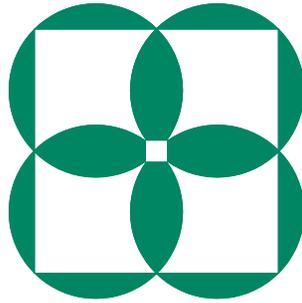


DDRB



Developmental Disabilities
Resource Board
of St. Charles County

**Emergency Housing Assistance Program
FY2022
End of Year Report**

DDRB Emergency Housing Assistance Program FY2022 Report

Purpose

The Emergency Housing Assistance Program is to prevent homelessness or displacement of low income individuals with developmental disabilities and/or families who have a child with a developmental disability.

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 rather than one award for MACDDS to administer for its entire statewide membership. 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. Several years later, Missouri Housing Trust Fund discontinued the grant entirely.

Since FY2009 DDRB funding has enabled the continuation of the Emergency Housing Assistance Program. Funds can be used for rent and utility deposits, rent and mortgage payments, utility payments, moving expenses and other expenses to establish a household unit. Eligibility is based on income limits of 50% of HUD's average median income for this region.

The program has remained basically unchanged since its beginning with minor procedural changes to accommodate identified trends and needs.

From FY2013 thru FY2015 the DDRB budgeted \$30,000 and requests remained within the budgeted amount. However, with increases in rents, rental assistance needs also increased with 49% of FY15 requests going to rental assistance. 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 annual \$1,000 allowed by policy.

This trend was reported to the Board and resulted in a policy change beginning in FY2016 wherein eligible individuals and families could access up to \$1,200 per fiscal year with a life-time maximum amount of \$3,600.

Similarly, in FY2022 the annual program cap was again falling short due to job instability during the Covid pandemic and the related inflation that followed. This was reported to the Board mid fiscal year in December 2021 and resulted in an immediate increase to the life-time and annual fiscal year caps of \$4,500 and \$1,500 respectively. No additional funds were required to accommodate this increase and final utilization was 58% of the program total of \$25,000.

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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
FY2016	40,000	22,215	28	793
FY2017	40,000	19,102	26	735
FY2018	25,000	19,195	24	780
FY2019	25,000	22,995	26	884
FY2020	25,000	19,224	24	801
FY2021	25,000	10,238	10	1,024
FY2022	25,000	12,403	14	886
Overall Totals	\$ 527,500	\$ 360,626	465	\$ 795

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FY2022 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% or below the St. Charles County Annual Average Median Income.

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 \$947. Sixty percent of two-bedroom apartments in the area are more expensive than this, but 40 percent of them are at or below \$947.

The tables below provide income limits by family size and fair market rent by number of bedrooms for St. Charles County. (FY21 information is included for comparison purposes.)

FY2022 Income Limits are based on 50% of the St. Charles County Average Median Income of \$97,200				
1 Person Income Limit	2 Person Income Limit	3 Person Income Limit	4 Person Income Limit	5 Person Income Limit
\$33,250	\$38,000	\$42,750	\$47,450	\$51,250

St. Charles County FY2022 Fair Market Rent by Unit Bedrooms				
Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
\$689	\$745	\$947	\$1,230	\$1,449

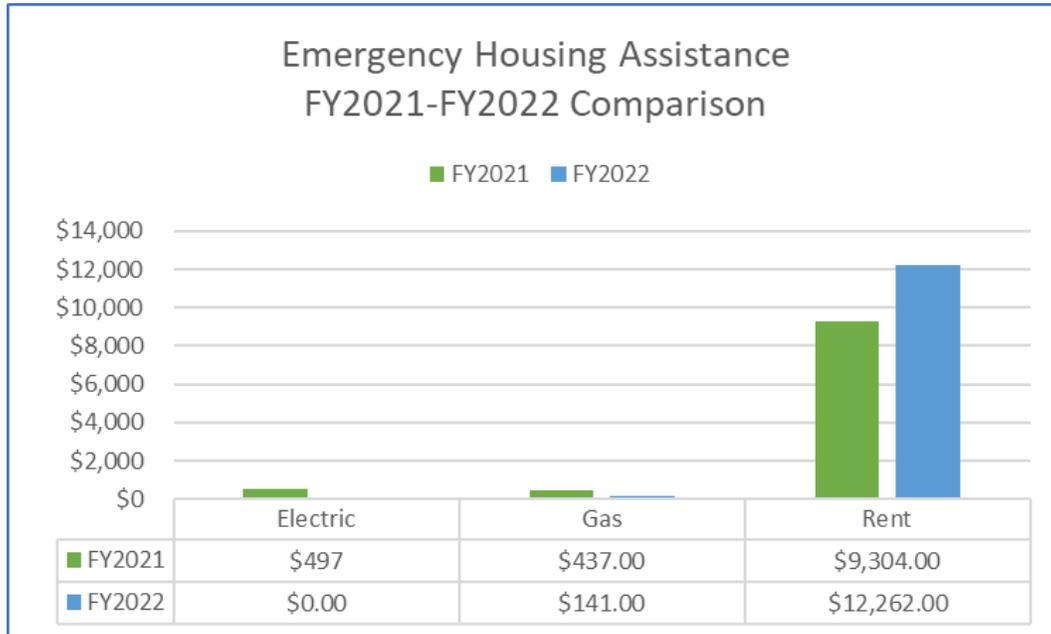
FY2021 Comparison

FY2021 Income Limits are based on 50% of the St. Charles County Average Median Income of \$84,900				
1 Person Income Limit	2 Person Income Limit	3 Person Income Limit	4 Person Income Limit	5 Person Income Limit
\$29,750	\$34,000	\$38,250	\$42,450	\$45,850

St. Charles County FY2021 Fair Market Rent by Unit Bedrooms				
Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
\$671	\$731	\$938	\$1,224	\$1,440

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FY2022 Utilization:



For individuals/families with developmental disabilities who earn 50% or less of the average median income, 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 disconnections or evictions.

