 unduplicated individuals/families.

Case managers and service coordinators work closely with their clients to understand what led to the crisis and, when appropriate, provide guidance and/or resources that will assist them now and in the future. Referrals are routinely made to additional community services, local non-profits and faith-based organizations. Services include, but aren't limited to food pantries, credit counseling, budgeting assistance and workforce development to help recipients remain self sufficient.

DDRB staff monitor the program throughout the year to report significant utilization and/or trends promptly.