

Council to End Homelessness in Durham • November 19, 2015, 10:00-11:30am

*Location: Genesis Home, 300 N. Queen St, Durham, NC 27701*

**Attendance:** Ellecia Thompson (Durham VAMC), Ann Tropiano (Genesis Home), Christine Paney (Genesis Home), Cynthia Harris (HNN), Courtney Millsap (DCRC), Steve Schewel (City Council), Ivan Parra (Durham CAN), Ryan Fehrman (Genesis Home), Carolyn Schuldt (Open Table Ministry), Fred Stoppelkamp (UMD/HSAC), Olive Joyner (HNN), Valaria Brown (ABHC), Janet Xiao (CEF), Andrew Franklin (CEF), Tim Pittman (DHA), Matt Schnars (City of Durham), Drew Johnson (LCHC-HCH), Matthew Case (LCHC-HCH), Ashly Spikes (DERC), Joyce Stancil-Williams (CASA), Spencer Bradford (DCIA)

**Welcome and Call to Order:** Fred called the meeting to order at 10:02am.

**Ricardo Correa, LCHC:**

- 2016 Marketplace ACA Snapshots:
  - 8/10 returning customers will be able to buy a plan with premiums less than \$100/month after tax credits. 7/10 will have a plan available for less than \$75/month
  - Across the nation, increase in 7.5% of health insurance enrollment
  - Durham: our Marketplace insurers are BCBS, Coventry, and Aetna
  - New insurers found that returning consumers who switched plan within the same tier saved \$240 in their 2015 premiums. There are 4 levels in the health insurance marketplace: bronze, silver, gold and platinum.
- Open enrollment period: Nov 1 until Jan 31
  - There's talk that they will sync with the same timeframe as Medicare
- Information about plans, ensuring that consumers' concerns are addressed:
  - Any bronze plan in Coventry: they *don't pay* monthly premiums
  - BCBS removed "BCBS Advantage" plan, and kept Blue Value. It's interesting because it's the favorite one, but it doesn't cover Duke. So anyone who selects will have to go to UNC or Wake County. S
  - Found out that 7,000+ people still enrolled. People probably enrolled on their own through the Marketplace.
  - New BCBS plan: Blue Local. Very narrow network, only for the Triangle. If they step outside the Triangle, they won't be able to use it.
- **Premium Health:** Last year, United Way received donation of \$1mill. Started a portal called [premiumhealth.org](http://premiumhealth.org) to help Durham County residents. Currently, this plan has been expanded to Orange and is in the works to expand to Wake.
  - Have to be a Durham County resident and select silver level plan. And have to use all of the premium advanced tax credit. (ie. Need to use the money up front rather than part/none and getting reimbursed through tax credit.) If this is done, then Premium Health can pay the remainder of your monthly premium.
  - Neither Coventry nor United Health wanted to participate with this program, so the only health insurance provider participating with [premiumhealth.org](http://premiumhealth.org) was BCBS. But note: you cannot steer consumers towards one particular plan, you can only offer information.

