

# Idaho Housing Provides Safety Net to Idaho's Homeless and Renters

**Idaho Housing and Finance Association**  
Special Achievement: COVID-19 Response

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## Idaho Housing Provides Safety Net to Idaho's Homeless and Renters

Fortunately, Idaho's COVID-19 spread came later than most. However, as the pandemic gained attention and momentum across the world and nation, IHFA was taking note. We saw the signs of the coming financial hardship and housing instability. This allowed IHFA to create a housing stability response plan for all of Idaho that would provide short-term rental assistance, supplemental funding to housing non-profits, strategically utilize CARES Act homelessness funding, and secure additional financial support. In a matter of weeks, IHFA established: 1) the [Housing Preservation Program](#) for Idaho renters unable to pay rent or utilities due to a COVID-19 circumstance; 2) establish a grant program for housing non-profits experiencing shortages in capacity (donations and volunteerism) while seeing a rise in demand for services; 3) solicit and review applications for federal homelessness program funding; 4) work with state senators to recommend that the state dedicate Coronavirus Relief Funding to providing additional rental assistance to Idaho renters; and 5) a [COVID-19](#) landing page on our website.

For a state that typically receives just over \$5 million in federal funding for homelessness and homelessness prevention services (with no state or local funding), we were able to secure \$15 million from the state for short-term rental assistance and \$734,000 for housing non-profit grants, and received over \$19 million from the CARES Act through the ESG and CDBG programs.

With this effort we intended to make short-term rental assistance immediately available to those in need, support housing non-profits with lost capacity as they experience an increase in demand for their services, focus ESG program funds on rapid rehousing and emergency shelter activities, and message available resources to all Idaho renters and homeless individuals.

### Program Innovation

The magnitude of administrative capacity needed to deploy this funding far exceeded IHFA's typical annual funding amounts (by a factor of 7) and associated administrative capacity. To not only deploy these dollars, but to do so in an effective and strategic way, took considerable innovation, including:

- Funnel additional housing dollars through IHFA's foundation and activate the foundation to perform fundraising activities;
- Expedite the foundations software conversion to launch a grant portal to allow non-profits immediate access to funding;
- With COVID-19 causing a loss of capacity (donations and volunteerism), IHFA's foundation deployed \$734,000 (from IHFA and other donors) to housing non-profits to supplement operating costs while awaiting access to federal funding;
- Leveraging an existing call center partnership to create statewide phone access to the short-term rental assistance offered to Idaho renters of all languages;

- Creating multiple programs, including all policy and process documents, funding, outreach/advertising material, processing and project management tools, software, trainings, and efficiency and capacity monitoring;
- Establish paperless programming to create efficient documentation and data retention, as well as expedited application submittal and processing;
- Partnering with systems of care to advertise statewide resources available. Those partners include state departments, homelessness providers, local government, print and TV media, housing developers, realtor associations, and others;
- Creating an avenue for rental unit owners and property managers to submit requests for assistance on their renter's behalf; and
- Leveraging an existing partnership to create an online application portal for short-term rental assistance to offer statewide program access.

## **Statewide Need**

Prior to the pandemic, Idaho was challenged with high rates of struggling renters and homelessness. It is estimated that nearly 20,000 individuals or 1.25% of the population were experiencing homelessness. Additionally, 66% of Idaho renters were earning less than 80% of the area median income. Of these renters, 74,820 households were cost-burdened (paying more than 30% of their income towards housing costs) and 37,990 households were severely cost-burdened (more than 50% of their income towards housing costs). Idaho also ranks 43<sup>rd</sup> in the nation in per capita income:

<http://indicatorsidaho.org/DrawRegion.aspx?RegionID=16000&IndicatorID=7>.

As a result of the pandemic, the housing instability of Idaho renters and those who are homeless became much worse. During a six-week period, Idaho unemployment claims totaled over 117,000, doubling claims for all of 2019. Additionally, rental vacancy rates for much of Idaho remain under one percent, making acquiring rental housing extremely difficult for those who are unemployed, have lost their housing, or who are homeless and searching for housing.

To make matters worse, CARES Act funding deployed through HUD have remained incumbered and delayed. These many factors demonstrate the extreme need for assistance programs for those who are homeless and low-income renters in Idaho.

## **Achieve Intended Results**

The following demonstrates our achievement of the results we intended to reach at the onset of committing to providing a COVID-19 housing response to Idaho's homeless and renters.

1) Immediately make short-term rental assistance available: IHFA launched a small program that was structured with the ability to expand as more funding became available. In addition to IHFA's initial \$250,000 contribution, we secured \$15 million from the state; a success that is the first of its kind. IHFA is processing applications within several days of receipt and fulfilling

assistance payments within 10 days of request for assistance. In June 2020, the program has received 895 applications, made 470 payments, disbursed \$537,903 directly to landlords and utility companies, and supported 771 people.

