

Everything Plus More
Alaska Housing Finance Corporation
Special Achievement: COVID-19 Response

HFA Staff Contact

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HFA: Alaska Housing Finance Corporation (AHFC)
Entry Name: Everything Plus More
Category: Special Achievement – COVID 19 Response

As the story goes, when Alexander the Great realized there was nothing left to conquer, he cried. If true, on top of being one of history's more prolific bullies this would also make him a quitter.

As of today's date, 99% of all eligible applicants ([9% of Alaska's population!](#)) have received between 12 and 15 months of emergency rent and utility assistance. That's super awesome. But...

When we had no more renters left to help, we didn't cry and send funds back to Treasury. We set out to do more. We harnessed Treasury's once-in-a-lifetime funding and flexibility to build an expanded rental assistance program capable of bringing all homeless Alaskans *into* rental housing.

The Rent Relief Program's success and our partnerships made the new program we call Housing Stabilization possible. 588 Alaskans are no longer homeless as a result, and more are coming.

Achieving Intended Results - Emergency Rental Assistance Program (*Enacted 12/27/2020*)

Across ERA 1 and ERA 2, Treasury allocated \$291M to Alaska Housing Finance Corporation (AHFC). Then, 15 partners contributed \$73.4M more for us to manage. Here's what happened:

- \$259M paid in rent and utility assistance to 26,222 households (66,454 people). We held two statewide application rounds. No eligible applicant was turned away.
- 13,684 households served by the program earned 30% or less of the Area Median Income. That is [80%+ of all extremely low-income renter households in the State!](#)
- 26.9% of all households served identified as Alaska Native or American Indian.
- \$7.8M used for Administrative Expenses of AHFC, contractors and all processing partners out of \$35.2M available. Admin used as a % of Available funding = 2.72%.

In 2021, the scale of the rent relief program was 6.5 times bigger than the combined total of every person served by Public Housing Units and Section 8 Vouchers throughout the entire State.

Through our partnerships and frugality, funds remained after helping every renter we could find. We seized the opportunity to create a new program to help homeless Alaskans become renters.

We launched the *Housing Stabilization* program this February to get people off the streets, out of shelters and away from abusive environments. After a minutes long intake process, clients can move into stabilized housing. From there, housing navigators help our clients find a rental unit. Every client gets stability services, moving expenses, deposits, and 12 months of rental assistance.

A family sleeping in a car was our first client served. 585 more have since escaped homelessness.

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Responds to an Important State Need

“AHFC was instrumental in these coordinated efforts coming together quickly and with a focus on creating an end user experience that would keep applicants informed and empowered.”
Carol Gore, President / CEO Cook Inlet Housing Authority

If AHFC’s rent relief program had paid everyone served without any funding partners, our budding Housing Stabilization program would not exist. Instead, we would have had redundantly funded applications, spectacular levels of applicant confusion, and partners unable to expend funds.

AHFC, several tribes and the Municipality of Anchorage all received relief funding. Since we have all worked together for decades, we quickly huddled to coordinate our plans of action.

“Free is a Very Good Price.” Tom Peterson

Last January, our prospective partners got a simple offer: If AHFC builds a system to solicit applications, manage the data, and process payments... and we pay for all of it... Will you use it?

Fourteen partners (representing 148 tribes) and the Municipality of Anchorage stepped forward with \$73.4M in funds. AHFC paid for the administrative expenses and processing teams, developed the systems, and handled reporting. In return, Alaskans got a one-stop-shop for relief.

Nearly \$1 out of every \$3 in relief paid came from partners. When partner funding was spent to zero, affected applicants switched behind the scenes to AHFC’s funding. Once every eligible applicant had received rental assistance, we pivoted to help homeless Alaskans *become* renters.

“AHFC led the way demonstrating how to get things done... while creating a streamlined and efficient process to get emergency ... relief funding into people’s hands where it was needed most.”
Griffin Hagel, CEO of Tagiugmiullu Nunamiullu Housing Authority

Innovation

We designed our Rent Relief program to create an approachable customer experience, to facilitate a process flow that we could implement at scale, and to provide real-time data access for all users. It’s HIPAA compliant, has a lot of bells and whistles and is really user-friendly. The system gave our partners confidence, helped us implement this program at a breakneck pace and fundamentally changed the way we work with our partners in a real-time data system. But we didn’t stop there.

