

Housing Stability Services

Emergency Rental Assistance Program

Operating Framework

The goal of housing stability services are to promote and improve the housing stability of Maine renters impacted economically by COVID-19 through services intended to help households apply for Emergency Rental Assistance and stay stably housed.

Housing stability services will include assistance with applying for Emergency Rental Assistance, housing navigation/case management services, financial counseling, landlord and tenant outreach, informal mediation, language assistance services, and access to legal services.

Housing stability services will be coordinated by the Community Action Agencies. Each CAA will establish a Housing Stability Team to assist households facing housing instability in their rental housing. The teams will include other community providers and will work collaboratively to identify and offer appropriate housing stability services for both renters and landlords. Given the short duration of the program, the priority will be to leverage and build on existing capacity for service provision. These Teams will be driven by the reality that loss of a permanent home is an emergency that requires a prompt, targeted response to alleviate the housing emergency in a timely fashion.

The CAAs have access to financial assistance through Emergency Rental Assistance funds that can help renters pay utilities and back rent and ongoing rent. Additionally, the CAAs will be supported by access to services procured by MaineHousing including mediation and informal facilitation between landlord and tenant, assistance for applicants who need translation or cultural supports, training opportunities, and legal aid.

Housing Stability Goals:

1. To promote and improve the housing stability of Maine residents through supportive services and rental assistance.
2. Households will receive assistance to either stabilize their current housing or to find and move to safer and more stable and affordable housing.
3. Every effort will be made to ensure households do not fall into homelessness.
4. Ensure targeted outreach and assistance to households disproportionately impacted by housing instability based on race, ethnicity, gender, income, age, and region.

Housing Stability Coordination

Community Action Agencies (CAA) will coordinate housing stability services within their jurisdiction. All of the CAAs currently support the Whole Family approach to services, which includes the type of case management envisioned in this program. Housing stability services will build on that capacity. CAAs also have or can offer assistance in applying for many of the programs people at risk of losing their housing will need, including energy assistance, nutrition programs (SNAP, WIC, TANF), early childhood education for families with children, budgeting and financial management, and foreclosure counseling, which can easily transfer to rental counseling.

Each CAA will designate a Housing Stability Coordinator whose responsibilities will be to administer the Housing Stability Services within their region. The coordinator will establish collaborative partnerships with housing providers within their region to access, leverage and procure services for renter households eligible for Emergency Rental Assistance. The housing stability coordinator will work with CAA case managers (also called navigators or resource managers) to provide the single entry point that customers who apply for the emergency rental relief program may need to stay housed and to transition to the housing stability program seamlessly. Through this connection, they will learn of and be enrolled in the supports they need and may not know are available.

The housing stability coordinator will also leverage and secure housing stability services from other community providers including providers made available by MaineHousing.

Housing Stability Teams

Each CAA will establish a Housing Stability Team to help coordinate and leverage resources for renters facing housing instability, eviction, and risk of homelessness. The teams should include providers with expertise and who will provide services in the following areas:

- housing navigation,
- short-term case management,
- community outreach, legal services, and
- landlord engagement.

The Housing Stability Teams will coordinate access and referrals to the needed housing stability services for individual families facing housing instability in their rental housing. The team will be supported by access to a uniform Emergency Rental Assistance program administered by Community Action Agencies that can help families to pay utilities and back rent and ongoing rent for a period of 3 months at a time.

The CAA will be the lead for the team, will be the recipient and manager of Housing Stability Services funding, will convene and organize the team, and will have responsibility for financial management and data tracking. The CAA may fund providers with diverse experience in housing to provide services that will help families facing rental arrears and possible eviction.

Housing Stability Team Participants

Housing Stability Teams will include representation, staff support and service provision from the following organizations:

- The Community Action Agency in the region, which will convene and administer the program
- HUD Housing Counseling providers, CDFIs,
- Ethnic and Cultural Organizations
- Housing Access Programs such as Quality Housing Coalition & FairTide,
- Organizations providing case management services to people experiencing or who have experienced homelessness,
- Local Housing Authorities,
- Property managers, landlord associations
- Legal aid organizations

- Other Social Service Providers

Housing Stability Team members will be trained in how to help families and landlords navigate the application process for rental assistance and to provide exceptional customer assistance. They will also ensure timely referrals to other services such as workforce development or intensive case management services and connection with legal services.

Collaboration requires regular communication to be effective. Housing Stability Teams will meet weekly for regular training, case consultation and coordination and prioritization of resources for households requiring housing stabilization services and rental assistance.