2) Support housing non-profits: IHFA and its foundation were able to raise \$200,000 and deploy a total of \$734,000 in unrestricted dollars to housing non-profits struggling to maintain operations as their capacity decreased due to the pandemic. Funds were identified and granted out within several weeks of Idaho's earliest arrival of COVID.

3) Due to the other assistance made available, IHFA was able to direct nearly 75% of ESG program funds awarded to rapid rehousing and emergency shelters activities to assist homeless individuals with acquiring new housing and remaining safe from COVID exposure.

4) Message available resources statewide: IHFA created and distributed a press release statewide; participated in media interviews; created a flyer for distribution; messages to IHFA's thousands of contacts; distributed program access material to state departments (e.g., Labor, Education, Commerce, Health and Welfare), realtor associations, chambers of commerce, and utility companies; created a dedicated page on our website; and messaged throughout the hundreds of homelessness and affordable housing providers we partner with.

## **Provide Benefits That Outweigh the Costs**

IHFA has offered a strategic plan for federal CARES Act housing funding for the state, rapid and effective assistance (short-term rental assistance and homelessness) to those in need, support funding to Idaho's housing non-profits as a supplement until federal funding is accessible, raised funds from external parties for these initiatives, developed and launched multiple programs, and implemented an involved marketing plan. IHFA is doing all of this on 5% administrative fees received from federal funding sources, as well as through in-kind staffing contribution from IHFA and its foundation. With national grant administration fee averaging nearing 15%, IHFA's innovations and expertise have caused operating costs to come in much lower. This has allowed the extra 10% to be utilized as assistance payments, thereby serving many more people through these programs. Of further benefit to the state is the fact that IHFA offers a statewide response to all of Idaho, eliminating the use of fractured systems, unclear messaging causing challenges with program access, and compounding administrative fees due to multiple tiers of infrastructure or contractual arrangements.

## Visual Aids

### FRONT



### COVID-19

#### Financial Help Available for Idaho Renters

If you, or a renter you know, has experienced financial hardship because of the COVID-19 pandemic and cannot pay rent or utilities, short-term assistance may be available through the Housing Preservation Program.

#### Eligibility

- Unable to pay rent/utilities because of **COVID-19** related circumstances
- Idaho resident
- Legally reside in the United States
- Income is **80% or less** of Area Median Income (refer to chart at website below)
- Owe past-due rent/utilities or unable to pay upcoming rent/utilities
- Not receiving federal housing subsidy

Apply or Learn More

[idahohousing.com/covid-19](http://idahohousing.com/covid-19)



### COVID-19

#### Hay ayuda financiera disponible para los inquilinos en Idaho

Si usted, o alguna persona que conoce, está viviendo una situación financiera difícil debido a la pandemia de COVID-19, y no puede pagar el alquiler o los servicios públicos, es posible que haya asistencia temporal disponible a través del programa para la Preservación de Viviendas (Housing Preservation Program en inglés).

#### Eligibilidad

- No puede pagar el alquiler/servicios públicos debido a circunstancias relacionadas con la crisis de **COVID-19**
- Es residente de Idaho
- Es residente legal de Estados Unidos
- Tiene un ingreso del **80% o menos** del ingreso promedio del área (consulte la tabla incluida en la página web indicada a continuación)
- Está retrasado en el pago del alquiler/servicios públicos o no va a poder pagar el próximo alquiler o factura de servicios públicos
- No está recibiendo subsidio federal para vivienda

Complete la solicitud o encuentre más información en

[idahohousing.com/covid-19](http://idahohousing.com/covid-19)



### BACK

|                     |  |
|---------------------|--|
| English             | Do you need help interpreting this important information? Call 1-855-452-0801 for assistance.                                |
| Arabic              | هل تحتاج إلى مساعدة في توضيح هذه المعلومات المهمة؟ اتصل على الرقم 1-855-452-0801 للحصول على المساعدة.                        |
| French              | Vous avez besoin d'aide pour interpréter ces informations importantes? Composez le 1-855-452-0801 pour obtenir de l'aide.    |
| German              | Brauchen Sie Hilfe bei der Interpretation dieser wichtigen Informationen? Rufen Sie 1-855-452-0801 an, um Hilfe zu bekommen. |
| Simplified Chinese  | 您在了解此重要信息方面是否需要帮助？请致电 1-855-452-0801 寻求协助。   |
| Traditional Chinese | 需要幫助翻譯這則重要資訊嗎？請致電 1-855-452-0801 尋求協助。   |

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A Housing Preservation Program Flyer (front and back) available for distribution to make the program accessible by communicating in a variety of languages used throughout Idaho.



Program access is advertised in IHFA's main web page banner for easy access.

### Idaho Housing and Finance Association's Housing Preservation Application

This application may be completed by a renter or by a housing or service provider acting on behalf of a renter seeking assistance. The information provided should reflect the household seeking assistance.

