Where to Now?

INNOVATIVE HOUSING PROGRAMS
FOR HOMELESS YOUNG ADULTS LEAVING TLPS

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and Jen Tyson
New England Network for Child, Youth and Family Services is a private, not-for-profit training and research organization that works collaboratively with over 100 child- and youth-service organizations in New England to strengthen social services and promote best practices. Since 1981, New England Network has provided a wide range of services and supports to Region I grantees of the federal Family & Youth Services Bureau’s Runaway and Homeless Youth Program.

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- Steve Bewsey, LifeWorks, Austin, TX
- Rebecca Muller, Housing Consultant

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This report highlights innovative practices that social service agencies are using to secure stable housing for young adults leaving transitional living programs (TLPs). The definition of “aftercare” or “post-TLP” services is ambiguous, even for service providers themselves. Such terms imply that there is a bright line separating services available to young people in programs versus services available to them once they have formally left programs. But in fact, agencies typically offer youth a range of services that begin intensively but slacken with time as the youth grow more stable and self-reliant. Many young clients check in with agencies for years after leaving intensive services, and know that some degree of help is almost always available.

Like all agency services, “aftercare” housing programs are specifically designed to build the competence of young people and teach them how to live on their own. But housing programs have a more specific goal as well: to keep young people from becoming homeless. The information in this report is based on a literature review and a series of interviews with the directors of five agencies and one housing expert in the field, all selected for their unusual commitment to developing innovative housing programs for youth leaving agency care. The six interviewees were chosen by New England Network for Child, Youth & Family Services, which has a longstanding interest in strengthening TLPs and other youth services. In 2004, NEN published a study examining the success rates of transitional living programs in New England.

Between 750,000 and 2 million young adults ages 18–24 experience an episode of homelessness each year in the United States. These homeless young adults face several barriers in their attempt to secure stable housing. They include a lack of affordable housing; the tendency of younger adults to earn lower wages with fewer benefits; a lack of family support; a loss of the support services available to youth under age 18; and the relatively high incidence of mental health, substance abuse, and/or developmental problems. Because of these issues, the federal Family and Youth Services Bureau (FYSB) funds transitional living programs. TLPs provide a safe and secure housing arrangement where a young homeless adult can acquire the skills to live independently. However, many young adults graduating from the TLPs are not entirely prepared to find and maintain stable, independent housing. Consequently, service agencies have begun to develop post-TLP housing programs, some funded by U.S. Department of Housing and Urban Development (HUD), others by a mix of local public and private funds and creative collaborations with landlords.

The individuals interviewed for this report were: Matt Schnars, Program Director, Haven House Services, Raleigh, NC; David Myers, CEO, Teen Living Programs, Chicago, IL; Steve Bewsey, Director of Housing and Homeless Services, LifeWorks, Austin, TX; Sarah Porter, Deputy Director of Program Services, Larkin Street Youth Services, San Francisco, CA; and Kim Trieber, Co-Director: Dream Tree Project, Taos, NM. Rebecca Muller, former director of housing and shelter at ServiceNet in western Massachusetts, is a housing consultant and an expert in the field.

The key findings of the report center on the critical importance of agency flexibility and innovation in developing community coalitions. For most of these agencies, this meant establishing informal and formal partnerships with local housing groups, churches, universities, neighborhood development corporations, construction companies, and individual landlords.
Agencies also connected to numerous funding streams by looking beyond conventional federal sources towards city funding, individual donors, private corporate sponsorship, and site-based vouchers. While participating in coalitions and representing young adult interests in the community are key elements in creating a post-TLP housing program, other characteristics contribute to an agency’s success. They include: agency sensitivity toward the impact of post-TLP housing on the community; creating a spectrum of living arrangements capable of meeting individual client needs; facilitating supportive personal relationships between clients and individuals in the community; and ensuring smooth transitions from structured living arrangements to independent housing. Because post-TLP housing programs are a fairly new concept, the report makes two final recommendations: that agencies establish long-term data collection and evaluation to determine best practices, and that agencies step up efforts to exchange information and promising practices with one another.
This report examines innovative approaches to housing young adults ages 18-24 who are served by federally funded transitional living programs. It specifically focuses on how young people secure and maintain housing after they leave transitional living programs. It offers in-depth descriptions of promising practices developed by five agencies across the country, and insights from an expert in the field. The goal is to better understand how and why the agencies developed post-TLP housing options, and to what extent those programs have truly helped youth secure stable housing after leaving care. The findings should be useful to youth-service practitioners as well as to state and federal policymakers seeking to help disadvantaged young people transition successfully to adulthood.

YOUNG ADULT HOMELESSNESS IN THE UNITED STATES

Between 750,000 to 2 million young adults ages 18-24 experience an episode of homelessness each year in the United States. The country's lack of affordable housing hits young people especially hard because they often are employed in low-wage jobs with few benefits. Young people who cannot rely on family members to provide a place to live, financial support, and/or guidance are particularly vulnerable to homelessness.

Lack of Affordable Housing. According to the National Coalition for the Homeless (NCH), the lack of affordable housing and the limited availability of housing assistance are the main causes of homelessness. The NCH reports that between 1973 and 1993, 2.2 million affordable housing units were demolished or converted to higher-priced dwellings. The Crisis in America’s Housing, a report issued by five national organizations, also describes the shift in the distribution of rental units to higher-priced units in the 1980s and 1990s. Today, there is a shortage of nearly five million affordable rental units. In its analysis of the most recent American Housing Survey, the Joint Center for Housing Studies at Harvard University found that there were only 7.9 million affordable rental units for 9.9 million renters in the bottom income quintile – a shortage of 2 million. An additional 2.7 million of the lowest-cost units were occupied by higher income households, creating a total gap of 4.7 million units. This finding mirrors research by the National Low Income Housing Coalition, which found that in 2000 the United States needed an additional 4.9 million rental units that were both affordable and available to the lowest income households.

Even young people who work full-time at the minimum wage cannot afford a basic one-bedroom apartment at the local fair market rent in any state in the country without using more than 30 percent of their income, the accepted standard of affordability.

Low Wages, Few Benefits. The lack of affordable housing is a problem for low-income people of all ages. However, the high cost of housing especially affects young adults because they are more likely than older adults to be in entry-level jobs with few benefits, and are less likely to have savings. It is particularly difficult for young people to pay the steep upfront costs associated with renting an apartment such as security deposits and first and last months’ rent. Furthermore, their fragile financial status is easily jeopardized by unexpected expenses such as health crises. Though they are healthy relative to other populations, young adults are nonetheless likely to incur...
medical expenses because they are more likely to be uninsured than any other age group. Census data show that 45 percent of young adults ages 19-23 were uninsured for at least part of 2002.

