



Housing Stability

HOUSING STABILITY



Why is this initiative important?

Living in a stable, adequate home that is affordable to the household yields a multitude of opportunities for children, youth, and adults toward employment, education, and health. By increasing affordable housing and supporting housing stability, Weld County households experience more positive outcomes.

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What are we doing in this initiative?

The Weld Trust will fund projects aimed to provide immediate care for individuals experiencing homelessness in Weld County.

Additionally, The Weld Trust will fund programs that help mitigate households experiencing housing instability from becoming homeless.

Finally, The Weld Trust will support projects that increase affordable housing options for residents.

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What are the priorities in this initiative?

Homeless Prevention

Increase the number of individuals and families remaining in their home following assistance.

Emergency Financial Assistance and Case Management

Increase the number of support resources for people experiencing housing instability.

Affordable Housing

Increase the number of affordable housing units in Weld County.

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What are our goals for this initiative?

- 80% of households will remain in their home after 12 months of assistance.
- Decrease by 20% the number of people experiencing homelessness.
- Increase by 5% the number of affordable housing units at 30% - 120% average median income.
- Decrease by 2% the number of people paying more than 35% of their income on rent.
- Decrease by 5% in the number of households experiencing housing instability.

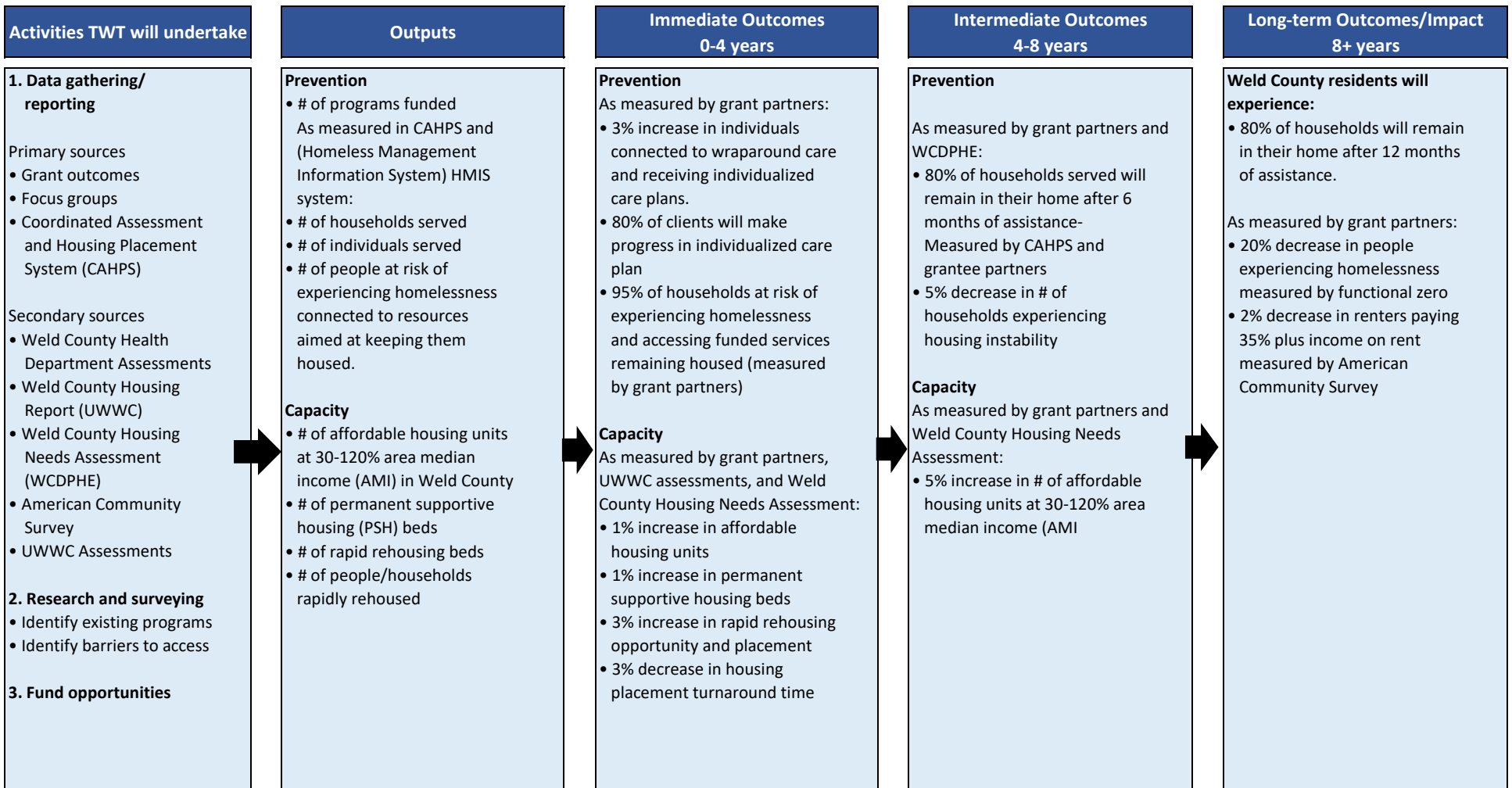
Housing Stability Logic Model

Mission Statement: To promote excellence in health and education in Weld County.

The Weld Trust will support the collaborative organizations that address the needs of the most vulnerable population experiencing housing instability.

Our approach to addressing the strategic issues will be:	<ol style="list-style-type: none"> 1. Fund programs that prevent households experiencing housing instability from becoming homeless (e.g., support organizations focused on households, rapid rehousing, continuum of care, wraparound care, landlord/tenant support, emergency assistance funding, preventative screening). 2. Fund programs aimed at home improvement, financial assistance, tenant rights and education. 3. Support projects that increase affordable housing opportunities.
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Partner Organizations	<ol style="list-style-type: none"> 1. Educational Entities 2. Healthcare Facilities 3. Nonprofit Partners- focused on prevention of homelessness or affordable housing 4. Government Agencies (Weld County Human Services, Weld County Health Department, City of Greeley Urban Renewal Authority, City of Greeley)
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ASSUMPTIONS and ECOSYSTEM

- Coordinated Assessment and Housing Placement (CAHPS) is a collaborative effort, relying on numerous agencies to achieve success. The CAHPS Coordinator tracks all households experiencing homelessness who have met with an agency and provided vital intake information. During weekly CAHPS calls, involving dozens of housing and case management services, adults, youth, veterans, and families are matched with available housing vouchers and units. Coordinated efforts, like CAHPS, epitomizes the deep collaboration of the Northern Colorado Continuum of Care.
