

Indiana Housing Landscape & Support Opportunities

For Young People Aging
Out of Foster Care

Prepared for

 foster success

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Taylor
Advising

Overview of Foster Success' Current Role in Housing

While Foster Success currently does not have specific housing programs, the organization tangentially assists young people with housing through various programming including, Educational Training Vouchers, Dorm Funding, Opportunity Passport, Credit Build, Vital Documents, the Emergency Fund, and 1:1 Support.

During interviews, focus groups, and surveys, youth with lived experience most frequently mentioned the helpfulness of Foster Success staff in their navigation of housing, specifically appreciating having someone to ask questions. Youth expressed gratitude of Foster Success staff in their level of communication and how Foster Success staff worked to really understand what was happening and help young people gain a better understanding of housing options.

Foster Success is strongly positioned to capitalize on their strength of clear communication and supportive learning environments as they pursue housing supports for young people.

Community-Based Research

From April through July 2022, Taylor Advising conducted a comprehensive, statewide assessment of Indiana's housing resources, gaps in housing services, and best-practices for housing supports for young adults ages 14-26.

Research Methodology

Taylor Advising researched available federal and state supports, community resources, and methods of supporting young people exiting foster care throughout the state of Indiana. Information was gathered from government websites, community resource pages, and social service search engines. Taylor Advising also reached out to key Indiana housing stakeholders including:

- Young People with Lived Experience
- Foster Success Staff
- Indiana Department of Child Services
- Community Organizations
- Higher Education Student Supports
- Housing Authorities
- Community Action Agencies
- 2 Foster Youth Organizations successfully implementing housing support for older foster youth (located in Ohio and Rhode Island)

Young People with Lived Experience

Youth voices were an integral part of identifying housing needs and developing recommendations. Their unique experiences guided both the

research methodology and recommendations that are to follow. To gather young peoples' input, two individuals were chosen by Foster Success to aid in material review, methodology planning, and recommendations. Input was also gathered via calls and emails throughout the project. A focus group was conducted early on in the project to gain insight into lived experiences and to highlight portions of the housing journey that could use improvement. Five (5) young people participated in the focus group. In addition to the focus group, a survey was sent via Foster Success' newsletter. A total of 22 young people responded to the survey.

Foster Success Staff

A joint interview was conducted with Foster Success' Assistant Director of Financial Empowerment, Hannah Milner, and Basic Needs Coordinator, Andrea Stokes.

Indiana Department of Child Services

An interview was conducted with the Older Youth Initiatives Manager, Anisa Evans at the Department of Child Services. Delays in connecting made conducting additional interviews with DCS infeasible for the timeline of this project.

Indiana Community Organizations

Taylor Advising reached out to 12 community organizations that provide services to young people during their journey to independent living to conduct interviews regarding programming and housing needs of young people. Of the 12 community organizations, 7 organizations provided responses. **Response Rate: 58%**

Higher Education Student Support Specialists

As of spring 2022, 9 higher education entities in the state of Indiana have designated a Specific Point of Contact (SPOC) for students experiencing or at risk of experiencing homelessness. Emails and calls were conducted with each SPOC or their related department. Of the 9 higher education entities we attempted to reach, 1 entity provided responses. **Response Rate: 11%**

Housing Authorities

The 19 Indiana Housing Authorities listed on the HUD website were chosen for the purpose of this research. Phone calls and emails were conducted throughout the month of May 2022. A minimum of 4 attempts to contact were made for each agency. Attempted contact was made with 19

Housing Authorities, of which 2 agencies provided responses. **Response Rate: 11%**

Community Action Agencies

Surveys were sent via email to 16 Community Action Agencies (CAAs) across the state of Indiana. CCAs identified by Foster Success were included as well as supplemental CCAs to ensure each region of the state was accounted for. Follow up emails were sent 2 weeks following the original email. Follow up phone calls were conducted over the course of two weeks following the second email. Of the 16 CCAs, 2 agencies provided responses. **Response Rate: 13%**

Foster Youth Organizations outside of Indiana

Interviews were conducted with both A Place for Me (Cleveland, Ohio) and Foster Forward (Rhode Island), focusing on best practices for their housing programming.

Community Resource Pages

Exploration of community resource pages including 211, findhelp.org, and resource lists on community organization websites were included as necessary.

Voucher Programs and Other State Housing Programs

Information regarding housing voucher programs was gathered via input from community stakeholders and government websites.

Overview of Indiana Housing Situation & State Housing Programs

Indiana is home to nearly 31,000 children in foster care and has the fourth highest rate of youth in foster care in the nation⁴. On average, 25% of youth who have experienced foster care will become homeless within 4 years of aging out or being emancipated from the foster care system⁵. Many young people aging out of care do not have the housing supports needed to successfully obtain and maintain safe and stable housing.

Each year, local communities receiving federal funding from the Department of Housing and Urban Development (HUD) are required to conduct Point in Time Counts (PITs) to capture the number of individuals and families experiencing homelessness at one specific point in time. 2021 PITs reported a total of 4,824

⁴ Foster Success. (2020). Foster Students in Indiana. <https://fostersuccess.org/wp-content/uploads/2020/10/2020-education-outcomes-report-detail.pdf>

⁵ National Foster Youth Institute. (2022). Housing & Homelessness. <https://nfyi.org/issues/homelessness/>

persons experiencing homelessness across the state of Indiana; 293 of those were young people between the ages of 18-24⁶. Of those 293 young people, 87 were experiencing homelessness in Marion County while the remaining 206 were spread across the rest of the state⁷. While this age group historically has accounted for the smallest portion of people experiencing homelessness in Indiana, the number of young people ages 18-24 experiencing homelessness have nearly doubled from 66 in 2020 to 120 in 2022 in Marion County⁸. Nearly every other age group in Marion County (with the exception of individuals under the age of 18) have reported a decline in homelessness during this same time period⁵. 2022 findings have not yet been released for the remainder of the state.

Housing Support from Indiana Department of Child Services

The state of Indiana has extended foster care to age 21 through Collaborative Care to assist in supporting young people aging out of care transition to independence. Collaborative Care is voluntary for young people who wish to stay in care until their 21st birthday⁹. Voluntary Older Youth Services (OYS) also serves as a state strategy to assist young people in their transition. OYS is voluntary and available to former foster youth after their 18th birthday until their 23rd birthday.

OYS is a tiered system with differentiating levels of support. Young people participating in OYS receive services at one of the following levels¹⁰:

Level 1: Case management only

Level 2: Case management and emancipation goods and services (not to exceed \$1,500 and must be approved by the IL specialist)

Level 3: Case management, emancipation goods and services, and room and board (room and board has a lifetime cap of \$3,000 which includes start-up assistance, ongoing assistance that are contingent on availability as well as verification by the youth's eligibility by the IL specialist)

Additional information regarding resources available for young people can be found in the [OYS Service Standards](#).

⁶ IHCD. (2022). HOME-ARP Plan for Indiana.

<https://www.hud.gov/sites/dfiles/CPD/documents/HOME-ARP/ALLOCATIONPLANS/IndianaAllocationPlan.pdf>

⁷ IHCD. (2021). 2021 PIT Results. [https://www.in.gov/ihcda/indiana-balance-of-state-continuum-of-care/point-in-time-and-housing-inventory-chart/#:~:text=The%20Point%20in%20Time%20\(PIT,recruit%20volunteers%20to%20do%20interviews\)](https://www.in.gov/ihcda/indiana-balance-of-state-continuum-of-care/point-in-time-and-housing-inventory-chart/#:~:text=The%20Point%20in%20Time%20(PIT,recruit%20volunteers%20to%20do%20interviews))

⁸ Indiana University Public Policy Institute. (2022). Homelessness in Indiana: 2022 Marion County Point-In-Time Count. Center for Research on Inclusion & Social Policy, Issue 22-C05.

https://www.chipindy.org/uploads/1/3/3/1/133118768/final-pit-2022-report_crisp.pdf

⁹ Indiana Department of Child Services. Indiana's Extended Foster Care Program Collaborative Care Fact Sheet. https://www.in.gov/dcs/files/Collaborative_Care_Fact_Sheet.pdf

¹⁰ Indiana Department of Child Services. Voluntary Older Youth Services. https://www.in.gov/dcs/files/Voluntary_OYS.pdf

Both Collaborative Care and Older Youth Services focus on assisting young people in becoming self-sufficient. This often includes entering the housing market.