Housing Stability Services

The CAA and the housing stability teams will offer the following services:

- Application assistance that is customer based (both tenant and landlord)
 - Assistance in applying
 - Cultural, language supports
 - How to work with my landlord, how to work with my tenant
- Housing Counseling
 - Financial management, budgeting
 - Tenant rights
- Supportive conversations with landlord and tenant
 - Reaching agreement on past rent due
 - Addressing unsafe housing conditions
- Housing navigation
 - Finding another rental if needed
- Referrals to and help with filling out applications for services offered by the CAA and the Department of Health and Human Services
- Referrals to appropriate services offered by community providers or other organizations such as intensive case management, workforce development
- Referrals to Legal assistance

The Emergency Rental Assistance program offers Maine an unprecedented opportunity to jumpstart a collaborative network of providers working to keep Mainers in their homes.

Maine has several successful examples of regular collaboration that serve as an inspiration and models for housing stability including:

- The Maine Homeless Veteran Action Committee which brings together private non-profit, federal and state partners to address homelessness among veterans.
- The Preble Street Veteran Housing Services Program where Pine Tree Legal and Preble Street Case Managers meet regularly for training, cross referral of clients, and housing stability issue identification.
- The Maine Housing Counselor Network Meetings where Community Action Agencies and other housing counseling organizations, Pine Tree Legal, the Maine Bureau of Consumer Credit Protection meet bi-weekly for training, information sharing and coordination of foreclosure prevention programs.

Determining Housing Stability Services in each CAA

The Housing Stability Teams will also conduct outreach within the region to link and leverage services. Community organizations and private and nonprofit entities are often closest to and most trusted by their constituencies, Many of these providers already provide emergency assistance to diverse communities across Maine and are well positioned to assist households in accessing rental assistance and the other services provided under this program. To the extent possible outreach to grassroots community organizations should be conducted and letters of commitment or agreement should be entered into with these organizations.

Each CAA and their housing stability teams will be invited to submit a plan and budget for organizing and providing access to housing stability services within their region. The team may sub grant funds to other housing service providers. MaineHousing will be contracting directly for legal aid services and training and with the ethnic Community Based Organizations in specific communities to support New Mainers to apply for rental assistance.

The plan for housing stability services should identify those services in the region that can be accessed or leveraged. The collaborative approach to identifying services is preferred. The first option for determining the housing stability services within each CAA region is to identify those providers, either within the region or proximate, that can offer their services. For example, forging an agreement with an existing housing counseling provider to provide these services would be preferred to standing up these services within an organization that has not offered them. Housing Stability Services are not intended to simply add new services to an existing organization including a CAA, rather to leverage and enhance existing housing stability services.

The plan will also identify those services that are not readily available or are insufficient to meet the anticipated needs of renter households. The plan and accompanying budget should identify how these needs will be met.

Referrals for Housing Stability Services

Referrals for housing stability services may come from one of three ways:

1. The CAAs as the single entry point for customers who apply for and are eligible for the rental relief program. Referrals for housing stability services will be addressed using the ERA program priorities
2. Applicants who require additional support in completing an application may be referred for assistance to organizations contracted by MaineHousing for cultural supports
3. Referrals from legal aid organizations contracted by MaineHousing

Also, through the connection with the CAA, the applicant will learn of and be enrolled in the supports they need and may not know are available.

Household Eligibility

Renter households must meet eligibility criteria for Emergency Rental Assistance to be eligible for housing stability services.

Application assistance for households who are ultimately determined to be ineligible for Emergency Rental Assistance is a covered administrative expense.

Housing Stability Services

Housing instability is defined as 1 or more individuals within the household who can demonstrate a risk of experiencing homelessness or housing instability, which may include—

- a past due utility or rent notice or eviction notice;
- unsafe or unhealthy living conditions; or
- any other evidence of such risk, as determined

When assessing the need for housing stability services, the housing stability teams will prioritize

- Households whose income does not exceed 50% of the area median income
- Households with a member who has been unemployed for the last 90 days

Additionally Housing Stability Teams will address the following program priorities when providing services:

- Households referred for housing stability services in the following situations:
 - Households facing eviction: Households who have received a notice to quit or summons for forcible entry and detainer face imminent loss of their primary residence. These households should be prioritized for assistance over households who have not yet received any notice regarding an eviction. In particular, these households shall be given priority for access to legal services, case management support and financial assistance.
 - Households with significant rental arrearages (2+ months). These households should be offered housing counseling, case management, and referrals to other assistance programs (HEAP, SNAP)
 - Households who have applied but their landlord has not submitted a landlord application after CAA made 2 attempts to reach landlord. These households may be offered informal mediation services and legal assistance. Landlord engagement will also be offered.
- Application assistance should be offered to:
 - Potentially eligible households with incomplete applications. These households should be reviewed by the housing stability teams for assistance with translation, income verification and documentation.
 - Landlords whose tenants are not completing their application after 2 attempts to contact the tenant.