Even young people who work full-time at the minimum wage cannot afford a basic one-bedroom apartment at the local fair market rent in any state in the country without using more than 30 percent of their income, the accepted standard of affordability. In 70 percent of the country’s metropolitan areas, the housing wage (the hourly wage a full time worker must earn to afford the fair market rent for a two-bedroom rental unit) is at least twice the area’s minimum wage. In 56 metropolitan areas, the housing wage is over three times the local minimum wage. In order to afford a two-bedroom apartment at the fair market rent, renters in 991 counties (where 79% of all rental households are located) would have to work over 80 hours a week at the local minimum wage. In Boston, the housing wage for a one-bedroom unit is $20.71. The state’s minimum wage is $6.75, meaning that a minimum-wage worker would have to work 123 hours a week to afford such a unit. Wages often fall short even for people earning more than minimum wage. The national housing wage is $15.37, while the median hourly wage is $14 and 25 percent of the population earns less than $10 an hour.

**Lack of Family Support.** Young adults who are disconnected from their families are particularly vulnerable to homelessness because they lack a safety net to fall back on in times of trouble or financial stress. Young adults traditionally rely on their families to provide a place to live, assistance in consigning contracts, financial support and advice as they transition to adulthood; relatively few live entirely independently. According to the U.S. Census Current Population Survey, 55 percent of men and 46 percent of women ages 18-24 lived with one or both of their parents in 2003. Many young adults continue to live with their families until they can support themselves, while others return home from time to time as their financial situation requires. Most Americans reach age 25 before they are financially self-sufficient.

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Young adults who cannot count on their families to provide support are often represented in the ranks of the homeless. Some become estranged from their families because of child abuse or neglect, or parental drug abuse. The 1996 National Survey of Homeless Assistance Providers and Clients, carried out by the Census Bureau, found that 27 percent of homeless respondents reported childhood physical or sexual abuse. Others come from families that lack resources because of their own history of homelessness. Twenty-one percent of respondents in the national survey reported that their families were homeless during their childhood.

Other young adults have experienced an ongoing separation from their biological families because they have grown up in foster care or been involved with the juvenile justice system. Studies have found between 23 and 47 percent of homeless individuals have childhood histories of out-of-home placement. Many foster youth are discharged into homelessness or become homeless shortly after they leave foster care. Research has found that one to four years after leaving care 12 to 25 percent of former foster youth experience homelessness at least once. Many have unstable housing and are forced to move from place to place — one study found that in the 12 to 18 months after leaving care, 22 percent of former foster youth had lived in four or more places.
**Lack of Resources for Young Adults.** Without family members to rely on during the transition to adulthood, young people are at a serious disadvantage. A single setback can thrust a young adult into homelessness because no one is available to help. Peers are often unable to provide long-term support because their own financial and housing situations are similarly precarious. Public housing and financial assistance are typically unavailable to adults without children. Young people beyond the age of 21 are no longer eligible for transitional living programs. To make matters worse, shelter beds exclusively for use by young adults (over age 18) are scarce. Even when beds are available, many young adults are wary of entering a facility that primarily houses homeless older adults, a high percentage of whom have mental health or addiction problems. Youth who have spent years in foster care or group homes are hesitant to enter any facility out of an understandable desire for autonomy. In any case, these stop-gap sources of support are only temporary solutions. This report focuses on emerging long-term solutions.

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A seldom articulated barrier for young adults seeking independence is the presence of developmental disabilities.

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**Additional Barriers: Mental Health Problems, Substance Abuse, Developmental Disabilities.** The difficulties young people face securing permanent housing can be exacerbated by mental health and substance abuse problems. Studies have found that between 10 and 50 percent of homeless youth have serious mental health problems as determined by standardized diagnostic criteria. Rates of drug abuse may be even higher. A survey of 432 homeless young people, ages 13 to 23, in California found that 71 percent met clinical criteria for an alcohol or drug abuse disorder or both. Three national surveys of substance use among youth ages 12 to 21 who had run away or been homeless at some point in their lives found that 75 percent of those currently homeless were using marijuana, nearly one-third were using hallucinogens, stimulants, and analgesics, and one-quarter were using crack, other forms of cocaine, inhalants, and sedatives. Research has also found that rates of substance use vary by history of homelessness: youth on the street have the highest rates of substance use, followed by sheltered youth, runaways, and housed youth.

Another seldom articulated barrier for young adults seeking independence is the presence of developmental disabilities. In testimony before the US House Ways and Means Committee, Mark Kroner, director of Lighthouse Transitional Living Program in Cincinnati, Ohio, indicated that up to a third of the teens at Lighthouse has a diagnosable developmental disability, many functioning at a 12- to 14-year-old level.

**Independent Living Programs and Transitional Living Programs.** Independent living and transitional living programs were created in response to the barriers young adults face as they transition to adulthood. Independent living programs serve youth who are preparing to age out of the foster care system. In 1986, Title IV-E of the Social Security Act allocated funds to states to assist foster youth. In 1999, Congress doubled federal funding for the Independent Living Program, now called the John H. Chaffee Foster Care Independence Program, from $70 to $140 million. It also directed states to use a portion of their funds to provide services to older youth who have left foster care but have not yet reached age 21.

In order to provide similar services for non-foster-care youth, in 1988 Congress created the Transitional Living Program for Older Homeless Youth as an amendment to the Runaway and Homeless Youth Act (RHYA). Today, the Family and Youth Services Bureau (FYSB) funds transitional living programs though the Runaway, Homeless, and
Missing Children Protection Act of 2003. In FY2003, $36.7 million was devoted to TLPs, only about a quarter of the amount allocated to independent living programs. With this funding, nonprofit and public organizations provide up to 18 months of housing as well as life-skills support to youth ages 16-21. The goal of TLPs is to create a bridge between young adult homelessness and self-sufficient, independent living. While agencies take various approaches to constructing this bridge, they generally provide life skills training; assistance meeting educational, job training and employment needs; referrals to mental health and substance abuse treatment programs; and rental subsidies and/or other financial assistance.