Indiana Housing Market

Indiana's housing market has seen consistent rises in prices over the last few years. Rents in Indianapolis have increased by 12% year-over-year with home values increasing by 19.8% over the last year¹¹. Statewide, Indiana rents have increased by 13% when compared to last year according to data from rental property hosting site Dwellsy¹². Not only have rents increased, but even with Indiana having a reputation of being an affordable place to live, "Indiana actually has the highest single highest rate of severe housing cost burden in the entire Midwest, with the lowest-income populations," said Andrew Bradley, policy director of Prosperity Indiana¹³. According to an April 2022 [report](#) from Prosperity Indiana, 27% of people who rent live in low-income households. Additionally, 72% of those households are severely cost burdened. In other words, more than half of their annual income goes towards paying rent or a mortgage.

The National Low Income Housing Coalition's "The GAP: Indiana" estimates that there are 217,461 extremely low-income renter households in the state of Indiana with 82,428 affordable and available rental units, leaving a gap of 135,033 households without affordable housing options¹⁴. That means that 62% of extremely low-income renter households are not able to access affordable housing.

HUD Vouchers & Housing Programs

To assist these low-income households in obtaining stable housing, the state of Indiana has rolled out an intensive voucher program. Vouchers most commonly available for young people transitioning out of foster care include:

- **Housing Choice Vouchers (HCVs)**, also known as Section 8
- **Emergency Housing Voucher (EHV)**

¹¹ Rhode, J. (2022, June 20). *The Indianapolis real estate market: Stats & trends for 2022*. Roofstock. <https://learn.roofstock.com/blog/indianapolis-housing-market>

¹² Thorp, B. (2022, May 11). *Indianapolis rents are up 13% compared with last year. Experts say rents will continue to climb*. Wfyi Indianapolis. <https://www.wfyi.org/news/articles/indiana-rents-are-up-13-compared-with-last-year-experts-say-rents-will-continue-to-climb>

¹³ Lovitt, A. (2022, April 27). *Despite Indiana's low cost of living, many spend half their income on rent*. The Statehouse File. https://www.thestatehousefile.com/politics/despite-indianas-low-cost-of-living-many-spend-half-their-income-on-rent/article_72c4309e-c66d-11ec-9942-d378a982ddb9.html

¹⁴ National Low Income Housing Coalition. (2022). *The GAP: Indiana*. <https://nlihc.org/gap/state/in>

- **Family Unification Program (FUP)**, FUP vouchers are HCVs reserved for special populations including former foster youth
- **Foster Youth to Independence (FYI)** Initiative Vouchers
- **Emergency Housing Vouchers (EHV)**
- **Homeless Preference Vouchers (HPV)**
- **Rapid Rehousing (RRH)**
- **Joint Transitional to Rapid Rehousing (TH-RRH)**

Public Housing units are available in select Indiana counties and often prioritize low-income families, the elderly, and people with disabilities.

Research Findings

Findings below are cumulative of reports, federal and state public information, community websites, focus groups, interviews, and surveys conducted by Taylor Advising.

HUD Vouchers & Housing Programs

The U.S Department of Housing and Urban Development (HUD) provides housing assistance through vouchers and various program initiatives. A community's Continuum of Care (CoC) is eligible to apply for these HUD funds. Indiana has two CoCs:

Indianapolis Continuum of Care (Indy CoC):

- Serves Marion County only
- Funds distributed by Indianapolis Housing Agency (IHA)

Indiana Balance of State Continuum of Care (BoS CoC):

- Serves remaining 91 counties
- Funds distributed by Indiana Housing & Community Development Authority (IHCDA) to partner organizations in each IHCDA CoC [region](#)

Most HUD funded housing programs provide assistance based on Fair Market Rents (FMR). FMRs for various counties can be [calculated](#) on HUD's website.

*As of summer 2022, IHA over-issued housing vouchers. More vouchers were distributed than IHA can fund. Many vouchers are expiring without an option to renew.

Housing Choice Voucher Program (HCV) / Section 8

Housing Choice Vouchers are competitive vouchers that assist eligible households in paying rent for private housing of the households choosing. HCVs are distributed by Public Housing Authorities (PHAs) across the state. In addition, Indiana Housing & Community Development Authority (IHCDA) administers HCV in 84 of Indiana's 92 counties whose PHAs have not applied for HCV

administration on their own. While IHDA administers HCV in 84 counties, households must apply for HCV through their local housing authority. While eligibility varies by county, all eligibility is based on a household's income. At least 75% of all households admitted to IHDA's program during the fiscal year must be extremely low-income families, meaning they must earn 30% or less of the median income for that area or be below the federal poverty line – whichever is higher.

The process for obtaining a Housing Choice Voucher includes completing an application when the wait list for a household's county is open. Waitlists will open for short amounts of time, such as 48 hours, before closing again and there is no set time on when they will be opened or closed. Prioritization for vouchers vary due to community needs. Each community has the ability to establish priorities compliant with HUD guidelines.

Process for applying for and obtaining HCV:

1. Waitlist opens.
2. Obtain application, complete, and turn in. Some district's application process is fully online, others are paper copy only, and some provide both options.
 - a. Youth Exiting Foster Care can receive additional points on their HCV application, increasing their prioritization, if they are between the ages of 18 and 24 and have left foster care or are within 90 days of leaving foster care and are homeless or at risk of becoming homeless. If the young person's application is chosen, they must provide a letter from Indiana DCS certifying the applicant meets the preference requirement.
3. Waitlist closes.
4. Notification of selection will be sent to physical address and email. If notification is returned, the application will be removed from the waitlist.
5. Applicant must provide a letter from Indiana DCS certifying the applicant meets above mentioned (2a) requirement.
6. Applicant completes an application interview with housing authority.
7. Applicant receives an oral briefing on voucher requirements and is given a briefing packet.
8. Applicant finds housing on their own and
 - a. determines if unit will accept HCV
 - b. applies for housing unit (and pay any application fees)
 - c. submits inspection request of housing unit to housing authority
9. Unit is inspected by housing authority.
10. If approved, applicant is responsible for paying any required deposits or initial fees.

11. Housing authority pays voucher amount directly to housing unit. Applicant is responsible for making arrangements with housing unit to pay for the remaining portion of rent.

Vouchers cover a set portion of rent and applicants are required to pay the remaining balance, not to exceed 40% of their income. Voucher amounts cannot exceed HUDs Fair Market Rates and are [calculated](#) by county.

For additional information:

- [Section 8 / HCV Administrative Guideline](#)
- [IHCDA Local Subcontracting Agencies](#)
- [Map of IHCDA Local Subcontracting Agencies and Public Housing Authorities](#)

Emergency Housing Vouchers (EHV)

Emergency Housing Vouchers became available through the American Rescue Plan Act (ARPA) and provide additional vouchers to PHAs that prioritize folks experiencing homelessness. EHV's are available through HUD and function similarly to the HCV/Section 8 program. Referrals must be made for EHV's and through local CoCs. There are four categories of households that are eligible for EHV's:

1. Households must meet HUD's definition of homelessness
2. Households must meet HUD's definition of 'at risk of homelessness'
3. Any household fleeing, attempting to flee, domestic violence, dating violence
4. Any household recently homeless and for whom providing rental assistance will prevent the family's homelessness or having high risk of housing instability

Communities can prioritize waitlists based on community determined vulnerability tools, which may include length of time experiencing homelessness.

Family Unification Program (FUP)

The Family Unification Program Vouchers are special purpose vouchers as a part of HUD's Section 8 Housing Choice Voucher Program. Set amounts of HCVs are set aside as FUP Vouchers. The same requirements and application process as HCVs apply to FUP. There are two categories of households that are eligible for FUP vouchers:

1. Families with children whose situation involves imminent placement of the family's child or children in out-of-home care (no time limitation on FUP family vouchers)
2. Youth Aging Out of Foster Care: Youth ages 18-24 who have left foster care or will within 90 days who are homeless or were at risk of becoming

homeless at age 16 or older (time limit on FUP youth vouchers is 36 months)

Unlike HCVs that do not expire or have a time limit, FUP Vouchers for youth aging out of foster care have a 36-month expiration.