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- This past Saturday, LCHC held an open enrollment event. Durham is the only county in the entire state that is working with brokers and agents. 19 in-person assistors (navigators, certified application counselors, brokers and agents etc.). Only had 2 appointments but 23 walk-ins.
- Future open enrollment events:
  - Dec 12 & 13 (weekend)
  - If starting coverage on Jan 1, 2016, need to be enrolled by Dec 12
- Helpful Tools that are Out There:
  - healthcare.gov
    - They have also created a way to look up which health plans cover which providers
  - Enrollamerica
  - Planexplorer: put in your age, income, # of family members and you can find out what health plan you might qualify for
- LCHC hours: Mon-Fri 8am-5pm
  - Appointments on Saturdays from 8am-12pm
  - On the Saturdays we don't have enrollments, can schedule an appointment
  - **Statewide telephone number: 1-855-733-3711 and say "I'd like to schedule an appointment at Lincoln"**
- Anyone who doesn't sign up: the penalty fee is \$695 per adult, or 2.5% per annual income
- Exemptions:
  - If someone doesn't file taxes, they don't have to get an exemption
  - If someone is homeless (by Federal definition), they can fill out form on healthcare.gov to file for an exemption
- Q: Why the increase in rates?
  - Marketplace is telling health insurers they have to pay for the cost. A lot of health insurers are noticing that they're losing money (eg. BCBS). So to compensate, they're increasing the rate. In the first year, it was 20%+. So the increase in rates is not because we're unhealthy, but is a consequence of the benefits of the Marketplace.
- Q: I thought I heard a story this year that states with more active competition are seeing a smaller increase in premiums than states that only have 1-2 insurers.
  - Here in NC, we have 9 providers, but only 3 are participating. Humana was contemplating participating this year but decided not to.
- Q: Is the rate also impacted by reluctance to have Medicaid funding? Hospitals incurring costs?
  - Medicaid expansion will only affect ½ million folks in NC, but also health insurance are not in it to provide a service but in it to make money. So whether or not we have Medicaid expansion, it will still be a financial burden on health insurers.
- Q: Some of us have agencies small enough such that we're not required to provide health insurance, but we do. Majority of our employees make below \$45,000 per year, and would qualify if they were applying individually with a subsidy. Why should agencies in those situations choose to provide health coverage? Difference in costs is significant.

- The law says that any employer who has 25+ FTEs should provide health insurance

**Tim Pittman, Durham Housing Authority** on DHA's new referral system

- Effective October 1, 2015, the HCV program has started accepting direct referrals from certain agencies
- Rationale: This is a way for us as a community to help more vulnerable families at the time that they need that help.
  - Typically, how the waitlist works: DHA opens it for 2-3 weeks every other year and receive thousands of applications. Of course, we're not able to get to all of those in a timely manner, so people might apply and be homeless at the time, but if we can't get to the application within a year or two, doesn't do much good. This is a way to circumvent that. If one of these agencies refers a client to us, we will try to process the application and have voucher in hand within 30 days if there is a voucher available.
  - Our waitlist is ordered by preference points, so the more preference points you have, the higher you are on the list. These referrals would be at the top of that waitlist. We're hoping that we as a community can use this to respond to our most vulnerable individuals at the time they need it most.
  - All of these agencies have control to figure out how they want to set up their system, internally, to make referrals to DHA.
- Question from Patrice: So they're being referred for a voucher, not referred to a waitlist?
  - A: It depends on funding. eg. Right now, we have vouchers available, so if someone is referred now, then we would get them a voucher within 30 days.
  - It's designed in a way that, once those vouchers become available, the referred people would be at the top of the list.
  - Unless our funding is dramatically reduced, there shouldn't be someone we can't see within 60 days.
- Question from Ann: VI-SPDAT score is only for Alliance?
  - A: It's on the referral form, we want to know what it is. Same thing is, if they had a care review we want to know the date. But it's not a necessity in order to refer.
  - Q: Is 10 still the eligibility score?
    - A: Yes, and with more context, Matt and Tim can adjust the score factor
  - Our concern is helping you guys help the people that you serve, and give you another tool to move to permanent housing
- This is a big change and currently is still in "test drive" mode, so input would be very helpful, so that when we review end of plan we can update it in a way that
- Question from Cynthia: If a family was evicted for nonpayment and they paid what they owed, can they be referred?
  - A: Yes. If they have owed a debt to DHA or any Housing Authority, they will be given 10 business days to pay that debt off. If they do so, we can continue to process them.