Young people who do find housing are often not entirely prepared for the level of responsibility required to maintain it. Consequently, social service agencies have begun to develop post-TLP housing programs – supported housing intentionally devised to help youth learn to live on their own.
Where to Now? Innovative Housing Programs for Homeless Young Adults Leaving TLPs

When Developing Housing Options

These considerations, originally conceived for independent living programs, also apply to post-TLP housing.

- Try to find a place the youth can keep after final discharge from care.
- Try to find a place that the youth can somehow afford (with a roommate, subsidy, savings, etc.).
- Try to find a place in an area comfortable and/or familiar to the youth.
- Keep safety and security issues in mind.
- Find places with access to transportation, employment, shopping, etc.
- Try to give the youth at least six months experience in a living arrangement prior to final discharge. Expect lots of mistakes, problems and dumb choices.
- Have back-up plans in place for youth who can’t handle the less supervised settings. Understand that youth might need to be moved around several times before they learn what it takes to be a responsible tenant.
- If your agency can’t create alternative living arrangements, contract with someone who already has them in place or is willing to give it a try.
- Try to create a program that is flexible, responsive to clients needs and cost-effective.
- Educate (continuously) key systems people about the importance of real-life experience and the need to have affordable housing lined up at discharge.
- Understand that developing a full continuum of living arrangements takes years.
- Hire staff who are experienced, tolerant, creative problem-solvers who have a rich sense of humor.
- Understand that liability issues are no more or less an issue than in any type of child welfare placement - but be sufficiently insured anyway!

Factors Impacting the Cost of Various Housing Options

- Zoning issues
- Licensing requirements/limitations
- Time until start-up
- Insurance
- Required building safety upgrades
- Staff coverage requirements
- Neighborhood issues: NIMBY, police awareness, safety issues, convenience
- School district issues
- Location preferred by clients?
- Accessibility
- Affordability/”Keep-ability”
- Referral source choice
- Court support/choice
- Length of time client can stay
- Potential for and consequences of being closed by agency/community
- Client contribution?
- Grant-supported property/Grants to do rehab
- Donated property
- Staff back-up for supervised apts. (vacations, sick days, training days, etc.)
- Site reputation
- Re-usability of apt. by other clients

Adapted from Mark Kroner, Lighthouse Youth Services, 2002. Used with permission.
Post-TLP Housing. Due to the shortage of affordable housing and young adults’ lack of financial assets, finding stable housing is often one of the most pressing issues faced by young people leaving TLPs. Those who do find housing are often not entirely prepared for the level of responsibility required to maintain it. Consequently, social service agencies have begun to develop post-TLP housing programs – supported housing that helps young people learn to live on their own. Five agencies taking particularly innovative approaches are highlighted in this report. While TLPs provide housing for in-program youth in various ways, including host family homes, group homes and agency-owned apartment buildings, much less is known about how youth maintain housing once they leave such programs. This report will contribute to the small body of literature on that topic.

Post-TLP Housing: Principles and Models

This section details the housing options developed by five geographically diverse agencies around the United States. While most agencies continue to provide some services to youth after they have formally left the agency’s care, the programs described below have made exceptional efforts to develop housing for youth, traditionally the weakest area of aftercare services. While the housing programs developed by agencies in this report vary markedly, they all result from the agencies’ commitment to go to almost any length to transition high-risk youth into stable housing.

Dream Tree Project~Taos, New Mexico

The Dream Tree Project was founded in 2000 to address the needs of homeless youth in Taos, New Mexico. According to co-director Kim Trieber, even though the agency started with only a transitional living program, plans were already in place to provide additional services for the homeless youth in the program. Since Taos is a fashionable place to live where housing is expensive, facilitating access to appropriate, affordable housing for TLP graduates is a priority.

Casitas (the word means “little houses” in Spanish) are being designed as a series of four apartments located on the same property as the current TLP program.

To cope with the lack of housing, Dream Tree recently broke ground on an innovative program for its TLP graduates. Casitas (the word means “little houses” in Spanish) are being designed as a series of four apartments located on the same property as the current TLP program. The casitas, which are intended to provide stable, affordable housing for TLP graduates, are connected to a large community room that will allow residents to participate in the community while maintaining individual space. The program will have a capacity of eight youth; two of the apartments will be for single-room occupancy. The program is highly intentional about its role as a springboard for clients to the wider world. “From there they will have more successes in the community because they won’t be making that big jump from group home to complete independence,” Treiber said.
Dream Tree funded the Casitas project by applying – with the help of Sen. Pete Domenici – for a HUD Economic Development Initiative Grant. The grant provided Dream Tree with $365,000 of the $500,000 it needed to fund the construction of the project. The rest of the money was secured through two anonymous sources, a private donor and a family foundation.

Young people who do find housing are often not entirely prepared for the level of responsibility required to maintain it. Consequently, social service agencies have begun to develop post-TLP housing programs – supported housing intentionally devised to help youth learn to live on their own.

Onyx Construction, a local company, provided much of the construction work pro-bono. YouthBuild and the Rocky Mountain Youth Corps are providing some of the labor as well. Since some of the agency’s residents are also involved in these organizations, many of the young people who will be living in the casitas are actually helping to build them. The project is due to be finished by October 2005.

While construction costs are no longer a concern, the project’s operating costs have not yet been secured. Trieber expresses no grave concerns over this, especially given the agency’s previous success raising funds for the project. The agency will reapply for EDI funds in five years, and in the meantime, it has begun educating donors about the Casitas program. The agency’s strong community connections figure significantly into ongoing plans for raising money.

In building a housing program, the importance of public relations cannot be underestimated.

It is Dream Tree’s demonstrated ability to provide effective services for the homeless young people of Taos that gives it the leverage to solicit private funds from community members. Though relatively young, the agency has been aggressive in promoting its services and taking advantage of media exposure to articulate its commitment to Taos. The importance of public relations cannot be underestimated. “After four years, the community is really understanding how Dream Tree is helping,” Treiber said.

The agency, which offers its TLP residents a strong life skills curriculum, has developed other, more traditional housing options as well. It collaborates with public housing providers to facilitate youth access to public housing units in the area. Many young people get on public housing waiting lists at intake so that in one to two years, when they graduate from the TLP, they are more likely to get a unit.
Larkin Street Youth Services, a multi-service agency working with homeless youth in the San Francisco area, operates several transitional living programs and recognizes a critical need for affordable housing for TLP graduates. In order to improve access to independent housing, the agency established a relationship with the Tenderloin Neighborhood Development Corporation (TNDC) and together the organizations launched the Ellis Street Apartments.