As of May 6th, 2022, there are four counties in Indiana distributing FUP Vouchers¹⁵:

- Lake & Tippecanoe Counties; 37 FUP Vouchers distributed by IHCD
- Howard County; 14 FUP Vouchers distributed by Kokomo Housing Authority
- Floyd County; 93 FUP Vouchers distributed by New Albany Housing Authority

Foster Youth to Independence (FYI) Initiative Vouchers

Foster Youth to Independence Initiative Vouchers are non-competitive vouchers that provide rental assistance to youth aging out of foster care. Youth ages 18-24 who have left foster care or will within 90 days who are homeless or were at risk of becoming homeless at age 16 or older are eligible for FYI vouchers.

Unlike HCV and FUPs, FYI vouchers are awarded to Public Housing Authorities (PHAs) on a non-competitive basis until HUD's funding runs out for the award cycle¹⁶. PHAs must utilize at least 90% of awarded FYI vouchers in order to renew their award for subsequent funding periods. Similar to FUP, FYI Vouchers have a 36-month time limit and adhere to the same income limits and voucher limits as HCV¹⁷.

Unlike HCV and FUP, FYI voucher applications must be requested by the individual's DCS family case manager.

The process for applying for and obtaining FYI Vouchers:

1. Contact DCS family case manager.
2. DCS family case manager provides the Wardship Verification Letter to the Public Housing Authority.

¹⁵ McCord, E. (2022, May 6) *Family Unification Program Vouchers: Special purpose vouchers as part of HUD's section 8 housing choice voucher program*. [PowerPoint slides]. U.S. Department of Housing and Urban Development. <https://www.in.gov/dcs/files/FUP-Presentation-for-Service-Providers.pdf>

¹⁶ U.S. Department of Housing and Urban Development. (Summer 2022). *FYI Vouchers for the Foster Youth to Independence Initiative*. https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/fyi

¹⁷ U.S. Department of Housing and Urban Development (2021, Sept 24). *Summer of Changes in FYI Non-Competitive*. https://www.hud.gov/sites/dfiles/PIH/documents/Summary_of_Changes_in_FYI_Non-Competitive_updated_9.24.2021.pdf


3. Public Housing Authority contacts young person to provide application.
4. Young person completes application packet and returns to the PHA with needed documentation including vital documents and income details.
5. Young person completes an application interview with housing authority.
6. Young person receives an oral briefing on voucher requirements and is given a briefing packet.
7. Young person finds housing on their own and
 - a. determines if unit will accept FYI voucher
 - b. applies for housing unit (and pay any application fees)
 - c. submits inspection request of housing unit to housing authority
8. Unit is inspected by housing authority
9. If approved, young person is responsible for paying any required deposits or initial fees
10. Housing authority pays voucher amount directly to housing unit. Young person is responsible for making arrangements with housing unit to pay for the remaining portion of rent.

*A flowchart outlining this process is included in the “Potential Solutions” section. The chart below shows which PHAs are participating in FYI program and the number of vouchers they have per funding year.

How to Help More Families & Youth

The below PHAs have an FYI program, and referrals for FYI vouchers can be made to the DCS family case manager assigned to that youth:

Public Housing Authority (PHA)	Number of FYI Vouchers
East Chicago HA	22
Elkhart HA	4
Evansville HA	1
Fort Wayne HA	25
Gary HA	16
Indianapolis Housing Agency	26
Jeffersonville HA	2
Lafayette HA	1
Muncie HA	8
Noblesville HA	5
South Bend HA	16



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¹⁸ McCord, E. (2022, May 6) *Family Unification Program Vouchers: Special purpose vouchers as part of HUD's section 8 housing choice voucher program*. [PowerPoint slides]. U.S. Department of Housing and Urban Development. <https://www.in.gov/dcs/files/FUP-Presentation-for-Service-Providers.pdf>

Rapid Rehousing (RRH)

Rapid Rehousing (RRH) is a housing first model that assists households who are homeless move as quickly as possible into permanent housing and achieve stability within that housing. Participants are assisted in finding units in their community that they can afford on their own within a set time frame, often within 24 months. RRH programs are flexible in the amount and time frame of assistance. Step-down approaches in which rental assistance decreases over time and participant contributions increase is often utilized. The three core components of RRH are:

1. Housing identification
2. Move-in and rent assistance
3. RRH case management and services

When referring to RRH, this report will primarily refer to federal funded RRH programs through Continuums of Care (CoCs). RRH is also federally funded through the Emergency Solutions Grant (ESG), although eligibility for RRH under ESG and CoC differ. In ESG RRH, individuals must be literally homeless as defined by HUD [Category 1](#).

Under CoC RRH, there are four categories of households that are eligible:

- [Category 1](#): Literally homeless
- [Category 2](#): Imminently losing their primary night-time residence
- [Category 3](#): Unaccompanied youth under 25 years of age or families with children and youth who do not otherwise qualify as homeless under this definition but who are defined as homeless under another Federal statute and meet additional specified criteria

Note: For CoC-RRH assistance to be provided to persons defined as homeless under Category 3, the project must be located within the geographic area of a CoC that has received HUD approval to serve this population.

- [Category 4](#): Fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions

Additional eligibility requirements may be imposed by individual CoC's so long as they do not impose the above regulatory requirements¹⁹.

For additional information:

- [HUD Rapid Re-Housing Brief](#)
- [Indianapolis CoC Rapid Rehousing Program Model](#)

¹⁹ U.S. Department of Urban Housing and Development (2013). *Rapid Re-Housing: ESG vs CoC*. https://files.hudexchange.info/resources/documents/Rapid_Re-Housing_ESG_vs_CoC.pdf

Transitional Housing (TH)

Transitional Housing (TH) assists households experiencing homelessness with interim stability and support to assist them in obtaining and maintaining permanent housing. TH projects either have units of their own, lease from landlords and then sublease units to participants, or provide rental assistance. Program participants must sign a lease for at least one month that is renewable for up to 24 months and must be accompanied with supportive services. Grants funds for TH can be used for acquisition, rehabilitation, or new construction of housing units as well as rental assistance for participants. Supportive services are required and are eligible expenses.

Neither of Indiana's CoCs currently use funds to provide TH-only projects.

Joint Transitional Housing and Rapid Rehousing (TH-RRH)

Joint Transitional Housing and Rapid Rehousing Programs were designed to assist in bridging the gap in communities with large volumes of individuals experiencing homelessness in which there are not adequate shelter capacity or where shelter stays are brief²⁰.

TH-RRH are available as a part of the Domestic Violence Bonus or Youth Homelessness Demonstration Program (YHDP). There are four categories of households that are eligible for TH-RRH:

- Category 1: Literally homeless
- Category 2: At imminent risk of homelessness
- Category 3: Fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions
- Category 4: Residing in another TH project

TH-RRH funding in Indiana's BoS CoC was found for Domestic Violence only. Indy's CoC currently has funding for TH-RRH for both DV (awarded to the Julian Center) and YHDP (awarded to Stopover).

For additional information:

- [Joint TH-RRH Component Project Training](#)

Young People with Lived Experience

Young people with lived experience are the experts of their own lives and needs. Their input, feedback, and leadership are all imperative when considering how to best support their journeys. In addition to engaging two

²⁰ Schulenberg, K. (2017, August 8). *The Scoop on the Transitional Housing-Rapid Re-Housing Joint Component*. National Alliance to End Homelessness. <https://endhomelessness.org/blog/scoop-transitional-housing-rapid-re-housing-joint-component/>

young individuals chosen by Foster Success to aid in material review, methodology planning, and recommendations, Taylor Advising also conducted an electronic survey, focus group, and interviews with youth to gain better understanding of housing barriers for young people exiting foster care.

Survey results:

A survey link was sent out via Foster Success' email newsletter with an incentive for a raffle gift card. Twenty-two (22) young people responded.

