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# **Promising Strategy:**

## Idaho Department of Health and Welfare and the

## Charitable Assistance to Community's Homeless, Inc. (CATCH Program)

#### Overview

Charitable Assistance to Community's Homeless, Inc. (CATCH) is an agency that blends resources from regional government, area congregations of faith, local businesses, and charitable organizations to provide families with the support they need to quickly exit homelessness and achieve stable housing and employment, using a rapid re-housing model. The program currently operates in two communities in Southwest Idaho. A new partnership between CATCH and the Idaho Department of Health and Welfare (IDHW), the state agency responsible for administering the Temporary Assistance to Needy Families (TANF) program, will allow CATCH to offer rapid re-housing assistance to homeless families statewide.

#### History

The City of Boise first piloted rapid re-housing in 2006. It represents a unique collaboration, using limited public resources and leveraging charitable contributions from faith communities, businesses, and individual volunteers and donors. The National League of Cities and CH2M Hill, an engineering firm, recognized Boise's CATCH program in 2008 with the Silver Award for Municipal Excellence.

Encouraged by the success of CATCH in Boise, the City of Caldwell launched CATCH of Canyon County in 2009. CATCH, Inc. was established as a separate nonprofit organization in 2010 with a goal of helping other communities provide rapid re-housing to homeless families using the CATCH model. CATCH, Inc. currently operates two programs in Southwestern Idaho, CATCH of Ada County (which includes Boise) and CATCH of Canyon County, as an independent nonprofit re-housing agency. In 2012, CATCH, Inc. made an agreement with IDHW to receive funding from the TANF program and expand its services statewide.

### **Program Description**

The CATCH rapid re-housing program is designed to help homeless families move quickly out of shelter and achieve stable housing and employment. Families are referred to the program by local emergency shelters. Parents are not required to be employed before being accepted into the program. They must, however, be committed to finding work and achieving self-sufficiency. The core elements of the CATCH program include the following.

**Housing search and move in.** The CATCH program helps each family find suitable housing that will be leased in the family's name, building on the programs relationships with local landlords. Since few

families moving out of the shelter programs have any household supplies or furniture, the CATCH program provides furnishings and other basic necessities that are donated by members of the community.

**Employment assistance.** Both current CATCH program sites operate a Family Resource Center where parents can get help to find employment. Many of the parents referred to the program already have employment but welcome assistance to improve their job skills and find better paying jobs. CATCH program leaders have found that newly re-housed families need time to get settled into their new homes and get their children established. After they have been housed for a month, employment becomes the primary focus and parents who aren't employed are expected to visit the Family Resource Center on a daily basis to access help to look for work. CATCH leaders are pursuing a license to operate as a vocational rehabilitation program and plan to hire a job developer. This will allow CATCH to offer more intensive support to parents who have significant barriers to employment.

Rent assistance. The CATCH program pays families' rent in full for six months. The typical monthly rental cost is between \$500 and \$800 depending on the size of the family and the rental unit. The goal for all families is that they will pay the rent independently within six months (although families may receive additional support if necessary). During that time, parents are expected to find employment and save money. Until recently, local businesses and faith communities, which sponsor individual families, and the Homelessness Prevention and Rapid Re-housing Program (HPRP) covered the cost of rental assistance. Under CATCH's new partnership with IDHW, TANF resources will now fund four months of rental assistance for each family and two months will be funded by local contributions as well as the Emergency Solutions Grant (ESG) program.

Intensive case management. Under the program, families are matched with a licensed social worker who provides a range of services including emotional support and encouragement, job and life skills training, budget counseling, individual and family counseling, advocacy and referrals to community resources. The program leaders keep social workers' caseloads small so they can provide intensive support to families. IDHW funds will pay for most of the intensive case management to families under the new partnership.

Asset development and financial literacy. CATCH has partnered with Mountain West Bank since 2008 to help improve the assets and financial literacy of families enrolled in the rapid re-housing program. Today, three banks are providing support to formerly homeless families. Banks provide an individual mentor to each family. The mentor helps parents increase their financial literacy and develop household budgets. The banks also provide \$100 to each family to open a savings account at a bank of its choosing. Families are encouraged to save and the banks provide a one-to-one match for each dollar a family has saved up to \$1,000. Unlike some Individual Development Accounts (IDAs) programs for low-income families, the banks do not restrict how the matched funds can be used. The goal is that the savings will provide a personal safety net for families whose incomes remain quite modest after program exit.

#### Funding and Future Outlook

The CATCH program weaves together diverse funding streams and charitable in-kind contributions to provide a comprehensive rapid re-housing intervention to families. A business or faith community might provide \$500 to \$800 per month (or between \$3,000 and \$7,000 for six months) to CATCH to cover the rent for one family. Partnering banks provide financial literacy mentors and up to \$1,100 for each family to promote savings and asset development. A variety of local partners provide donations to help furnish a family's new home. With modest financial resources but rich partnerships, CATCH serves approximately 15 families at a time, or 30 families a year, in each site.