There is no limit on the length of stay at Ellis Street, although young people do not generally stay beyond age 26 or 27.

Many youth who graduate from the agency’s TLP go to Ellis Street. It is less structured than a TLP, but still provides critical support. Many young people are not ready to live entirely on their own after only 18 months at the agency, and in the high-priced San Francisco housing market, most rentals are out of reach anyway. Ellis Street residents pay a fixed percentage of their income for rent, and thus are generally able to save money during their stay in the program. With a nest egg and stable employment, they are eventually able to move on to stable, market-rent housing.

The supported housing program at Ellis Street has been operating since December 2001 and consists of 24 studio units. In 2004, Ellis Street housed 27 young people. Not surprisingly, the program clients tend to be a bit older than TLP participants (the apartment program accepts youth from Larkin Street’s TLPs or other local TLPs, and marginally homeless youth who are unconnected to any agency). There is no limit on the length of stay at Ellis Street, although young people do not generally stay beyond age 26 or 27. While a few residents have been at Ellis Street since the program began, many move on after a year or two. Other residents move in and out in less than a year.

A COLLABORATION

TNDC approached Larkin Street about forming the partnership because in its experience managing 100 buildings in the city, the agency found that young adults often need additional support to maintain their housing. Ellis Street is TNDC’s first venture in supportive housing. TNDC owns and manages the building, while Larkin Street provides the supportive services. As part of the collaboration, TNDC conducts the appropriate background checks and handles the leases for the apartments. TNDC also hires a building manager who lives in the complex and collects the rent. Larkin Street employs a case manager who works in the complex 40 hours a week to help the young people maintain their apartments.

The young people in the program sign the lease for the apartment and pay 30 percent of their income towards rent. The percentage is constant, though the actual monthly rent is adjusted based on increases and decreases in income.
The young people in the program sign the lease for the apartment and pay 30 percent of their income towards rent. The percentage is constant, though the actual monthly rent is adjusted based on increases and decreases in income – when, for instance, a young person gets a raise or a better job, or conversely, loses a job. According to Liz Longfellow, the residential case manager for Ellis Street, this arrangement provides a strong safety net for residents, many of whom have mental health or substance abuse problems or HIV/AIDS, or simply need more skills to manage independent life. Some residents pay very little at first but gradually are able to pay more – some eventually pay 100 percent of their rent, and move on. Others residents may live on a fixed income – Social Security disability payments, for instance - but nevertheless develop budgeting and financial planning skills that enable them to maintain themselves, improve their circumstances, or even move on to non-supported housing. Predictably, most residents’ income increase along with their job skills, education or training.

If a young person is having difficulty paying rent, a Larkin Street case manager will work through the process with them, according to Sarah Porter, deputy director of program services. The case manager may connect the young adult to other agencies that provide supportive services and/or financial assistance. Larkin Street itself does not bail youth out financially. TNDC, on the other hand, is generally willing to work with clients and put them on a payment plan if they run into financial trouble. Young people who face eviction are encouraged to voluntary surrender their apartment in order to keep the eviction off their record and protect their ability to rent in the future. In the history of the program, only two young people have been evicted. Larkin Street has worked with 17 others who voluntarily surrendered their apartments.

WHERE DO THEY GO FROM HERE?

Porter said that young people generally outgrow the Ellis Street program. As their life skills improve and they become more financially stable, they become ready to move on. Nevertheless, the agency has an open-door policy for young people leaving Ellis Street. According to Porter, young people know that “if something goes wrong, they can call us.” Larkin Street follows up with former residents to collect information one and two years after they leave the housing program. Many stay in touch of their own volition by calling or stopping by. But, because they are generally older and more financially secure than youth leaving the regular TLP programs, the Ellis Street youth can be difficult to track down. In some sense, this is good news, said Porter, because youth who don’t need to come back are presumably doing well on their own.

In 1976, Teen Living Programs opened as a foster care shelter. In 2001, the agency responded to an observed need in the community and began serving only homeless children and young adults. But those services alone did not seem enough: the agency noticed that after young adults graduated from its TLP, they tended to return to unstable housing. “Our motivation [for post-TLP housing] was sort of pain,” said David Myers, the agency’s CEO. “It pained us that we cared about the kids, but didn’t know what happened to them; and we didn’t know if they were any better off.”

The agency looked hard at what it had - an emergency shelter and a transitional living program facility – and at what it lacked, namely a network of support for TLP graduates. It decided it needed to develop a housing program for these post-TLP clients, a place they were they could be safe and continue to strengthen their living skills. The goal of the resulting Scattered-Site Program is to help participants find and maintain housing once they leave the TLP. Myers emphasized though the housing is meant to be stable, it is not permanent. A majority of
18- to 24-year-olds – whether leaving their parents' home or an agency setting – move several times before settling into a permanent housing situation. Indeed, transitional housing is normal at this stage of life. Consequently, the goal of the Scattered-Site Program is to provide housing that conveys the feeling of safety and security, but that is by definition temporary.

**THE CREATION OF A HOUSING NETWORK**

In order for young adults to participate in Scattered-Site, they first must go through Belfort House, the agency’s TLP. Belfort House is a therapeutic program that helps young people overcome barriers and learn the skills necessary to maintain independent housing. Once participants graduate from Belfort House they are given the option of entering the Scattered-Site Program; if they do, they can continue to access the supportive services offered by the TLP.

The Scattered-Site Program is funded by HUD, the City of Chicago, and private corporate money. Chicago, which has put increasing emphasis on providing a Continuum of Care to needy populations, has shifted away from short-term remedies to housing problems and toward developing and subsidizing permanent housing. In addition to public and corporate monies, the agency – which benefits from the work of four full-time development staff – hosts an annual fundraising gala to raise private funds for the agency’s various services.

Scattered-Site participants can choose from a pool of five to six apartment buildings where the agency has developed good relationships with landlords. (If inclined, young adults may find their own apartments, but usually they choose from the agency’s list.) The agency’s name, rather than the young person’s, goes on the lease. Landlords prefer this arrangement because of the guaranteed rent payment and extra supervision that come with the package. Teen Living Programs also assists young people in purchasing furniture for their apartments; if participants successfully finish the Scattered-Site Program, they are permitted to keep it.