Current Life Situations of Survey Respondents

- 45.5% employed
- 45.5% renting on their own
- 31.8% staying with friends/family/supports

Question: What has helped you transition to living on your own?

- 41% responded "An adult or peer you could ask questions about living on your own"
- 32% responded "Assistance finding a place to live"
- 27% responded "Financial Assistance from a program / voucher / or other source you did not have to pay back"
- 27% responded that they have not yet transitioned to living on their own

Question: What was (or will be) difficult about transitioning to living on your own?

- 54.5% responded "Budgeting / Finance"
- 41% responded "Being able to pay for housing"
- 36% responded "Understanding how credit affects housing"
- 27% "Knowing where to look for or find housing"
- 23% "Needing a cosigner for a lease"
- 23% "I had no difficulties / I anticipate no difficulties"

Responses that had less than 10% included needing vital documents (birth certificate / state ID / social security card), life skills for living on your own, and legal barriers.

54% of survey respondents noted that budgeting and finances were a point of difficulty when transitioning to living on their own. This was further confirmed by open ended survey questions where youth responded that they would like assistance with budgeting specifically for housing, help navigating the housing market, more financial programs, and education opportunities around what to look for when seeking housing.

Focus Group / Individual Discussions

The focus group consisted of 5 participants ages 18 – 22 who participated in foster care in northern regions of the state.

In both the survey and group discussions, youth were asked what had been most beneficial in their housing journey. Youth responded most frequently that **an adult or peer that was available to answer housing questions and/or assist them in finding a place to live** was the most helpful in transitioning to living on their own.

Financial assistance was the second most frequently mentioned response, followed by classes and/or informational packets. Budgeting and finances were also noted as a pain point when discussing barriers to transitioning to independent living during the focus group.

Youth Identified Barriers

Themes from both surveys and the focus group circled around **finances, communication, and support networks/mental health**. Youth noted that there has been an increase in cost of living but not an increase in wages, making it difficult to maintain housing if they had previously successfully obtained housing. Others described the lack of savings to assist in housing costs such as security deposits, application fees, and other bills associated with housing.

Communication, or lack of communication, was referenced as a key barrier multiple times. Youth often focused on how clear communication about housing processes and being able to ask questions that received answers as the most helpful in transitioning to independent living. There were also many mentions of a lack of communication about the housing process, feeling unsure of who to go to with questions, and receiving unclear communication of how funding works and the process of applying for and utilizing available resources. One respondent specifically asked for clarity around housing resources and asked if young people could be provided with a list of available resources. The group expressed wanting understanding of the processes for engaging in available resources from start to finish. The importance of having a support system, needing someone to call when feeling overwhelmed or anxious, and the feelings of loneliness when living alone were also noted among participants.

Supports Youth Would Like

Youth with lived experience were asked how they would like to see Foster Success better support young people exiting care to help them successfully secure and maintain housing.

When survey participants were asked how they would like to see Foster Success support young people exiting care to help them successfully secure and maintain their own place,

32% responded "Budgeting/Financial Education/Managing their Income and Expenses"

32% responded "Help youth be more confident living on their own / independent living skills / help navigating the housing market"

14% responded "Education on how to look for / find housing"

Two participants specifically mentioned wanting programming similar to OPPS but for specifically housing would be "really cool" and helpful.

Focus group discussion reflected similar themes as the survey results. Youth discussed wanting assistance navigating the housing process including

- Funds for rent
- Preventative assistance such as savings and preparing for housing needs
- Help with awareness of the timeline for housing (applications, waitlists, etc.) as well as with budgeting for initial housing expenses

Other suggestions from young people included:

- Cosigners
- Peer mentorship the year before exiting care (to discuss rent, utilities, bills, taxes, etc.) – mentors paid for participating
- Lobbying/advocating for increased vouchers or rental support
- Savings accounts for youth specifically for housing
- Assistance with understanding taxes and awareness of when they need to file (lack of exposure and knowledge)

Youth appreciated Foster Success' assistance with independent living skills such as laundry and cooking, financial support through the emergency fund, and communication. Youth expressed that Foster Success' communication is the best they've received from a support organization and it has been helpful in understanding processes. Youth highly also valued the level of communication offered by Foster Success staff and the clarity it brought. Lack of communication from other entities, complexities of the voucher process as well as a false sense of security that everything was going to be taken care of were also highlighted by young people during the focus group.

Community Stakeholders

Due to low response rates, responses from community organizations, higher education, housing authorities, Indiana Department of Child Services, and community action agencies were compiled together and coded collectively to

identify key themes. This collective group will be referred to as community stakeholders for the remainder of this document.

Most Frequently Mentioned Barriers and Gaps in Services

Community stakeholders identified multiple barriers for youth obtaining and maintaining stable housing. Responses most frequently mentioned barriers around voucher utilization, with the most frequently mentioned barriers including:

- Difficulty finding affordable and decent housing (across entire state)
 - Increase in rent prices but no increase in voucher amounts
 - Unable to find rental units that pass voucher guidelines (inspection failures when units are in price range)
 - Difficult to locate units and landlords that will accept vouchers
- Need of cosigners due to lack of credit history and age of young people
- Young people being underemployed and under-skilled making it difficult to “level up” before needing to secure housing

Community stakeholders frequently mentioned youth struggles as barriers in obtaining and securing stable housing. Community stakeholders most frequently mentioned:

- Youth communication skills (difficulty maintaining contact with youth / no response to emails / frequently changing phone numbers)
- Youth housing maintenance skills (difficulty maintaining clean homes / keeping up with maintenance)
- Lack of buy-in and ownership of process by young people (Multiple community stakeholders voiced a concern that vouchers can enable young people to stay in systems rather than empower them to get out. A lack of self-sufficiency (or desire to be self-sufficient) was mentioned as a barrier to obtaining and maintaining stable housing.)
- Mental health / loneliness / anxiety exhibited by young people
- “Here and now” mentality of young people making it hard to plan for long term solutions

What community stakeholders would like to see going forward:

Community stakeholders were asked how they would like to see Foster Success assist young people in pursuing housing. Responses reflected identified barriers earlier identified. Community stakeholders would like to see Foster Success address systems issues by:

- Partnering to help coordinate FYI Vouchers
- Collaborating and joining in on systematic housing conversations with Continuum's of Care (CoCs) across the state
- Connecting with landlords willing to accept vouchers and work with young people

The following program supports were also mentioned:

- Providing deposits / first month's rent assistance
- Programming that empowers young people to take ownership and holds young people more accountable
- Programming around budgeting and support/encouragement to stick to it
- Peer support program
- Step-down programs that empower youth to long term self-sufficiency
- Housing readiness programming

Community stakeholders had a variety of opinions on available resources for young people across the state. While some agencies declared that the state has all the resources it needs through FYI, FUP, Collaborative Care, and other supports, other agencies described long wait lists for constituents where young people would not be prioritized. Voucher distributing entities described long wait lists (up to 1,800 households) in rural counties where elderly and family households were more prevalent than young adults and would be more likely to come up for vouchers. For counties who have access to FYI and FUP vouchers, this may not be the case.

Regardless of prioritization of vouchers, there was an overall consensus among all respondents that **there are plenty of individuals who currently have a voucher but are unable to use them due to lack of available units that are affordable and meet HUD inspection requirements.**

"We have a lot of people with housing vouchers, but they can't execute the voucher because the rent is too high or apt. doesn't qualify. It's a terrible situation." – Anisa Evans, Older Youth Initiatives Manager, DCS

Foster Success Staff

Housing Situations

Foster Success identified that young people reach out for housing assistance at various parts in their housing journeys. They may be preparing for independent living, identifying housing options, attempting to secure housing, or maintaining their housing situations. Many young people have asked for assistance navigating housing resources at all stages. Staff identified that young people reaching out for help are often in a "here and now" mindset as they are facing emergencies or under great stress about where they will live. Staff direct young people to emergency assistance and help them navigate longer-term solutions such as securing a place of their own, entering transitional housing, or applying for housing vouchers. Foster Success staff noted that there is often a gap between emergency options, such as shelters, and longer-term solutions. An

emergency shelter may be a place for a night or a week, but does not offer stability while working towards stable, long-term solutions. They also noted that Foster Success' emergency financial assistance of \$500 often does not cover this gap period.