The new TANF funding will allow CATCH to substantially increase its capacity to rapidly re-house families. The three year grant from IDHW, just shy of one million dollars, will allow CATCH to strategically expand its services and replicate the model across Idaho, ultimately serving more than 220 families annually. The TANF funds will support intensive case management and four months of rental assistance for each rapidly re-housed family. The TANF funds will be coordinated with other local resources to provide families a total of six months of rental assistance. In each new location, CATCH will work to develop partnerships with faith communities, local businesses, and banks to round out the rapid re-housing intervention.

### **Outcomes**

Since the CATCH rapid re-housing program was first implemented six years ago, between 85 to 90 percent of families served remain stably housed one year after exiting the program. Approximately 86 percent of families served by CATCH are able to pay their own rent within 6 months.

Lessons Learned – The Perspective of State TANF Agency Leaders

IDHW is enthusiastic about their new partnership with CATCH, Inc. IDHW leaders graciously shared why they support rapid re-housing for Idaho families.

- Rapid re-housing is a model that aligns well with the purposes of the TANF program. Rapid re-housing achieves results with just what TANF is intended to provide: temporary assistance to needy families. It is a short-term intervention that can disrupt a cycle of dependency that is exacerbated when families are in crisis. When families are homeless, parents are worried about where they will sleep and they are worried about their future. It is hard to work on other goals. When a family gets back into housing, half the work is done. They are safe and comfortable. Parents move out of crisis mode and can start concentrating on other important things like training and employment. When families are re-housed, they are motivated to stay housed. They realize how important the housing is for their family, they understand that this is their chance, and they want to take full advantage of it.
- The CATCH rapid re-housing model is appealing because government is not viewed as the
  primary solution to family homelessness but is instead an integral part of an overall
  community-wide strategy. The CATCH program weaves together funds and services for a wide

range of sectors in the community: nonprofit agencies, public, private, corporations, faith communities, medical centers, and individual volunteers. When CATCH program leaders first approached the state to ask for financial support, they provided an impressive list of donors that already fund the rapid re-housing initiative. This provided clear evidence to state leaders that the initiative had broad community support and that the CATCH program leaders embraced a philosophical approach consistent with their own: government cannot and should not be the sole answer to solving family homelessness but should be an integral part of the solution.

- Rapid re-housing provides direct assistance to the most vulnerable families. Supporting rapid
  re-housing is attractive because it provides direct assistance to families with the least resources.
  Often a lot of TANF and other public dollars get spent on administrative costs. In contrast, the
  TANF grant to the CATCH program will translate to direct support, in the form of rental
  assistance and intensive case management, to families who are in the greatest need.
- The TANF funds leverages other local dollars that can be counted toward the state TANF Maintenance of Effort (MOE) requirement. The federal government requires that TANF agencies demonstrate that non-federal resources are also being used to support low-income families and meet the broad purposes of the TANF block grant program. States that do not meet this Maintenance of Effort (MOE) requirement are at risk of financial sanctions. The IDHW contract with CATCH requires that every dollar the agency receives from the TANF program is matched with another dollar of funding or in-kind assistance. IDHW will report the match toward the state's TANF MOE requirement.
- The rapid re-housing program clearly works for families in Idaho. Families are transitioning quickly out of shelter and are paying rent independently within six months. The program is not just providing families with a check but the support surrounding families that help them get stabilized. The intensive case management is viewed as a critical component of the program's success. CATCH provides services for families so that they learn how to budget, how to set up a checking account. The program is really focused on teaching people "how to fish" and to support themselves independently in the near term as opposed to providing ongoing assistance. The families CATCH serves are very genuine, grateful, and motivated to succeed. The families' success is inspiring.

Lessons Learned - The Perspective of the CATCH, Inc. Leaders

Educating TANF agency leaders about rapid re-housing can build support for the program
model. In some ways rapid re-housing represents a paradigm shift from how communities have
traditionally responded to family homelessness but it is fairly consistent with the goals of the
TANF program. It is therefore surprising that TANF agency resources are not playing a larger role
in solving family homelessness across the nation. Local homeless leaders should seek
opportunities to build partnerships with TANF agency leaders in their community. The first

overture should not necessarily be to seek financial support but should instead focus on building alliances and exploring how the TANF agency and homeless service agencies can help one another meet their overlapping goal of promoting the self-sufficiency of low-income families with children.

• It is important to show the impact of program interventions. Increasingly funders are seeking information about the long-term impact of interventions. CATCH has recently hired a researcher to capture the broader impacts of the rapid re-housing model in the community and in the lives of families.

## For More Information

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