The Housing Stabilization program is something we patched together from Treasury’s guidance on rent relief and the allowable uses for our remaining funds (unused admin \$s are flexible). There is no roadmap for what we did in the federal register. Treasury staff told us we had probably “leaned into the guidance farther than any other state.” We think they meant it as a compliment.

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So far, 588 people are no longer homeless as a result (136 are kids under 18). Before Housing Stabilization, all were in shelters, on the streets or in abusive homes – 50%+ are already renters.

“Visible homelessness has been decreased substantially!”

Mariya Lovishchuk, Executive Director of The Glory Hall in Juneau (Alaska’s Capitol)

Here is how the Housing Stabilization program works: (more detail provided in the visual aids)

- 1) Stabilization navigators find eligible clients via street outreach, shelter visits and referrals.
- 2) People eligible for the program satisfy one of the following housing statuses: sleeping outside, sleeping in shelter, or are victims of domestic violence or human trafficking.
- 3) Client records are created on a tablet in minutes and maintained in a system that updates in real-time for AHFC and our 21 Housing Stabilization program partners.
- 4) In conjunction with self-certified income, the client’s housing status is used as a fact based-proxy to satisfy Treasury’s income certification requirements for the program entry.
- 5) Navigators then move clients into stable housing and provide stability services for up to 90 days. During this phase, clients are entered on waitlists for Section 8, Emergency Housing Vouchers, etc. that will remain after the Treasury funding expires.
- 6) Navigators help clients find rental housing with \$3,000 in assistance per client for moving expenses and deposits followed by \$1,100 / month in rental assistance for 12 months.

Provide Benefits Outweighing the Cost

We did all of this with 136 staff hired for the project (AHFC, contractors and processing partners). We built a system that didn’t exist instead of buying one off the shelf. We created an integrated platform that linked 16 funders, 26,000 households and 8,000 landlords together in real-time to serve the entire state. We held two statewide application rounds that paid every applicant eligible for funding. And we created a new program to help end homelessness in Alaska.

Easy Way: what we didn’t do	Hard Way: what we did
Use an established system from a multi-state vendor that has a track record but limits program design	Build a real-time application system that’s tailored to our program design, team(s), partners, and customers needs
Limit program scope to only funds allocated to AHFC	Coordinate funding with all statewide partners, for free
Buy what is easiest and least risky for us to implement and utilize full admin on contracts, staffing and systems.	Say no to things we can afford in lieu of flexible but cheaper options that require more work and risk to set up. Use the saved admin \$\$ for stabilization service funding instead.
Stick with the explicit program: help renters.	Explore the full scope of potential activities allowed under Treasury’s guidance <i>to help the homeless become renters</i>

ALASKA: TIPPING THE SCALES

Alaska's 663,267 square miles would cover over 22% of the contiguous United States, as depicted here. But Alaska to scale doesn't end with geography....