Barriers

Foster Success staff identified resource awareness (including vouchers), the voucher process, and lack of communication with landlords and housing complexes being major barriers in the housing process for youth seeking assistance. Waitlists are long and emergency funding from Foster Success (\$500) often does not cover needs before vouchers are secured. Foster Success staff also mentioned that there are systems barriers as youth work alongside DCS or OYS providers. Communication between systems and with youth is not always clearly communicated or distributed amidst all involved parties.

Foster Success staff noted that they often see young people working jobs that do not have living wages. When financial emergencies occur (illness requiring staying home with no pay or car maintenance), youth do not have savings or PTO in which to cover the gap, causing them to financially fall behind and putting them at risk of losing housing.

Housing Support Ideas

Foster Success staff were asked how they would like to see the organization support young people in regard to housing. Responses included housing programming and navigation support as well as assisting with the communication gaps between DCS, OYS providers, HUD programming, and young people.

Providing access to **quality** housing where young people feel safe and are close to things in their community was important to Foster Success staff. When young people are able to access housing, it is not always at a standard of quality that expresses dignity to young people nor a place where young people feel safe.

A Place 4 Me

(A Foster Success Identified Best Practice Foster Youth Agency)

A Place 4 Me Snapshot

A Place 4 Me is a county-wide initiative led by the YMCA of Greater Cleveland that coordinates planning and implementation of local efforts to improve housing outcomes for youth transitioning out of foster care. Partnerships have been formed between the YWCA Greater Cleveland, the local county division of Children and Family Services, the local County Office of Homeless Services, and local foundations and organizations.

A Place 4 Me focuses on preventing homelessness for young people exiting foster care, creating a safety net to quickly identify youth at risk and connect them to resources, providing information on stable housing options for young people, and coordinating supportive services including a flexible pool of emergency assistance resources²¹.

A Place 4 Me programming consists of three main activities:

1. Navigators with lived experience
2. Flexible pool of emergency funds
3. Partnering and coordinating efforts with other stakeholders to advocate for youth

Programing

A Place 4 Me provides Navigators with lived experience to help navigate the realm of resources including vouchers, public housing, fast tracking applications, and navigating the requirements for housing. Assisting young people exiting shelter, Navigators walk individuals through the entire process of entering into Rapid Rehousing or Public Supportive Housing. These Navigators with lived experience also assist young people in finding employment, applying for apartments, budgeting, and answering questions about basic needs and expectations of being an adult. Having young people with lived experience assist other young people in housing has been a critical part to the success of this program according to A Place 4 Me's staff.

In addition to Navigators with lived experience, A Place 4 Me has a flexible pool of funds to pay for application fees, obtain furniture, and provide a cushion to prevent young people from entering the shelter system. These funds can be used to assist with up to 2 months of rent, deposits and first months' rent, and back payments to assist young people in financially catching up as well as other things essential to maintaining housing such as car maintenance and repairs. The pool of funds is provided by local donors as well as some flexible grant money from foundations. While flexible, the funds are still limited, and staff must choose carefully how to spend it.

Advocacy and partnership are integral parts of A Place 4 Me's initiatives. Navigators and other staff often call case workers, supervisors, and staff from other organizations to enhance communication efforts. A Place 4 Me noted that young people often do not have all of the information on their next steps or a full understanding of what resources are available to them. A Place 4 Me staff step in to assist in bridging this gap. A Place 4 Me also maintains intentional

²¹ YWCA of Greater Cleveland. (nd). *Nothing About Me Without Me*.
<https://www.ywcaofcleveland.org/end-homelessness/a-place-4-me/>

partnerships with the county, DCS, housing stakeholders, private landlords, and private funders to keep funds flexible, allowing A Place 4 Me to more effectively support young people who are exiting foster care and transitioning to independent housing.

Funding Sources

A Place 4 Me relies on private donations, foundation grants, as well as local, state, and federal funds. A grant from Ohio Department of Health pays for Navigator positions as well as funds for rental assistance. When asked about this funding source, A Place 4 Me noted that the Ohio Department of Health grant includes additional stipulations, such as the required implementation of a specific, detailed intake processes that was in opposition to A Place 4 Me's value for low-barrier assistance. While they shifted their intake processes to meet the requirements of the grant, they expressed that it was a very tough transition.

Lessons Learned

A Place 4 Me has learned many lessons as they have worked on homelessness prevention for young people exiting care.

1. Navigators with lived experience are key in building trust and relating with young people transitioning out of care.
2. Flexible funding is key in bridging the gap for fees and other emergency expenses.
3. Partnerships with landlords, the state, the county, and DCS are all required to assist young people in obtaining housing resources.
4. Government funding often comes with additional stipulations. It is imperative to determine both implementation expectations and reporting requirements prior to engaging in any new funding relationship.
5. Young people did not feel safe in public housing options in their area, so the program moved to assist with obtaining FUP and FYI vouchers instead. Unfortunately, the Ohio county A Place 4 Me serves currently has 38 FUP/FYI vouchers available and about 100 young people in need of the type of help a voucher would provide.

Other Programs

The YWCA of Greater Cleveland, A Place 4 Me's parent organization, also has Permanent Supportive Housing (PSH), Independence Place, that is coupled with their Community NIA (Nurturing Independence and Aspirations) programming. Using trauma-informed care, Life Coaches work with tenants to assist them in pursuing goals. Both programs are overseen by clinical providers to assist with mental health issues and therapy. About half of the tenants have left Independence Place and are living in the community.

A Place 4 Me mentioned that some providers in their area are currently exploring master leases. In a master lease, one entity rents multiple units from a landlord and then subleases those units out to others. This may provide more flexibility for turnover with tenants since the entity under the master lease (the nonprofit) can establish their own requirements and application process as the nonprofit has already secured the individual units.

Foster Forward's Rapid Rehousing Programming (A Foster Success Identified Best Practice Foster Youth Agency)

Rhode Island Snapshot

Foster Forward serves the state of Rhode Island which spans about 1,200mi² and has a population of 1.058 million according to the 2020 Census²². In comparison, the city of Indianapolis spans 367.9 mi² and has a population of 869,387. While the Foster Forward model is state-wide, it takes about an hour to get from one side of the state of Rhode Island to the other through predominantly urban and suburban areas, according to Foster Forward staff.

Programming

Foster Forward has adopted a Rapid Rehousing program for 18 to 24-year-olds. Funding for the RRH comes from the Rhode Island CoC. Originally, Foster Forward had a \$600 emergency rental assistance fund and was partnering with an organization who applied for pilot RRH funds through the Rhode Island CoC. The other organization secured the pilot RRH funds but closed down and the grant was transferred to Foster Forward.

All RRH referrals must meet categorical HUD eligibility for homelessness in categories 1, 2, and 4(see page 15 of this report) and enter through the state's Coordinated Entry System (CES). When Foster Forward receives a referral from the CES, they work with the young person to help find open-market rental units. Foster Forward helps negotiate with landlords, explain the program, and work with the young person to secure the unit and apply assistance funds through HUD up to 24 months.

Due to HUD requirements and the current housing landscape, RRH is often not rapid. Similar to the voucher process, once an individual is referred to RRH, they must secure housing within their budget (or projected budget). Securing housing requires identifying a unit, applying, approval, inspection of unit by the housing authority, and participating in case management services with the RRH funded entity. Noticing that there is a large gap in the time between an individual's

²² Data Commons. (2020). *Rhode Island*.
https://datacommons.org/place/geoid/44?utm_medium=explore&mprop=count&popt=Person&hl=en

initial referral to RRH and when they ultimately secure housing, Foster Forward applied for transitional housing (TH) funding and has since secured 3 slots. This Transitional to Rapid Rehousing (TH-RRH) model will be launched in October 2022, aiming to address the gap between shelter stays and obtaining repaid rehousing funds.

The current vision is to have one shared unit housing 3 individuals with their own lockable bedrooms who share common spaces. Foster Forward is currently working on the leasing strategy as TH allows individuals to stay for up to 24 months, however, Foster Forward sees it as a precursor to rapid rehousing while individuals are waiting on their vouchers. The intention is that this transitional housing model will have high turnover as individuals move into rapid rehousing.