- A Homeless Management Information System (HMIS) is a local information technology system used to collect client-level data and data on the provision of housing and services to homeless individuals and families and persons at risk of homelessness. Each Continuum of Care (CoC) is responsible for selecting an HMIS software solution that complies with HUD's data collection, management, and reporting standards.
- Weld's Way Home has founded a Housing Navigation Center (HNC) to help those experiencing homelessness regain housing and to prevent those at-risk of homelessness from losing their housing.
 - In Weld County, 43 percent of renters and 24 percent of mortgage payers spend more than 35 percent of their income on housing, making them vulnerable to financial crisis.
 - An individual has to work 80 hours a week at minimum wage to afford a one-bedroom apartment in Colorado.
 - 9.2% countywide have unstable housing; 14.41 affected in Greeley/Evans followed by 8.87 in Southwest Weld County; 10.76% countywide are double up housing.
 - Weld County was identified as the 4th most unaffordable housing market in the nation, and according to the US Census we already have a deficit of 3,866 units of affordable housing.
- In older children and adolescents, a history of multiple moves has been associated with mental health concerns, substance abuse, increased behavior problems, poor school performance, and increased risk of teen pregnancy. Multiple moves in childhood can have lifelong impact, as evidenced by increased mental health and behavior concerns lasting through adolescence and into adulthood. Grade-school children with more than two school moves are 2.5 times more likely to repeat a grade, and adolescents who experience school moves are 50% more likely not to graduate from high school. Access to affordable housing is likely to reduce the chances that a family will live in crowded conditions or make multiple moves within a short period of time.⁽¹⁾
- Housing insecurity is a marker for food insecurity.
- Housing insecurity impedes the development of role models, informal neighborhood social supports, connections to resources such as childcare, family participation in the social environment, and establishment of a medical home for consistent health care.⁽¹⁾
- Low-income children face multiple risk factors for adverse outcomes, some of which can be addressed through governmental action and community investment in expanding the supply of affordable housing, increasing funding for housing assistance programs, and stabilizing families in uncrowded housing they can afford. Protecting families with young children from being economically forced into crowded conditions and frequent moves should be a priority.⁽¹⁾
- Homelessness during childhood or youth is associated with a myriad of health and social problems, including, infectious disease, chronic physical health conditions, poor nutrition, dental disease, mental illness, substance abuse, injury, mortality, poorer cognitive functioning and academic performance, behavioral health risks, and violence.⁽²⁾
- Children with high levels of residential mobility were more likely to have a moderate or severe chronic condition and reported poor overall physical and oral health.
- Studies emphasize the importance of intervening earlier in life in childhood and youth before experiencing homelessness or before it becomes chronic.⁽³⁾
- Coordinated system is needed to ensure families have proper support and ease of handoffs by organizations while also tracking reentry clients and methods for evaluation of program success or need for adjustment.