If you need assistance with this application, you can call 855-452-0801 from Monday through Friday, between 9am and 5pm Mountain Time.

Para obtener ayuda con la traducción de esta solicitud, llame al 1-855-452-0801.

Last Name \*

What language are you most comfortable speaking? \*

Mailing Address \*

City in which applicant lives \*

County \*

A screenshot of the application for assistance, which is completed online by the applicant, an advocate of the applicant, or by proxy through the statewide call-in line. Online applications start the paperless and quick review process that provides easy documentation and information sharing between IHFA and the applicant.

Housing choice voucher clients and applicants

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Resources for homeless services providers

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**Grant opportunity**

**Home Partnership Foundation:** The Home Partnership Foundation created a COVID-19 Housing Rapid Response Fund that is accepting applications from housing nonprofits in Idaho. [Apply here](#) or [donate to the fund](#).

**Legal notice**

[IHFA's intended use of COVID-19 ESG funds](#)

**Best practices**

[Guidelines for establishing hotel/motels as emergency quarantine shelters](#)

[COVID-19 Recommended Protocol for People Experiencing Homelessness](#)

[HMIS Privacy and Security Standards and COVID-19 Response](#)

[Centers for Disease Control interim guidance for homelessness service providers](#)

[More guidance for homeless service providers from the CDC](#)

HAZ CLIC

A screenshot of IHFA's library of COVID-19 resources for homelessness service providers located on [IHFA's COVID-19 page](#).

|    |                    |             |           |  |   |                  |                  |               |            |  |  |
|----|--------------------|-------------|-----------|--|---|------------------|------------------|---------------|------------|--|--|
| 29 |                    | \$10,000.0  | 4/15/2020 | COVID-19 Housing Crisis Access Point                 | Operational Expenses for regional Access Point            | Shelter Expenses | 2020/04/15/20    |               |            |  |  |
| 30 |                    | \$7,500.0   | 4/17/2020 | COVID-19 Homeless Prevention Response                | Past-due Rent ; Deferred Rent (approved by landlord)      | homeless or at   | www.sei.caa.org  | Pocatello     | 82-0290341 |  |  |
| 31 |                    | \$50,000.0  | 4/17/2020 | COVID-19 Assistance to allow Continuation of Housing | Past-due Rent ; Future Rent ; Deposits ; Client Utilities | homeless indiv   | www.stvincen     | Coeur d'Alene | 82-0250389 |  |  |
| 32 |                    | \$10,000.0  | 4/15/2020 | COVID-19 Housing Crisis Access Point                 | Operational Expenses for regional Access Point            | Anyone exper     | www.stvincen     | Coeur d'Alene | 82-0250389 |  |  |
| 33 |                    | \$10,000.0  | 4/17/2020 | COVID-19 Winter Shelter Extension                    | Shelter Expenses ; Staffing/Salary Expenses               | Homeless Fam     | http://nampa     | Nampa         | 94-1156347 |  |  |
| 34 |                    | \$10,000.0  | 4/15/2020 | COVID-19 Housing Crisis Access Point                 | Operational Expenses for regional Access Point            | Anyone exper     | http://nampa     | Nampa         | 94-1156347 |  |  |
| 35 |                    | Total:      |           |  |   |                  |                  |               |            |  |  |
| 36 |                    | \$380,000.0 |           |  |   |                  |                  |               |            |  |  |
| 37 | Requests Declined: |             |           |  |   |                  |                  |               |            |  |  |
| 38 |                    | \$0.0       | n/a       | COVID-19 Resources for Victims                       | Past-due Rent ; Future Rent ; Deposits ; Client Utilities | Victims, minor   | https://fjcfound | Nampa         | 26-4423289 |  |  |
| 39 |                    | \$0.0       | n/a       | COVID-19 Transitional Home Assistance                | Future Rent ; Client Utilities                            | Our men are re   | https://provena  | Boise         | 13-4273671 |  |  |
| 40 |                    |             |           |  |   |                  |                  |               |            |  |  |
| 41 |                    |             |           |  |   |                  |                  |               |            |  |  |
| 42 |                    |             |           |  |   |                  |                  |               |            |  |  |
| 43 |                    |             |           |  |   |                  |                  |               |            |  |  |
| 44 |                    |             |           |  |   |                  |                  |               |            |  |  |
| 45 |                    |             |           |  |   |                  |                  |               |            |  |  |
| 46 |                    |             |           |  |   |                  |                  |               |            |  |  |
| 47 |                    |             |           |  |   |                  |                  |               |            |  |  |
| 48 |                    |             |           |  |   |                  |                  |               |            |  |  |

IHFA created a shared funding tracker to coordinate foundations and other funders' grantmaking across the state. Agency names are blacked out for privacy purposes.