Lessons Learned

1. Get involved in as many CoC's as possible to understand requirements, priorities, and how to best support each community. Staff must become very well versed in HUD requirements to get the local housing authority to approve units.
2. Utilizing HUD funding will often reduce flexibility for clients. The way services are delivered and the amount of assistance that can be given through CES is heavily regulated. Foster Forward noted that implementing Rapid Rehousing or Transitional Housing models with other funding sources may provide more flexibility in the step-down approach. Currently, CoC RRH funds specify how much participants pay based on arbitrary step-down strategies rather than basing the step-down on participants' income. Other funding streams, such as health departments, may provide more flexible funding options.
3. Have a flexible funding pool in addition to HUD funding to support youth with funds for damages to housing, unforeseen circumstances, and additional housing fees.
4. Address mental health in the midst of housing navigation by partnering with crisis clinical supports so youth have a safe space to vent and share how they are feeling while getting the process started to get youth housed.
5. Life skills are invaluable and teaching youth how to live independently as an adult takes priority.

Research Themes

After synthesizing information from youth with lived experience, Foster Success staff, community stakeholders, available resources, and organizations implementing programming in other states, Taylor Advising identified the following themes.

Theme 1: Accessibility

- a) Indiana lacks sufficient affordable housing for young people.**
- b) Communication gaps and complexities create barriers for young people to access available housing resources.**
- c) Obtaining housing vouchers is often a long, confusing process and there may not be enough vouchers for the number of youth in need of similar resources.**
- d) Lack of credit history and cosigners create barriers for young people to obtain housing units on their own.**

Theme 2: Preparation

- a) Young people often do not feel prepared to navigate the complexities of the housing market.**
- b) Lack of financial skills and emergency savings create housing barriers and are top concerns for young people exiting foster care.**

Theme 3: The “Extended Delay”

- a) There is often an extended waiting period between entering emergency housing and implementing long-term solutions such as vouchers or self-acquired housing.**

Theme 1: Accessibility

- a) Indiana lacks sufficient affordable housing for young people.** Young people searching for housing are struggling to find units they can afford. Even when able to procure a voucher, units that are affordable and pass inspection requirements are sparse. Rents have consistently increased and wages nor voucher amounts have increased at respectable amounts.
- b) Communication gaps and complexities create barriers for young people to access housing resources.** Communication across systems may have created confusion and slowed down the process of young people receiving adequate housing assistance as they exit care. Young people have expressed not knowing what resources are available to them from the state and desire to see all of their available options with the process and requirements to obtain each of them. It may be difficult to disseminate relevant information between multiple entities (Indiana DCS, OYS providers, Housing Authorities, landlords, and young people). In addition, not all counties have applied for foster youth specific vouchers such as FUP and FYI, leaving many youth without access to vital resources. Communication regarding available resources may be further convoluted by inability to reach housing authorities.

- c) Obtaining housing vouchers is often a long, confusing process and there may not be enough vouchers for the number of youth in need of similar resources.** Youth, staff, and community stakeholders spoke to the complexity of housing voucher procurement. Not all young people are eligible for housing vouchers depending on circumstances, CoC priorities, and young people's geographical location. Applications may have long waitlists and are often long applications that require additional information from other entities such as DCS. When young people do qualify for a voucher (FYI, FUP, RRH), they must find housing units that will accept the voucher, are within budget parameters, are willing to rent to young people, and pass HUD required inspections. The process between being accepted to receive a voucher and moving in to a unit can be a multi-month process. In addition, not all counties have access to FYI or FUP vouchers. Each county has its own process for distributing vouchers and must utilize at least 90% of their vouchers in order to keep them or ask for more. Due to lack of affordable housing willing to accept vouchers and communication barriers between entities involved in the voucher process, not all vouchers are able to be utilized even though the need may be higher.
- d) Lack of credit history and cosigners create barriers for young people to obtain housing units on their own.** Young people often do not have sufficient credit history for rental units and need cosigners to obtain housing units. Due to lack of informal social supports, young people exiting care often do not have access to cosigners.

Theme 2: Preparation

- a) Young people often do not feel prepared to navigate the complexities of the housing market.** Regardless of voucher status, young people are expected to procure housing on their own. Determining what a young person can afford, looking for adequate housing, applying for and inspecting units, maintaining payments, and applying life skills to maintain housing can be overwhelming when a young person does not know what they do not know.
- b) Lack of financial skills and emergency savings create housing barriers and are a top concern for young people exiting foster care.** Young people are exiting care without necessary skills, knowledge, and financial resources needed to be self-sufficient, increasing their risk of homelessness and housing instability. Young people do not feel they have enough information about what is available to them nor about how to procure sustainable housing. There is a desire for more communication and information in order to make better decisions regarding housing. Lack of

savings and emergency funds is also a large barrier as young people often must pay for application fees, deposits, transportation, and all other needs without financial safety nets. Young people described not understanding what they need or what is available to them.

Theme 3: The “Extended Delay”

- a) There is often an extended waiting period between entering emergency housing and implementing long-term solutions such as vouchers or self-acquired housing.** Short-term emergency housing options such as shelters, staying with a friend, and one-time financial assistance to keep housing may assist young people with housing insecurity in a moment, but these stop-gap measures often do not last until young people are able to apply for, secure, and utilize vouchers or until young people are able to become stably self-sufficient.

The housing landscape for young people exiting foster care in Indiana is complex. Universally, in order to obtain safe, sustainable housing, youth in Indiana must acquire start-up funds for housing within a market of increasing rental prices, navigate the process of obtaining housing, and find landlords willing to rent to young people without credit histories or cosigners. To do this successfully, youth either have to navigate complex voucher processes or earn enough income to afford rent and basic needs.

Potential Solutions to Address Housing Needs

Each research theme is complex and nuanced, requiring dynamic approaches to adequately address root issues. Potential solutions are outlined below. Many approaches focus on multiple research themes and some may be more effective when combined with other approaches. These combinations are noted in each description. High level overviews of potential solutions and their strengths, potential barriers, and required resources are detailed below.

Major Theme Addressed	Housing Support Approach	Youth Request	Community Request	Statewide Approach	Easily Scalable	Financial Liability Risk	Gov. Oversight	Potential funding source Identified	Fits into Foster Success' current Models
Avenues for Accessible Housing	Lobby for increased voucher amounts			●	●	○		○	✓
	Advocate for increased # of FYI vouchers			●	●	○		○	✓
	Master Lease Model			○	◐	●	◐	◐	
	Rapid Rehousing Model			○	◐	●	✓	●	
Preparing Young People for Independent Living	Develop/Implement Curriculum for Independent Living Skills	★	★	●	●	○		◐	✓
	Savings Incentive Program	★		●	●	○		◐	✓
	Peer Navigators	★	★	◐	◐	◐		◐	✓
	Flexible Housing Fund	★	★	●	●	◐		◐	✓
	Robust List of Housing Resources	★		◐	◐	○		○	✓
Addressing the "Extended Delay"	Transitional Housing-Rapid Rehousing			○	✗	●	✓	●	

Key			
●	High incorporation or likelihood	✓	Yes
○	Low incorporation or likelihood	✗	No
◐	Potential incorporation or likelihood		

Avenues for Increasing Accessible Housing for Youth

Lobby for increased voucher amounts

Indiana has a large gap between the number of low-income households and the number of affordable housing units. Many individuals who do acquire vouchers are unable to use them due to lack of availability of low-income housing units that pass HUD inspection standards. Increasing the financial value of vouchers may provide more housing options for young people.