Once young adults move into the apartments, the Scattered-Site Program is broken into two one-year intervals. The two-year limit is imposed by HUD, the project’s major funder. After the first year, the agency and the young adult evaluate whether he or she is ready to graduate from the program. Throughout the two-year duration of the program, the agency pays the rent and participants put a certain amount of money in the bank each month. The goal is to save enough to cover the rent. Participants rarely save enough at first, but gradually work up to that point. After the two-year period, young adults have the option of acquiring the lease or seeking their own apartment. The Scattered-Site coordinator will help young people understand the terms of the lease they choose. The agency will monitor young people for six months after leaving the program.

**FINDING AFFORDABLE HOUSING**

“That was actually one of the biggest surprises for us. We thought finding affordable housing was going to be a problem, but we actually haven’t had problems finding landlords willing to rent us affordable housing.”

One major barrier to making the Scattered-Site Program work, the agency thought, would be the lack of affordable housing in Chicago. But the agency was mistaken. Myers said, “That was actually one of the biggest surprises for us. We thought finding affordable housing was going to be a problem, but we actually haven’t had
problems finding landlords willing to rent us affordable housing.” Myers speculated that part of the success lie in the scattered-site model; participants are spread throughout the city rather than being placed in one area, thus ensuring that no particular community felt burdened with a potentially difficult population.

“CRYSTAL”

The agency’s housing program is still new. As of June 2005, Scattered-Site was housing 10 participants, and only a few youth had graduated. Yet, if Crystal is any prediction of the future, the Scattered-Site Program is promising. Crystal came to Belfort House with a variety of emotional problems, including depression. She spent 13 months in the TLP, and then moved on to the Scattered-Site program. While in Scattered-Site, she went to school and worked full-time, eventually earning two promotions. After two years, she graduated from the program with a secure job and $8,000 in the bank. She continues to do well. Crystal spoke at Teen Living Programs’ gala about the program’s impact on her life and her continued success. Besides the support Crystal received from Teen Living Programs, Myers attributes some of Crystal’s success to the strength of her faith and the faith-based support she has received over the years from outside the agency.

LOOKING TO THE FUTURE

Despite the program’s success, there are two aspects of the Scattered-Site program that Myers would like to improve. The agency would like to have more apartments available and ready when young people graduate from Belfort House. Myers would also like to lighten the Scattered-Site coordinator’s caseload, which include both youth in the housing program and those who have left it.

In order to address the issue of housing after graduation from its TLP programs, Haven House Services in Raleigh, NC, has developed a program that establishes TLP participants as the leaseholders of their own apartments. Participants in the Preparation for Independent Living Program (PILP) find privately owned, market-rate apartments. Young people sign the lease from the outset and can remain in the apartment for as long as they are able to meet their financial obligations. PILP serves 20 young people each year; many more youth receive ongoing outreach services.

“Rest assured, it is no walk in the park making a Scattered-Site model run. You need to have some extremely committed people who have a lot of patience and a willingness to watch kids make mistakes and yet hang in there with them."

MOTIVATION

Haven House Services was prompted to create PILP through its involvement in the local Continuum of Care coalition. Other community agencies were concerned about the gap in services for young adults ages 18-21 and the increasing number of former foster-care youth who were presenting at adult shelters. In response, Haven House decided to expand its existing TLP program, which had been providing transitional housing in licensed foster homes and a group home setting. Six years ago, Haven House began using the scattered-site model in hopes that youth leaving the agency’s TLP would experience a smoother transition into the community.
“The kids sign the lease – it’s their apartment, so we treat them like adults.”

According to Program Director Matt Schnars, Haven House staff select young people who are developmentally ready to live in their own apartments. These young people go through the process of choosing an apartment, getting approved by a private rental agent, and signing a lease, just like anyone else in the community. Program staff coach youth on how to approach the rental agent and when the time comes, youth advocate for themselves. Though caseworkers go with young people to view apartments, most of the time, the landlord has no idea that the young person is involved with Haven House Services.

While Haven House recognizes the need for an intermediate TLP program for youth who require more supervision or support, or are not qualified to rent an apartment on their own, this program is intended to serve those who are ready for the independent housing market. In order to secure an apartment, young people must undergo background and credit checks. Their names, after all, will be on the lease. Schnars describes the process as a positive learning experience: “Kids learn the process of getting approved for an apartment. It is a very empowering experience. They get approved based on their own merit.”

Although most rental agents rent to young people without knowledge of their history with Haven House, the program has nonetheless established relationships with rental agents in two apartment complexes in the area. These agents have had positive experiences with Haven House youth. Because the young people consistently paid their rent and did not damage the apartments, Haven House now gets calls when apartments are available. The rental agents even attend the Haven House Services’ “Real World Fair” to display information about their apartments.

The program provides youth with a monthly stipend that pays for part of their rent, but gradually weans them off financial assistance. Stipends start at $300 a month and decreases by $50 each month. After six months, youth are responsible for paying the entire rent. Haven House directs youth to housing that they will be likely to maintain once they graduate from the program. Consequently, youth often rent rooms, efficiencies, dorm-style housing, and shared apartments. Part of the reason is cost: rent generally runs $300-450 per month for these basic units, which is considerably cheaper than the average price for a one-bedroom apartment in the Raleigh area (about $700/mo). Because of Haven House Services’ proximity to North Carolina State University, youth in the program often get shared apartments with college students. These arrangements provide youth with their own bedroom and bathroom and a shared living room. In these situations, each roommate typically signs an individual lease and youth in the program are able to blend in well with NC State students. Living with college students can be an eye-opening, motivating experience.

In an effort to truly prepare them for independent living, program staff let youth experience the consequences of poor money management. Schnars recalled a time when he loaned a young man a kerosene heater instead of stepping in to pay his overdue utility bill. “We let them feel that pain, but stay involved with them over the long term to see them through the hard times. It’s a good learning experience.”

In an effort to prepare young people for independent living, program staff let youth experience the consequences of poor money management. For instance, young people in the program have had to sit in the dark or cold after failing to pay their utility bills. Schnars recalled a time when he loaned a young man a kerosene
heater instead of stepping in to pay his overdue utility bill. “We let them feel that pain, but stay involved with them over the long term to see them through the hard times. It’s a good learning experience.” The program philosophy is that youth need to be treated as adults because no one is going to bail them out when they leave the program. “The kids sign the lease – it’s their apartment, so we treat them like adults.” Of course, the program also has an array of skills classes and support groups so youth can learn how to successfully function independently.