ANNUAL PROGRAM SERVICE DELIVERY

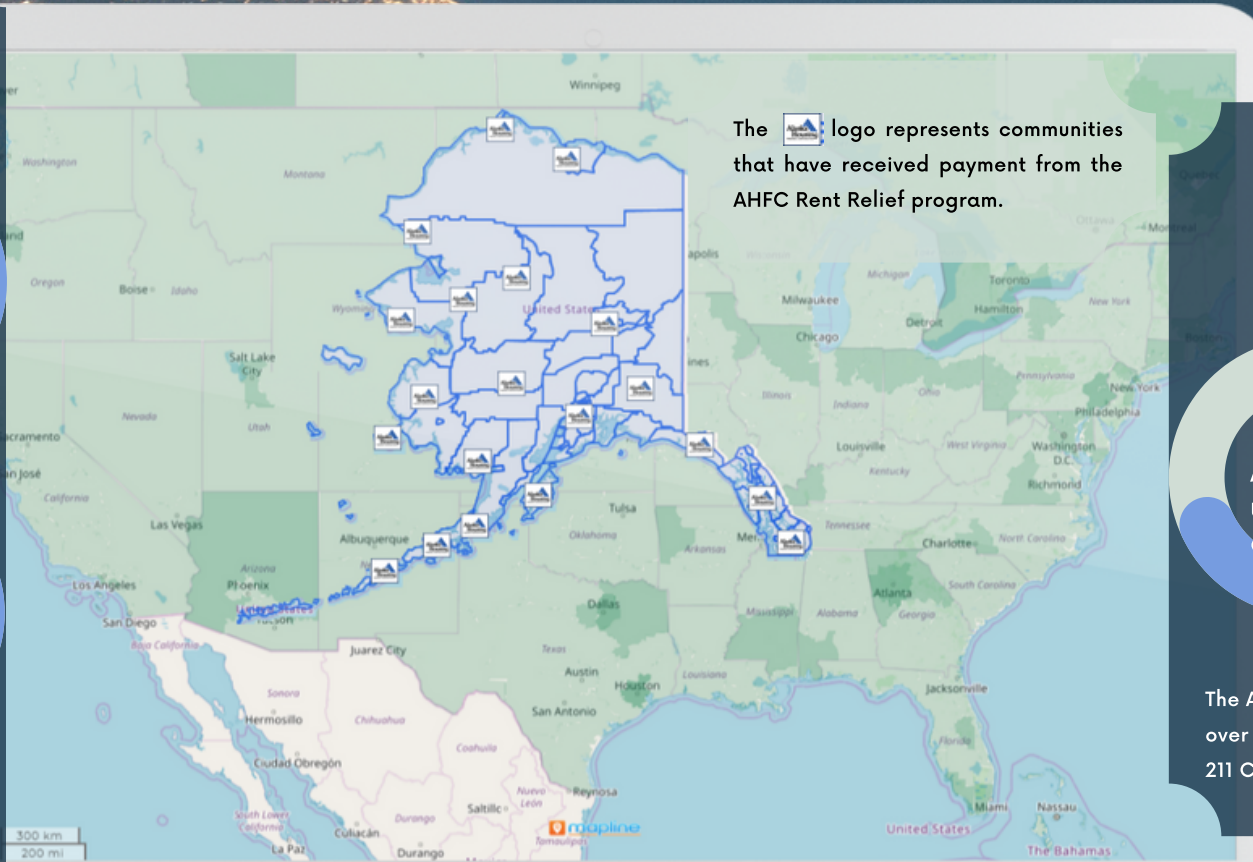
HOUSEHOLDS SERVED

AHFC Rent Relief Program	26,222
Statewide: Public Housing and Section 8	6,612

PEOPLE SERVED

AHFC Rent Relief Program	66,454
Statewide: Public Housing and Section 8	10,000

The AHFC Rent Relief Program far surpassed households and people served by pre-established programs such as the statewide Public Housing and Section 8 serving almost 4x the number of households and over 6x the number of people.



The AHFC logo represents communities that have received payment from the AHFC Rent Relief program.