Strengths:

- Addresses increasing rental costs for quality housing
- Potential to have ripple effect beyond the state of Indiana
- Potential for large scale impact for young people exiting care
- Financially low-risk for Foster Success

Potential Barriers:

- Focuses on long-term solutions with smaller chance of success than other tactics
- Long process that will not address here and now issues faced by young people
- Impact will likely encompass all voucher groups, not only foster youth, and will require a larger breadth of stakeholder alignment and support

Required Resources:

- Collaboration of various stakeholders across the state and coordination of efforts
- Political sponsors
- Awareness campaigns with calls to action

Addresses Themes: 1a, 3a (potential: may shorten housing search by increasing options)

Advocate for increased number of FYI Vouchers

FYI vouchers must be applied for by PHAs. Currently, 11 PHAs across Indiana have applied to distribute FYI vouchers, leaving many counties unserved. Additional vouchers may provide needed financial assistance for young people to access housing.

Strengths:

- Potential to provide more housing resources for youth who do not have access to youth specific vouchers
- Statewide approach
- Focuses on long-term solutions
- Low-risk for Foster Success

Potential Barriers:

- Long process that will not address here and now issues faced by young people
- High barrier to entry for PHAs who apply for FYI voucher grants for the first time
- PHA capacity and investment
- Historical communication difficulties between government entities and young people

Required Resources:

- Collaboration of various stakeholders across the state and coordination of efforts, specifically PHAs, DCS, and young people
- Political sponsors
- Awareness campaigns with calls to action

Addresses Themes: 1b (potential), 1c

Counties with FYI vouchers have had difficulties in distributing funding due to communication barriers across PHAs, DCS, and young people. It may be worthwhile to simultaneously take a systems approach to address the communication gap between the entities with access to vouchers and the young people who need them. A Navigator Program could be paired with this approach to maximize potential for success.

Master Lease Model

Foster Success could engage in a Master Lease Model in which Foster Success creates a master lease for multiple units within a geographical location from a single landlord and then subleases these units out to young people.

Strengths:

- Scalable model
- Once established, guaranteed housing for young people
- Potential to address the extended delay between housing instability and long-term solutions

Potential Barriers:

- Legal navigation of master leases and subleases
- Higher financial risk for Foster Success (holding rental properties, responsible for damages)
- Addresses housing for a small number of young people
- Regional approach that may not span entire state

Required Resources:

- Increased insurance coverage for organization
- Professional legal advice
- Creation of program toolkit including youth eligibility, prioritization of units, young people's rental responsibilities, housing requirements and/or curriculum, maximum lengths of stay, etc.

- Staff to oversee master lease model and work alongside young people within the program
- Funding for rental units and staffing
- Staff to identify, establish and maintain engaged network of landlords
- Partnerships with landlords across the state
- Informational materials for landlords

Addresses Themes: 1a, 1c, 1d, 2a/b (with supplemental programming), 3a

For a Master Lease Model to have the greatest impact, additional housing curriculum should be created to assist young people with housing skills. It is suggested that master leases be piloted in areas where there are long gaps between obtaining vouchers and securing a rental unit.

Rapid Rehousing Model

A Rapid Rehousing Model could assist more youth in gaining voucher access in select regions of the state where funding is procured. Young people must be experiencing homelessness in order to qualify for HUF funded projects. CoC involvement and partnerships with local landlords would be necessary.

Strengths:

- Provide additional financial housing resources for young people
- Collaboration with other housing providers (if HUD funded)
- Foster Success can prioritize communication with young people accessing RRH vouchers

Potential Barriers:

- Regional approach that may not span entire state
- HUD reporting requirements (HUD funds only)
- HUD process requirements (HUD funds only)
- Assisting youth in obtaining housing units; same voucher barriers will apply
- Referrals must come through community's Coordinated Entry System (HUD funds only)
- Reduced flexibility for young people in regard to approved units, funding available, and portions that young people must pay (if HUD funded)

Required Resources:

- Dedicated staff trained on required processes and reports by HUD
- Participation in local CoC
- Peer Navigators (strongly suggested)
- Flexible Funding Pool for emerging needs not covered by RRH (strongly suggested)

Addresses Themes: 1b/c/d (potential), 2a/b (with supplemental programming)

Rapid Rehousing Programming would provide young people with additional housing vouchers. Since many individuals currently have vouchers and are unable to utilize them, it is strongly suggested that a Navigation Program be implemented alongside RRH. In addition, building relationships with landlords in communities may be a necessary approach to assist with utilization of RRH vouchers. Supplemental life skills programming and a flexible funding pool to cover initial fees not covered by RRH is also highly suggested.

Additional Resources:

[Rapid Rehousing Toolkit](#)

Prepare Young People for Independent Living

Develop/Implement Curriculum for Independent Living Skills

Young people and community stakeholders alike stressed the importance of preparing for adulthood specifically in regard to skills and knowledge needed for obtaining and maintaining housing. Foster Success currently implements similar programming focusing on financial education through Financial Modules and Opportunity Passport.

Strengths:

- Statewide approach
- Addresses knowledge and skill gap identified by young people and community stakeholders
- Foster Success has experience with similar programming through Opportunity Passport
- Financially low-risk for Foster Success

Potential Barriers:

- Perception management of Foster Success with DCS and OYS who are providing similar services
- Youth engagement

Required Resources:

- Relevant and effective curriculum
- Staff to facilitate discussions and manage programming
- Incentives for participants
- Incentivized peer mentors (suggested)

Addresses Themes: 1b, 2a/b

◇ *Specifically requested by youth with lived experience*

Implementing virtual curriculum that is similar to Opportunity Passport but that focuses more broadly on independent living skills may provide opportunities for

young people to engage in interactive learning and build needed skills and knowledge for obtaining housing on their own. OYS providers currently use their own approved curriculum that follows Indiana OYS [service standards](#). Other community stakeholders have created their own ad hoc curriculum to meet the needs of the specific individuals they serve. Life Skills Reimagined™ is an evidence-informed, holistic life skills curriculum (<https://www.lifeskillsreimagined.com/>). More information on Life Skills Reimagined™ can be found in the Recommendations section.

Savings Incentive Program

Youth suggested creating a program where youth earned incentives that went directly into a savings account for youth to use after their 18th birthday, specifically for housing costs such as application fees, deposits, and other unexpected costs. Foster Success provides young people incentives for participating in financial programming and youth engagement. There may be an opportunity to allow young people the choice of receiving incentives immediately or storing them away for future housing costs.

Strengths:

- Statewide approach
- Practice of delayed gratification and opportunity to teach savings lessons
- Provides financial buffers

Potential Barriers:

- Holding of funds over multiple years without expensing (potential)
- Youth engagement
- Does not address “here and now” circumstances unless youth were previously involved
- Communication over long periods of time and keeping updated contact information

Required Resources:

- Staff to manage programming
- Partnerships with banks (potential)
- Financial courses (Foster Success already implements)
- Independent living skills curriculum (suggested)

Addresses Themes: 1c (potential to address deposits and application fees), 2b, 3a

◇ *Specifically requested by youth with lived experience*

It is suggested that a Savings Incentive Program be paired with Curriculum for Independent Living Skills to impact both knowledge and financial barriers.

Peer Navigators

Young people with lived experience of foster care expressed a desire for reliable places to ask questions about the housing process and independent living. Peer navigators who have secured stable housing can assist others in successfully navigating available resources and housing systems. Navigators may also assist in communication between PHAs and young people when processing vouchers

Strengths:

- Success reported by other organizations
- Addresses young people's desire to have a paid peer mentor to ask questions
- Builds trust with young people
- Provides job/wages for young people
- Increased communication with PHAs (potential)

Potential Barriers:

- Statewide approach may be difficult with various available resources
- Need to be mindful of self-care for navigators with lived experience who would be re-exposed to circumstances that may be triggering

Required Resources:


- Funding for additional staff
- Build out of navigation program

Addresses Themes: 1b/c, 2a

- ◇ *Specifically requested by youth with lived experience*

Piloting a Peer Navigation program in areas where FYI vouchers already exist may produce best results. PHAs have expressed difficulty in communication with young people, and Peer Navigators may be able to assist to bridge that gap in communication between young people and PHAs. This pilot could then be expanded to other regions and may be coupled with an approach to advocate for additional FYI vouchers across the state. Foster Success staff are informally stepping into navigator roles with young people at present. High level over views of navigation and voucher processes are included below.