**FUNDING**

PILP receives funding from a variety of sources. Twenty-nine percent of the funding for PILP comes from a Transitional Living Program Grant from the Family and Youth Services Bureau (FYSB); 18 percent comes from a FYSB Street Outreach grant; 39 percent of the funding comes from the Department of Labor in the form of a WIA grant, which funds an additional case manager and services to help young people finish high school and obtain employment; 11 percent comes from the local United Way; and three percent of PILP’s funding comes from HUD. Haven House has also received some small foundation grants over the years for PILP, but these were not renewable. The agency receives private donations from individual donors, but nothing substantial enough to maintain PILP. The community donor base supplies youth with many of the items they need for their apartments.

Originally much larger, the program’s HUD grant has been substantially reduced. HUD has shifted the majority of its focus to permanent housing projects and it is not likely that this program will continue to be funded. Because the HUD funding is not stable, Haven House is hoping to secure additional private donations or a foundation grant. The agency is also exploring ways to access Juvenile Justice funds in the community and to use PILP to assist youth transitioning from the juvenile justice system to the community.

**ONGOING HOUSING AND SUPPORT**

Since clients sign the lease on their apartment, they are allowed to stay in the apartment after they graduate from the program, provided they can continue to pay the rent. Eighty-six percent of youth in the program are able to maintain housing throughout the six months they are in the program and by the end, are paying the rent on their own.

For six months, Haven House formally tracks youth who have completed PILP. However, this is rarely the end of Haven House Services’ involvement in the youth’s life. Schnars said, “On paper we’ve closed the case, but we’re still involved with many of them.” Many youth continue to drop by Haven House’s Outreach Center, where they can talk to a case manager and access the food pantry. Depending on their circumstances, they may be able to get help from the agency’s emergency fund, which can provide small sums to those in danger of losing their apartment.

**INTERMEDIATE OPTIONS ARE STILL NEEDED**

With more funding, the agency would like to be able to provide PILP participants with a rental stipend for longer than six months. “A lot of times with these kids, it’s realistically going to take two, three, five years for them to be able to function in society.”

With more funding, Matt Schnars would like to be able to provide PILP participants with a rental stipend for longer than six months. “A lot of times with these kids it’s realistically going to take two, three, five years for them to be able to function in society.... It is unrealistic to expect a short-term program to solve 15-20 years of family problems.” In addition to serving youth for longer periods of time, Schnars would like youth to have the ability to re-enter the program after discharge if they run into serious trouble.
In addition to making PILP more flexible, Haven House has plans to establish an intermediate program. The program will be designed for youth who are ready to leave a supervised foster home or group care setting, but are not prepared or able to rent their own apartments. Young people in the program will live in Scattered-Site units, but Haven House Services will sign the lease and provide additional support. Youth will contribute increasing amounts toward the rent. The money will be placed in an escrow account, which participants can use for approved expenses.

LifeWorks ~ Austin, Texas

LifeWorks is a multi-service agency that has worked with homeless populations in Austin, Texas for the past 25 years. Stresses to the city’s poor caused by explosive growth in population and cost of living prompted LifeWorks and three other service providers to merge in 1998. The merger eliminated barriers and inefficiencies by creating “no wrong door” service centers located throughout the community and a customer-service approach that reduced duplicative paperwork.

“I think a lot of it is about time. It’s really kind of setting up the mission you want to get to and uncovering any resource you can. Can I get a little bit more?”

The key to LifeWorks’ approach is its continual effort to expand the housing options it offers clients. Although LifeWorks has successfully sought grants through the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Health and Human Services (HHS) for housing, its ongoing desire to find just “one more bed” has given rise to a variety of other creative fundraising strategies.

THE INTERSECTION OF HISTORY, PERSISTENCE AND INNOVATION

Like many other social services agencies, LifeWorks has learned to be tenacious and resourceful. Dealing with clients’ housing issues, one of the most difficult, complex and expensive challenges agencies face, is a case in point. “I think a lot of it is about time,” said Steve Bewsey, Director of Housing and Homeless Services. “It’s really kind of setting up the mission you want to get to and uncovering any resource you can. Can I get a little bit more? Then leverage that any way you can. Look around for anything that can be of assistance.”

The agency approach to building its housing program has been incremental. In 1988, LifeWorks, seeking housing for the youth in its regular federally funded TLP, established a 10-unit single-room occupancy (SRO) facility. In 2000, the City of Austin helped the agency add another six SRO units, and provided LifeWorks with a building in which all 16 SROs could be located. The United Way and other funders supported the program, and the agency has been able to negotiate volume discounts on the apartments.

The apartments are available to youth graduating from the agency’s TLP, and can even be used by youth before they enter the TLP. Indeed, some residents aren’t technically involved in the TLP at all, but are youth in alternative foster care. There are no funder-imposed limits on the age of the residents.
In addition, the agency in 1998 developed 13 scattered-site apartments through the local HUD Continuum of Care (community coalitions that apply to HUD for funding). A few years ago, a group called the Religious Coalition to Assist the Homeless accepted LifeWorks’ proposal to provide apartment housing for pregnant/parenting youth transitioning from emergency shelter. The coalition helped the agency add another three units, and over time, doubled its financial support. The apartments – there are 16 altogether – are available to youth graduating from the agency’s TLP, and can even be used by youth before they enter the TLP. Indeed, some residents aren’t technically involved in the TLP at all, but are youth in alternative foster care. There are no funder-imposed limits on the age of the residents.

(The agency has also received a federal grant to set up a TLP for pregnant and parenting teens, and its uses another eight scattered-site apartments for that program.)

LifeWorks has been successful in encouraging landlords to take on agency clients as tenants. Among other benefits, landlords are guaranteed timely rental payments because LifeWorks signs the lease and pays the entirety of the rent while youth are in the program. This enables young people to build a successful rental history, which helps them secure housing when they leave the agency.

Grants from foundations and donations for individuals provide young people with case management and basic needs such as food, bus passes, diapers, furniture, and household supplies.

**AFTER THE AGENCY**

LifeWorks focuses a great deal of attention on helping participants transition to independent housing, and case management resources are available to youth in aftercare. These services are provided in part as a result of Lifeworks’ participation in the city’s Emergency Shelter Grant Program. This city-funded program provides a variety of resources that tend to free up case managers, enabling the agency to offer services that would not otherwise be available.