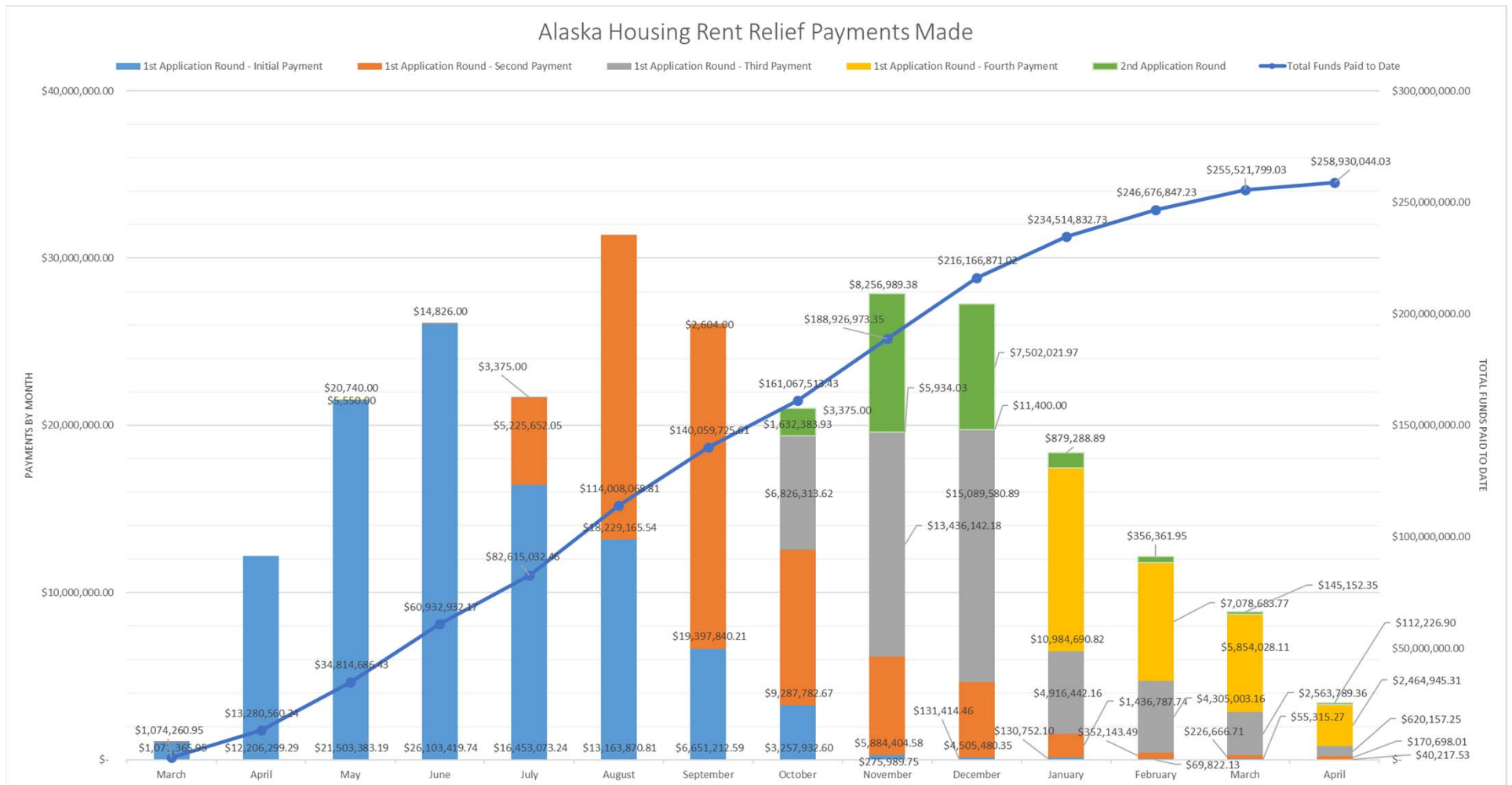
CALL VOLUME: CALENDAR YEAR 2021

TOTAL CALLS MANAGED

AHFC Rent Relief Program	102,700
United Way 211 Call Center (Statewide)	39,580

The AHFC Rent Relief Program took in over 2.5x more calls than the statewide 211 Call Center!

Alaska Housing Rent Relief: Monthly Payment Trends



MISSION CONTROL: RENT RELIEF

MAIN ROCKET:
ERA 1 & 2 FUNDS &
HOUSING
AUTHORITY FUNDS
FOR RENT RELIEF

BOOSTER 2:
ADMIN FUNDS
FOR PORTAL
BUILD OUT &
CONSULTING

BOOSTER 1:
ADMIN FUNDS
FOR CALL
CENTER AND
PROCESSING
TEAMS

COMMS:
ADVERTISING
AUTOMATED
EMAILS
TEXT ALERTS
HOTLINE

SYSTEMS:
HDS & DYNAMICS
AIRTABLE & EXCEL
COGNITO,
RACKSPACE,
CONCRETE5, ZAPIER,
TWILIO



DATA-DRIVEN IMPLEMENTATION

USING CUSTOM BUILT SOFTWARE, AHFC
COLLECTED HIGH-QUALITY DATA. AHFC
ANALYZES THIS DATA TO MAKE INFORMED
DECISIONS THAT MAXIMIZE PROGRAM EFFICACY