ASSUMPTIONS and ECOSYSTEM (continued)

- Continuous, coordinated care with organizations provides families the opportunity to minimize the adverse health outcomes of multiple moves and instable housing. Generally, households earning up to the income limit in the table below for their household size are eligible for units participating in a HUD rental assistance program in Greeley, but actual income limits may differ for units at Birchwood Manor Apartments.
- Greeley’s vacancy rate is only 1.4% and the average rent is over \$1,080.
- 1 in 3 residents at or below the 100% (Federal Poverty Level) FPL reported unstable housing compared to just 7% of those above the 100% FPL showing a disparity in housing stability.
- United Way Weld County is already at the forefront of the homelessness issue as leader of the Weld’s Way Home Collaborative.
- The Department of Health and Human Services has defined housing insecurity as high housing costs in proportion to income, poor housing quality, unstable neighborhoods, overcrowding, or homelessness.⁽¹⁾
- According to Healthy People, housing instability has no standard definition. It encompasses a number of challenges, such as having trouble paying rent, overcrowding, moving frequently, staying with relatives, or spending the bulk of household income on housing (HealthyPeople.gov).
- Homelessness is housing deprivation in its most severe form. Homelessness is defined as lacking a regular nighttime residence or having a primary nighttime residence that is a temporary shelter or other place not designed for sleeping.
- Overcrowding is defined as more than 2 people living in the same bedroom or multiple families living in 1 residence (HealthyPeople.gov).
- According to the High Plain Housing Corporation, for Weld County as a whole, there are 6,090 households earning at or below 30% of the AMI, and an additional 4,245 housing units are needed in order to meet the housing needs. Seventy-five out of every 100 households in this demographic are housing cost burdened.
- According to the Homeless Student Count Data (March 2022), children and youth in Weld County in shelters, transitional housing is 47; doubled up due to economic hardship 465; unsheltered 37; Hotels/motels 37. Total number of unaccompanied homeless youth is 92 in Weld County.

Greeley HUD Rental Assistance Income Qualifications

AMI Band	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	\$18,600	\$21,250	\$23,900	\$26,550	\$31,040	\$35,580	\$40,120	\$44,660
50%	\$31,000	\$35,400	\$39,850	\$44,250	\$47,800	\$51,350	\$54,900	\$58,450
80%	\$49,600	\$56,650	\$63,750	\$70,800	\$76,500	\$82,150	\$87,800	\$93,500

(1) Cutts, D. B., Meyers, A. F., Black, M. M., Casey, P. H., Chilton, M., Cook, J. T., Geppert, J., Ettinger de Cuba, S., Heeren, T., Coleman, S., Rose-Jacobs, R., & Frank, D. A. (2011). US Housing insecurity and the health of very young children. *American journal of public health*, 101(8), 1508–1514. <https://doi.org/10.2105/AJPH.2011.300139>

(2) Parpouchi, M., Moniruzzaman, A., & Somers, J. M. (2021). The association between experiencing homelessness in childhood or youth and adult housing stability in Housing First. *BMC Psychiatry*, 21, 1-14. <http://dx.doi.org/10.1186/s12888-021-03142-0>

(3) Busacker, A., & Kasehagen, L. (2012). Association of residential mobility with child health: An analysis of the 2007 national survey of Children’s health. *Maternal and Child Health Journal*, 16(Suppl 1), 78-87. <https://doi.org/10.1007/s10995-012-0997-8> COVID-19 moratorium and stimulus checks protected the people most likely to experience housing instability, and those have ended.