More critical support is available via the local Continuum of Care. COC member agencies help facilitate access to services and housing for individuals involved in any of the coalition agencies, including youth leaving LifeWorks. The Religious Coalition for the Homeless provides personal connections and fundraising. Finally, all Lifeworks staff are trained in media relations in order to provide consistent information about Lifeworks, its programs and participants.
Increasing Access to Affordable Housing through Collaborations, Partnerships and Multiple Funding Sources

Rebecca Muller is an independent consultant for non-profit and government agencies that provide services to marginalized populations, including at-risk youth. Her expertise in TLP aftercare housing derives from her work with ServiceNet, a Massachusetts multi-service agency for special-needs populations. As director of the shelter and housing division at ServiceNet for several years beginning in the 1990s, Muller utilized partnerships and coalitions to develop a multitude of housing options for families, individuals and at-risk youth in the western part of the state.

KNOW YOUR LOCAL HOUSING MARKET

Muller says that agencies seeking to increase the stock of stable housing for homeless young adults must first develop an in-depth understanding of the local housing market. Her work is a case in point. Western Massachusetts is a rural area that nevertheless has six colleges within two counties. The student population in the area is both a benefit and a liability to local people looking for affordable housing. The presence of the educational infrastructure creates jobs and an extensive subsidized transportation system that the rural area might not otherwise have; on the other hand, the high cost and limited availability of housing makes finding affordable housing difficult for lower-income people.

Muller realized that in such an environment, her agency couldn’t wait for someone else to create affordable housing. In order to increase access to housing for the people served by ServiceNet and its partner agencies, the entire community would have to get involved. Indeed, creating new housing ultimately required an array of community partnerships, coalitions and funding sources.

UNDERSTAND BARRIERS TO HOUSING FOR HOMELESS YOUTH

Rental units with lax rules – often the only ones post-TLP youth can get – make poor living situations.

Prejudice: One of the largest barriers that young homeless adults face is prejudice from the communities in which they live. Whatever sympathy their situation may generate tends to be outweighed by suspicion. If they are employed, their salaries are meager, and they rarely have the back-up of families. For financial reasons alone, landlords are often reluctant to rent to them.

Poor Housing Quality: Social prejudice, low-income status, and lowered availability of affordable housing force young people to secure apartments in environments unlikely to help them succeed. Rental units with lax rules – often the only ones they can get – tend to make poor living situations. For homeless young adults to succeed, they need an environment that supports them, not one that provides additional barriers or unhealthy temptations.
“Real-Skills” Deficits: Homeless young adults, particularly those who grew up in the foster care system, often are “real-skills deficient.” If they are disconnected from their families, they lack access to financial and emotional support; they may have less education and no experience of part-time employment in high school. Furthermore, they may never had had roommates, and therefore have no experience knowing how to share housing.

**ONE SOLUTION: ‘STEP-DOWN’ HOUSING**

When Muller helped design ServiceNet’s post-TLP housing options, she recognized that the goal of aftercare services was to create a supportive environment for youth graduating from TLPs – one that would enhance rather than hinder their chances for success. For that reason, ServiceNet and the local housing community created “step-down” housing that could support participants while allowing them to evolve toward self-sufficiency.

“Step-down” housing programs assume that housing is the first step in achieving stability. Instead of waiting for a young person to become economically stable, or to resolve all mental and physical health issues, step-down programs provide stable housing first. “Providing access to housing first gives the participant a sense of security, safety, and ownership,” Muller said. With housing, the young person has a foundation of support from which he or she can seek employment or education and begin creating successful networks in life.

In its efforts to establish such housing, ServiceNet was frequently able to find friendly landlords willing to enter into a lease relationship with the agency, or work with the agency to establish project-based vouchers from public housing authorities.

In its efforts to establish such housing, ServiceNet was frequently able to find friendly landlords willing to enter into a lease relationship with the agency. Landlords liked the situation because they were guaranteed rent and knew a third party would oversee the occupants. As young adults successfully integrated into independent housing, the agency could turn the lease over to the youth and find other housing for new youth coming into the program.

Another strategy was to take over the management of boarding houses with SRO units and find various funding sources to attach case management and other supervision to individual residents or the entire facility. TLP funding can be used for these case management purposes; other funding options for case management include HUD, state departments of mental health and third-party billing (insurance) systems. ServiceNet’s supervised boarding houses proved an excellent choice for many graduating TLP youth. Priorities in these facilities include establishing house rules and convening regular house meetings.

The agency also looked for new ways of approaching traditional resources. Usually housing vouchers are transient in nature, meaning that they are essentially attached to a person and move when he or she does.
That person finds his or her own unit and then gets an inspector to view it; if it is accepted and the landlord agrees, the individual gets a subsidy. Federally funded project-based vouchers differ because they subsidize specific housing units on the condition that the units be affordable to low-income individuals. For more than 15 years, DIAL/SELF Teen Services in Greenfield, Mass., a frequent partner of ServiceNet, has been providing affordable units to homeless young adults subsidized by project-based housing vouchers.

Collaborations with faith-based and other organizations can result in increased access to various kinds of housing. Muller created a partnership with a local medical facility that had two vacant buildings; the result was a permanent space for the local homeless shelter and an SRO transitional housing facility. A long-standing relationship with the local Interfaith Council led to an emergency winter shelter. The partnership with the council also yielded a multitude of community connections that the agency’s clients could use to find housing and employment opportunities.

ServiceNet’s transitional housing facility, the Florence Inn, consists of 14 SROs supported by project-based vouchers. The use of SROs expands the number of affordable housing units because they tend to be less expensive than independent apartments. While supervised SROs are not for everyone, they work well for some young adults and TLP graduates because they are affordable and safe.

**HOUSING DEVELOPMENT STRATEGIES**

Service providers need to be creative when developing housing options for youth. It is important to engage cross-section of individuals and groups in the community, keeping in mind that non-traditional housing sources are often the best match for young adults. According to Muller, agencies setting up post-TLP housing programs should:

- Secure a variety of housing options and environments (i.e., some units with roommates, some more solitary, some in housing complexes, some in individual family homes).
- Collaborate with faith-based organizations that can provide unused housing and volunteer support in cooperation with professional agency staff.
- Align with a friendly landlord who will maintain the space while the agency collects rent and supervises the site.
- Identify and build relationships with landlords of SRO-style housing. Consider offering to purchase or lease their property and/or supervise rent collection and management of the site.
- Lease units in larger housing complexes with intensive supports that are gradually withdrawn. Eventually residents can assume the lease, at which point the agency is free to lease additional units for youth new to the program.
DEVELOPING COMMUNITY COALITIONS

The agencies interviewed for this report differ in some respects. However, they all emphasize the critical importance of developing community coalitions and other relationships that extend their reach and strengthen the opportunities they can offer their young adult clients. The agencies that were able to access multiple forms and sources of support tended to have the most comprehensive and flexible services. Community relationships were both formal and informal. They included:

• **Local Continuum of Care Coalitions:** All of the agencies and programs cited in this report have accessed HUD Continuum of Care funding. Such funding facilitates relationships between local housing and service providers, allowing youth service agencies to access new housing options for their clients.