DATA COLLECTION:
APPLICATION DATA
BUDGETS FOR GRANTEES
HOUSING AUTHORITY
BUDGETS
ADMIN BUDGETS
RENT RELIEF EXPENSES

ANALYZE THE DATA:
PERFORM QUALITY
CHECK
IDENTIFY TRENDS
SPENDING
PROJECTIONS
GENERATE REPORTS
NEW OPPORTUNITIES

CONSOLIDATE DATA:
GATHER DATA FROM
ALL SOURCES &
COMBINE IN EXCEL
FOR ANALYSIS

**MANAGE THE PROGRAM
UTILIZING DATA-
DRIVEN DECISIONS**

**UPDATE THE MODELS TO
CONTINUE EFFECTIVELY &
EFFICIENTLY DISTRIBUTE AID**



A NEW FRONTIER

**SEVEN DATA SETS UTILIZED TO
GUIDE THE PROGRAM AND STAY
ON COURSE**

**COMPUTERS UPGRADED TO
HANDLE MASSIVE DATA
PROCESSING REQUIREMENTS**

**EFFICIENT USE OF FUNDS ALLOW
FOR A NEW PROGRAM:
STABILIZATION**



Alaska Housing Stabilization and Housing Recovery Program



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907-338-6100 (Anchorage) or 1-800-478-AHFC (2432) | www.ahfc.us



Program Objective

- Helping people escape the streets, leave emergency shelters and escape domestic violence or trafficking
- Do it fast using flexible service options driven by client needs instead of program checklists
- Stabilization and Recovery stages are managed by a single point of client contact

Entering the Program is Easy

How fast can it work?

“I’m here to help,
come with me.”

That fast!



People Served Are

- 1) Sleeping outside;
- 2) Sleeping in shelter(s);
- 3) Victims of domestic violence or trafficking.



Housing Navigators

Engage with clients where they are, or through nonprofit and / or law-enforcement referrals.



How?



Program Entry – How it Works

Entry requirements

- All program participants must have a household income no greater than 80% of the area median. The navigator will ask the prospective applicant if their income exceeds the limit for the area and record their answer.
- Per Treasury guidance, client attestation of their income can be combined with a fact-specific proxy to document income eligibility.
- The navigator will assess the client's housing status to determine if they are eligible for program assistance.
- In conjunction with the client's statement, a housing status that satisfies program eligibility will be used as a fact-based proxy of income eligibility.

Stage 1: Housing Stabilization

Deliver help first, then deal with paperwork

- Navigators can assess program eligibility in minutes
- Navigators explain available resources with client
- Client is immediately moved into stable housing
- Schedules for support services delivery are set
- Client record is created & program clock starts

Program limit
is 15 months



Stabilization begins

Program Navigators – the Details

Navigators bring the clients out of homelessness

- Navigators are employees of agencies with stabilization service funds allocated by Alaska Housing Finance Corporation (AHFC). Each client will have a fixed amount of funding available for their stabilization services.
- Navigators will directly engage with prospective clients at shelters, in camps, or via referrals through law-enforcement or partner agencies.
- Navigators will have short-term stabilization housing identified so clients can be housed immediately at program entry.
- Navigators will create, manage and update the client's program record for AHFC on a monthly basis.

Stage 1: Housing Stabilization (cont.)

Navigating the Client to Rental Housing

- ✓ Applications are submitted for assistance
- ✓ Stabilization services delivery continues
- ✓ Search for rental housing begins
- ✓ Landlord engagement to secure lease and address any barriers to housing re-entry



Housing Stabilization – the Details

Stabilization housing is a waypoint while the client shops for rental units

- Clients will have up to 12 months of rental assistance through this program to offer their prospective landlord(s) during the housing search.
- Navigators will work with landlords and AHFC program staff to address any barriers that are preventing the client from finding a rental unit.
- If the client is in a location served by AHFC's public housing or voucher program(s), the navigator will help the applicant complete an application for housing assistance and / or get them on the waitlist.
- Navigators will help the client identify and apply for any available forms of assistance that are not currently being utilized (i.e. SSI, Medicaid, etc.).

Stage 2: Housing Recovery

Moving Day!

Navigator helps the client move
in to their new rental unit

- ❖ Rental Assistance for up to 12 months
- ❖ Services continue subject to funding



Housing Recovery – the Details

Once the client is moved in

- Rental assistance will be paid on behalf of the tenant to their new landlord by one of AHFC's designated housing partners.
- Rental assistance funds will not come from the stability services budget.
- Navigators will continue to engage with the client on a monthly basis to confirm program participation and provide any necessary stability services with any remaining funds.
- Assistance ends no later than 15 months after client record is created.



Current Stabilization Program Status?

<https://www.ahfc.us/newsroom/alaska-housing-stabilization-recovery-weekly-program-update>

Updated Weekly