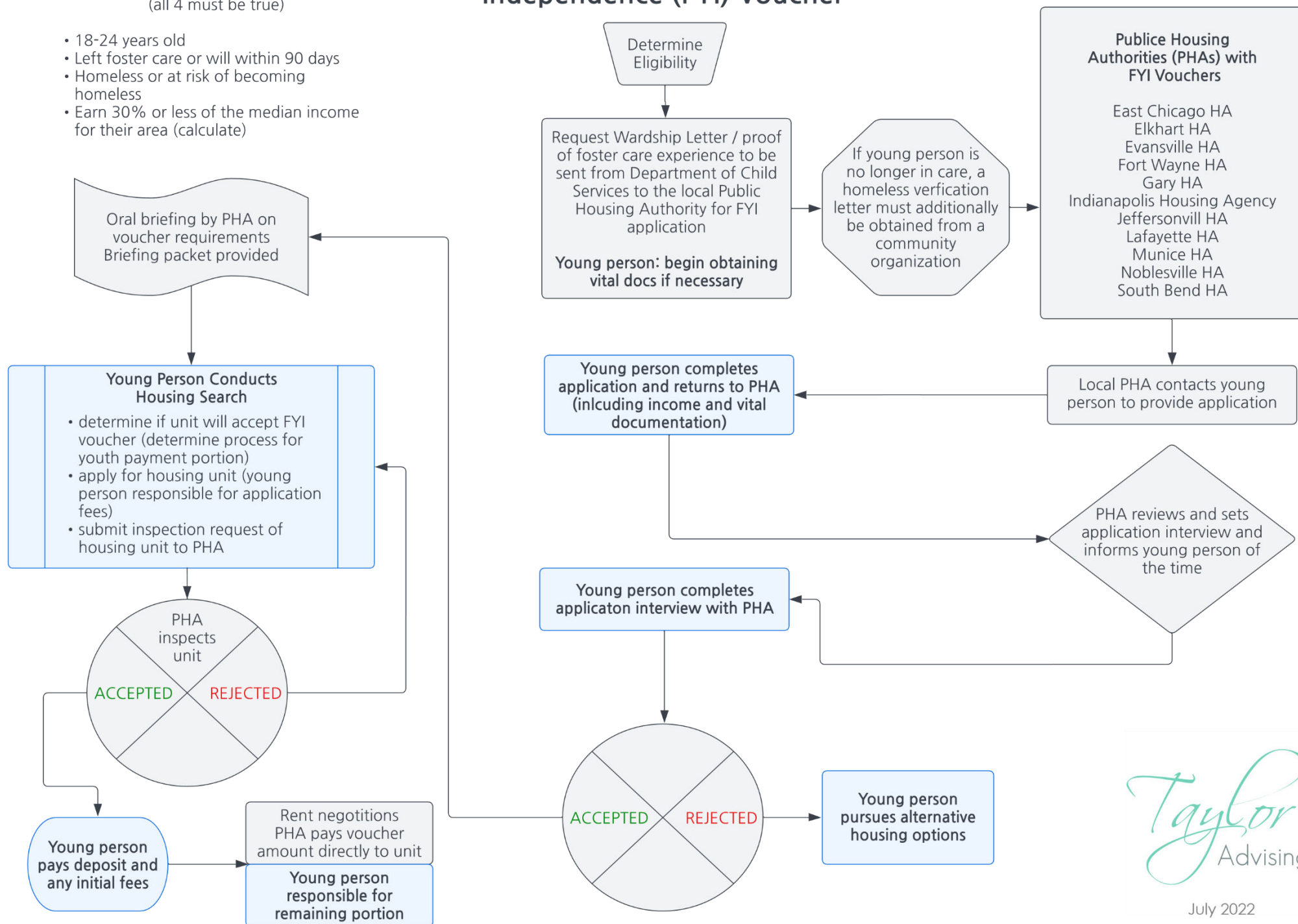
Youth Housing Navigation Guidelines

Emergency / Crisis Response (0-14 Days until Loss of Housing)	Intermediate Approach (1-6 Months until Loss of Housing)	Long-Term Self Sustainability (Preventative)
<p>Young Person is Literally Homeless</p> <p>Locate nearest emergency shelter (211 / findhelp.org / Google Search)</p> <p>Advocate for Coordinated Entry System (CES) Assessment at shelter or other community organization</p> <p>Create plan for obtaining basic needs: food, hygiene items, clothing, laundry</p>	<p>Young Person is Literally Homeless</p> <p>Located in a county with available Foster Youth to Independence (FYI) Vouchers: Begin process for obtaining FYI Voucher</p> <p>Located in a county without FYI Vouchers: Coordinate with local CES provider to ensure young person receives updated information on available assistance</p>	<p>Long-Term goals and skill development are best addressed when people are not in heightened states of stress</p> <p>A sense of stability and security may need to be established before tackling long term goals and self-sustainability skills</p>
<p>Young Person is at High Risk of Becoming Homeless</p> <p>Utilities / Rent: Determine eligibility for Community Action Agency assistance, Trustees assistance, or local programs using 211/findhelp</p> <p>Diversion Practices: Identify other housing options such as staying with a friend or family member, assistance for short term hotel stays, or determining more affordable housing units</p>	<p>Young Person is at High Risk of Becoming Homeless</p> <p>Connect young person with applicable resources to address instability: legal services, financial assistance, skills training, phone and email access, "last resort" resources</p> <p>Diversion Practices: Mediate temporary living environments as necessary</p> <p>Begin Skill Development</p>	<p>Housing & Independent Living Skills</p> <p>How to Find Affordable Housing</p> <p>Budgeting for housing</p> <p>Additional Housing Costs</p> <p>Maintaining a Home</p> <p>Utilities</p> <p>Communication with Landlords and Neighbors</p> <p>Furniture</p> <p>Seeking out Potential Roommates</p> <p>Financial Education</p> <p>Set Savings Goals for Deposit/First Months Rent</p>
<p>Create Action Plan with Young Person to Obtain:</p> <p>Immediate Shelter (temporary)</p> <p>Transportation (if applicable)</p> <p>Vital docs (if young person has no documentation, start with birth certificate)</p> <p>Food Resources</p> <p>Hygiene Items (if applicable)</p>	<p>Create Action Plan with Young Person to:</p> <p>Obtain all vital documents</p> <p>Troubleshoot transportation</p> <p>Create action plans for next steps in housing, transportation, employment, and education as appropriate</p> <p>Begin process of acquiring health insurance (if applicable)</p>	
<p>A large time gap often exists between Emergency / Crisis Response and Intermediate Solutions</p>		 <p>July 2022</p>

Process for Obtaining Foster Youth to Independence (FYI) Voucher

Eligibility Requirements (all 4 must be true)

- 18-24 years old
- Left foster care or will within 90 days
- Homeless or at risk of becoming homeless
- Earn 30% or less of the median income for their area (calculate)



Flexible Housing Fund

Young people who secure vouchers must pay for housing application fees and deposits on their own. Individuals involved in Level 3 OYS can receive up to \$3,000 in housing startup funds as approved by IL workers. However, individuals not involved in Level 3 OYS must pay for these startup fees out of their own pockets. A flexible housing fund can be a barrier buster for these individuals.

Strengths:

- Statewide approach
- Foster Success has previous experience in distributing emergency funds through emergency program and housing funds through Opportunity Passport programming
- Easy implementation
- Financially low-risk for Foster Success

Potential Barriers:

- Low accountability required by young people
- Securing ongoing, flexible funding sources

Required Resources:

- Large flexible funding source(s)
- Staff time to establish program parameters, eligibility, distribution processes, etc. and management of program

Addresses Themes: 1c (potential to address deposits and application fees), 2b, 3a (potential)

Provide Robust List of Housing Resources for Young People

Young people consistently expressed that they are unaware of available housing resources, the process for accessing resources, and the requirements for obtaining resources. It is also important to note that each Indiana county has different available resources with their own eligibility requirements that are subject to change due to funding and community priorities.

Strengths:

- Clear communication and dissemination of information to young people
- Statewide approach

Potential Barriers:

- Varies across the state, by region, and by circumstances of young people
- Keeping updated information on availability, requirements for use, and processes for maintaining resources may be difficult as they evolve often and independently across the state

Required Resources:

- Partnership with DCS



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