Findings:

Fourteen (14) individuals/families were served in FY2022. Of those 14:

- ◇ 57% (8) are families who have a dependent with a developmental disability,
- ◇ 43% (6) are adults living independently or are receiving DDRB Independent Supported Living Assistance services,
- ◇ 36% (5) were first time requests,
- ◇ 36% (5) reached the fiscal year limit of \$1,500
- ◇ 7% (1) reached the lifetime limit of \$4,500 in FY22
- ◇ 99% of EHAP funds went to rental assistance

Factors for Consideration:

The Community Council of St. Charles County's Continuum of Care to End Homelessness (Continuum of Care) launched a Coordinated Entry program in partnership with United Way and Continuum of Care members in early 2018. Coordinated Entry is an easy and efficient way for people experiencing homelessness or are at risk of becoming homeless to access services. The DDRB is a participant in the Coordinated Entry program.

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Coordinated Entry is a single point of entry that helps to reduce multiple assessments and provides more appropriate referrals by identifying eligible programs and services. Information from the assessment is entered into the Continuum of Care's CaseWorthy data base to assist with navigating available services and capture required HUD homelessness reporting data. Member participation requires a signed contract.

In FY2022 the DDRB received 6 referrals and 0 were assisted through the Emergency Housing Assistance Program. The six referrals had not been deemed eligible through Department of Mental Health for developmental disability services and were referred to the FACT Family Support Partnership program.

Coordinated Entry has demonstrated several benefits for continued DDRB participation such as:

- ◇ Appropriate referrals to organizations that manage programs such as state and federal housing grants;
- ◇ Reduced time case managers spend on finding available and appropriate services;
- ◇ Listings of available local community programs that are able to provide emergency shelter, food and medical assistance;
- ◇ Ability for people with developmental disabilities to be included in the numbers reported annually to HUD that, in turn, have the potential to increase grant allocations to this Continuum of Care;
- ◇ Identify and assist those who are not connected to developmental disability services and supports.

Conclusion:

The Emergency Housing Assistance Program continues to provide critical homelessness prevention assistance for individuals and families who earn 50% of the average median income. Over the 18 years of the program DDRB funds have assisted 277 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 utility assistance grants, food pantries, credit counseling, budgeting assistance and workforce development to help recipients remain self sufficient.

While the EHAP program doesn't assist those experiencing homelessness, the program can help with establishing permanent housing. Coordinated Entry is helping those who are experiencing homelessness through an assessment that determines their level of need and the programs they qualify for. Depending on the assessment outcome, the individual may receive immediate assistance or be referred to the appropriate agency.

Since the discontinuation of case management services to those without active Medicaid in 2017, the FACT Family Support Partner program is assisting those families with applying for Emergency Housing Assistance Program funds.

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The IDD/Help grant expired toward the end of FY2022 and was discontinued due to low utilization. This three-year grant consisted of a partnership with United Way of Greater St. Louis, the Productive Living Board for St. Louis County Citizens with Developmental Disabilities and the St. Louis Office for Developmental Disability Resources to provide a designated community connector to refer individuals and families to Coordinated Entry as well as other available supports and services that ensure families remain connected regardless of their eligibility for case management services.

The grant did produce a Google site for agency family navigators to access for consistent and current resource information in the St. Louis Region. The DDRB community relations specialist and FACT family support partners have access to this site.

COVID-19

At the beginning of the COVID-19 pandemic, an increase in program utilization was anticipated due to the national shut-down and massive job layoffs. Direct relief from the American Rescue Plan that included stimulus checks, increased and extended unemployment insurance, increased child tax credits and small business support along with Cares Act funding and moratoriums on evictions assisted individuals and families with remaining housed in FY21 and FY22.

Approximately \$600,000 in federal CARES Act funding was allocated to the Continuum of Care to assist with housing needs for the tri-county area. Coordinated Entry and the DDRB have ensured that individuals eligible for federal assistance accessed those funds first. As a result of the federal assistance, DDRB Emergency Housing Assistance utilization has remained low. However, availability of affordable rental units is at a critical level and rents are increasing significantly.

Recovery from the pandemic and global inflationary events are proving to be an on-going challenge into FY2023.

The Continuum of Care to End Homelessness reports that HUD's Housing First grants typically assist with two to three months of rental assistance to stabilize the household. To provide that level of assistance based upon the FY22 rent total of \$12,262, the EHAP program would utilize approximately \$24,524 for two months and \$36,786 for three months of rent alone.

In FY22, of the 14 families served, 13 requested rental assistance. Five families utilized funds for 2 months of rental assistance and one family used their annual cap for one month of rent. As we move further away from the pandemic, it's difficult to predict how the housing market will react. With the scarcity of affordable housing in St. Charles County the priority of this program is keeping people housed.

Since the utilization for FY22 was under the budgeted amount of \$25,000, DDRB staff will continue to monitor the program and report to the Board if EHAP funds become insufficient to help stabilize families.

It's recommended that the Emergency Housing Assistance Program policy be revised to include an annual review in July to allow flexibility for changes to the income limit eligibility, yearly deductions, and DDRB funding caps. This will ensure that guidelines, typically reviewed and approved almost a year in advance, accurately reflect current economic conditions.