• **Universities:** Haven House created an important community connection when it looked at the resources offered by its proximity to North Carolina State University. The nearby university created a pool of affordable housing options for participants as well as an environment where Haven House clients could fit in.

• **Local Housing Organizations:** Larkin Street was able to create an entire housing complex for post-TLP youth through its partnership with the Tenderloin Neighborhood Development Corporation. Both agencies recognized that post-TLP young adults need experience in maintaining their own apartments along with additional support. TNDC provides the property management for Ellis Street, while Larkin Street provides a caseworker to oversee and support the residents of the facility.

• **Faith-Based Organizations:** LifeWorks built on the assets of its community by establishing coalitions with churches. Partnerships with the faith-based community created a wider support system and yielded extra funds for additional apartments.

• **Construction Companies:** Dream Tree developed a partnership with Onyx Construction to build its Casitas project. Onyx contributed a significant portion of the work pro bono, and also gave the Dream Tree participants a sense of ownership in the units by allowing future residents to help in the construction.

• **Friendly Landlords:** ServiceNet and other agencies relied on “friendly landlords” as important community partners. The establishment of a strong, reliable relationship between agencies and landlords benefits both parties: the landlords are guaranteed oversight of the occupants and the agencies have a more secure and diverse pool of housing options from which to choose.

DEVELOPING MULTIPLE FUNDING SOURCES IN THE COMMUNITY

The agencies were also able to broaden their funding base in various ways.

• **Public & Private Mix:** Teen Living Programs developed staff positions dedicated solely to development. These single-focus positions allowed the agency to secure HUD money, city money and considerable private corporate sponsorship and donations.

• **Political Help:** Dream Tree enlisted the help of one of its senators to secure an Economic Development Initiative Grant (HUD). The grant funded construction of the Casitas project.
• **Project-Based Vouchers:** Muller helped initiate housing programs that accessed housing vouchers for specific properties rather than individuals. The voucher was a valuable funding source for the agency because it was attached to the housing itself and subsidized the rent for whoever occupied the property.

**DEVELOPING A MULTITUDE OF SERVICES**

While the use of community resources and multiple funding sources are arguably the most important elements of a post-TLP housing program, they are not enough to ensure success. Agencies must also:

• **Understand the Local Housing Situation:** Knowing the market also means understanding the needs and tolerances of the community itself. Teen Living Programs stayed cognizant of its impact on the community by spreading its aftercare occupants throughout the city and maintaining good relationships with a number of landlords. Because the participants were not concentrated into one area, they did not run the risk of over-imposing on any one neighborhood. Dream Tree addressed potential uneasiness in the community by launching an education campaign to inform the local residents of its mission and participants.

• **Provide Options:** Homeless clients all lack housing, but beyond that, their needs vary. Some young adults may have the best chances for success in a large apartment building; others may benefit from a quieter, more isolated environment. Creating a spectrum of housing options requires building relationships with more than one housing provider.

• **Build Relationships:** Success for all the agencies in this report was contingent on forming solid working relationships with other groups – local community coalitions, faith groups, landlords, construction companies.

• **Create Smooth Transitions:** Many homeless young adults have specific mental and/or physical health needs. In most cases, these issues have been addressed through involvement in a therapeutic TLP environment. Often, some supportive services remain available to young people in post-TLP housing. Teen Living Programs stresses the importance of a “seamless transition” between its Belfort House TLP and its post-TLP program. Haven House is developing a continuum of services by adding an intermediate step between supervised living and independent housing for those youth who are not yet prepared to take on their own lease.

• **Advocate for Locally Needed Policy Changes:** Participate in the political process and the economic life of your community in ways that help align the interests of youth and young adults with other groups. Strategies might include working toward zoning changes that allow more SROs or other affordable housing, or joining with other organizations to establish and fund housing programs. Successful programs tend to linked employment, education and training opportunities, so look for ways to formalize collaborations.
Further Recommendations

- **Evaluations**: Post-TLP housing is a fairly novel addition to the transitional living field. As such, most of agencies offering such program lack the ability to evaluate them, at least over the long term. We recommend the consistent collection of data for several years and the initiation of a more formal evaluative process to determine which methods work for young people and which need improvement. Programs themselves will look different, and services will vary from client to client within programs, but evaluations should seek to answer one primary question: are housing programs truly helping youth age 18 and up secure and retain adequate housing once they leave the program?

- **Interagency Cooperation**: Along with improvement in overall service, we hope that this report will help increase the cooperation among homeless young adult service agencies across the country by encouraging conversation and the sharing of information among those agencies.
Few agencies that work with homeless youth have developed housing for clients exiting their programs. But that may be changing, as the agencies described in this report demonstrate. None started out with post-TLP housing; they developed the programs out of necessity, and only after years of coalition-building and creative financing. Though changes in public policy – adequate funding at the federal level for affordable housing, for instance – would certainly have helped them create such programs, they chose to respond to the immediate needs of their young adult clients by improvising local solutions. While far from perfect – particularly in the number of youth able to access them – the programs are widely replicable because they are the result of efforts that can be applied anywhere. Flexibility, innovation, and the willingness to grow a program over time are the primary requirements, and the good news is that most youth-serving agencies already possess these characteristics. In a resource-scarce environment – more the rule than the exception in youth services – a willingness to push ahead with risky projects has always been a bedrock strategy for growth. Housing programs have been particularly difficult for agencies, but, as evidenced by this report, they too can be made to work. It is our hope that the models described here will illuminate how.
Footnotes


6 Joint Center for Housing Studies of Harvard University (2004).


8 Ammerman et al. (2004).

9 Ammerman et al. (2004).

10 Ibid.


13 National Low Income Housing Coalition (2004).

14 Ibid

15 Ibid

16 National Low Income Housing Coalition (2004).


20 Burt et al. (1999).


23 Courtney et al. (2001).


26 Wyman (1997).