Upon referral, the teams will also assess the risk of housing instability. While some indicators of risk may be relatively easy to obtain, such as an eviction notice or notice of utility arrears, other indicators will necessarily have to rely on the self-certification of applicants. Potential indicators of risk include the following:

- An eviction notice
- A past due utility or rent notice
- Living in unsafe or unhealthy living conditions, such as conditions that increase the risk of exposure to COVID-19 because of overcrowding
- A housing cost burden that makes it difficult for renters to afford their housing costs
- Informal rental arrangements with little or no legal protection•

- History of or potential for exposure to intimate partner violence, sexual assault, or stalking
- Evidence the household is forgoing or delaying the purchase of essential goods or services in order to pay rent or utilities, such as food, prescription drugs, childcare, transportation, or equipment needed for remote work or school
- Harassment or verbal threats of eviction by a landlord
- Evidence the household is relying on credit cards, payday lenders, or other high-cost debt products, or depleting savings, to pay for rent or utilities, rather than wages or other income

Individualized Housing Stability Planning

The cornerstone of the housing stabilization services provided by the Housing Stabilization Team members will be the creation and completion of individualized Housing Stability plans in partnership with the households receiving assistance under the program. The case management or housing counselor member of the HST will work with customer household's to develop individualized housing stability plans. Plans are based on the household's strengths, housing stability barriers and priorities.

Case managers or housing counselors, with the participant, establish reasonable milestones for obtaining greater housing stability. These milestones will become a set of actionable goals intended to address the participant's obstacles to housing stability. Goals shall be (1) appropriate, (2) time oriented, and (3) reasonable and identify the actions that will be taken by the household or the Housing stability team member.

The proposed goals and objectives should be focused on the immediate needs associated with sustaining housing (or securing new housing where appropriate). Initially, the plan should focus on meeting immediate needs to address the housing crisis (such as a referral to legal services for a scheduled court date or finding new housing when a household must move). Once the immediate crisis is addressed, goals should focus on achieving long term housing stability (such as assistance with benefit applications, referral to employment or child care supports).

Housing stability team members must be cognizant that some households will require more or less assistance depending on their capacity, other pressures on their time (such as work and child care) and therefore should be flex their assistance based on the individual client need and capacity.

Landlord Engagement

Landlord engagement requires relationship building with landlords that it is difficult to do well when both tenant and landlord are receiving services from the same housing stability case manager. This can be confusing to both tenants and landlords. A division of roles would be clearest for all program participants. Practically, this means that when a household is referred to Housing Stabilization Services, the landlord engagement member of the team will be responsible for reaching out to the landlord, introducing the program and facilitating the landlord's paperwork. The case management or housing counseling member of the team would be responsible for working with the client in conjunction with legal services. Both housing authorities and the housing access programs are well suited to fill the landlord engagement role on the housing stability teams. Several regions of the state have effective landlord associations that can play a vital role in landlord engagement.

Reporting and Evaluation

A community of practice will be used to identify and establish program standards and outcomes and will establish tracking expectations. Each CAA will also comply with the reporting requirements of the federal legislation.

Supporting Resources

To ensure continuity statewide, MaineHousing will facilitate a Community of Practice approach bringing together members of the Housing Stability Teams to coordinate overall program delivery, collaboration among the teams to learn from each other, organize trainings, collect data, and assure consistency in the administration of housing stability services across all ten regions.

To support the work of the Housing Stability Teams, MaineHousing will be contracting for certain services statewide to be available to the teams on a referral or on an as needed basis. These services are:

- Assistance by Ethnic and Cultural Based Organizations to assist in the application process and to support the delivery of services to renters who may need translation and cultural supports;
- Informal mediation, conflict coaching or neutral facilitation to assist landlords and tenants in resolving conflict. These services are available prior to formal eviction proceedings and do not replace mediation offered in conjunction with that process
- Training of team members on tenant and landlord rights
- Landlord outreach and education
- Legal assistance for tenants and landlords, training, support and guidance to the other members of the Housing Stability Team. This will ensure adequate knowledge and understanding of tenant rights and landlord obligations and timely coordination of services across teams.
- Marketing and communications support

MaineHousing will establish a community of practice model for bringing together the housing stability efforts for knowledge transfer, successful approaches, consistent implementation,

Grants will be made to the organizations outlined below and the program will be overseen and managed by Maine Housing.

The program will be funded through December 2021 by federal Covid-19 relief rental assistance funding with support from other funding sources if available and appropriate

CAA	Apps
Aroostook County Action Program, Inc. (ACAP), ME	1,378
Community Concepts (CCI), ME	2,798
Downeast Community Partners, ME	1,120
KVCAP, ME	4,314
Penquis, ME	4,380
The Opportunity Alliance (TOA), ME	3,517
Waldo Community Action Partners, ME	567
Western Maine Community Action (WMCA), ME	423
YCCAC, ME	3,663
Total	22,160

Note: we will need to add MidCoast, reduce KVCAP