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- Just to make clear, the key piece there is: “debt to any Housing Authority.” Doesn’t necessarily apply to other landlords.
- However, because these are vouchers for private sector landlords, other evictions would affect whether they are accepted by private landlords
- “Assisted housing”: public housing or HCV only
- Question about eligibility: is it 5 years after release from jail, or 5 years after date of conviction?
  - A: If they don’t spend jail time, then disposition date is the date that counts. If they did jail time, it would be 5 years after they were released.
  - But, also, if they have done a drug rehabilitation program, we can take that into consideration and not hold it against them. So if you’re working with someone and know that there are extenuating circumstances (especially regarding their criminal history), you can provide that information and DHA will work with them. Don’t let the criminal history be the only reason you don’t refer someone to us.
  - However, if we do refer them and the hearing doesn’t go favorably for them, then we’d be losing that referral. So we need to feel relatively comfortable with someone we refer.
- Question from Ryan: Do you know if there are any provisions for shared units? That’s something I would love to see; eg. housing two people in 2BR unit.
  - A: There are no current provisions
- Matt Schnars: part of what we need to do to help the DHA with this is to do upfront work to make sure this person is a good referral. Once they get through the Housing Authority criteria, then they still have to go out and find a landlord who will do another background/credit check.
  - The DHA’s interest and our interest is to lower the incidences of voucher expiration. This expects that our system is going to support clients in doing the legwork. There’s a lot of complexity to this process that we’re trying to fix and better collaborate with the DHA.
  - HUD is also requiring CoCs and Housing Authorities to work better together.
- Question from Carolyn: I know a very important piece are units that fit within the financial criteria.
  - A: At the same time, we did an outreach to veterans just for VASH. I’ve been getting calls from landlords each week, so I know it’s an issue but I know
  - We need to be thoughtful about what the value-gain is for landlords.
  - Carolyn: over and over again, clients are told that landlords don’t accept vouchers, or no 1BR available units, or no units priced below the affordability amount
- Q about payment amount:
  - \$811 for 1BR if you have \$0 income. It’s an income-based program, so the more income you have, the more you can afford
  - Affordability number: rent *plus* estimated utilities cost = \$811
  - New FMRs set to change on Jan 1, so hopefully that number will go up
- Case management is key to improving the relationship between DHA and the landlord: once the client is in the unit, it’s powerful if we still provide casework to support the client. This

helps the landlord feel like their property is protected, so this is key. As we work on a better relationship with those landlords, hopefully more will be involved as a resource with the Housing Authority. The positive aspect is that the rent will be paid. However, the second issue is whether their property will be protected.

- On the referral form, there's space for the service plan
- If person approaches landlord with an agency, will be more powerful than them going with a voucher by themselves
- We can put landlords on the program very quickly/easily. If you can talk a landlord into taking HCVs, then we're willing to put them onto the program.
- Question from Ryan: I heard Rhega Taylor say that there haven't been any referrals. We know that for this to be a successful program, we need to partner
  - A: They're trickling in at this point. If we need to add agencies or move referrals around, we're only going to know that with your feedback! I'll let you know when we can't offer any vouchers, but right now, the sky's the limit.
- Question: We need to be mindful of folks who roll off of DHA programs. Are they leaving the housing Authority because they are able to sustain themselves? Ensure we're not setting up a revolving door for them to come back into our programs.
- Question: 1-year timeframe for referrals—does that start in Oct 1?
  - A: Yes
- Question: What is your turnover rate with vouchers?
  - A: 2800 total in Durham. We lose 8-10 people per month for various reasons.
- Patrice suggested: CEHD should write a thank you letter!
  - Now that we have tight collaboration with DHA, we need to take advantage of it and make it a win-win. If it's ok with everybody, we'll send a thankyou letter to the DHA from CEHD. Fred will draft one to have ready for review next CEHD meeting.
- At the HSAC meeting yesterday, we asked HSAC to endorse the Durham CoC referrals to be funneled through the care review process that's already in place. There was some hesitation about that, and maybe people didn't clearly understand that this was happening. So it may be worth a communication to the HSAC or comment by some of the providers saying that it's a good thing.
  - It did get approved with a couple of amendments. HSAC wanted to be updated about which providers are taking advantage of this, whether it's working.
  - Matt can forward an email to HSAC saying that CEHD agrees that this is positive
  - Lloyd and Matt: feel like CoC referrals should be part of the pot of referrals available through Care Review and the Mayor's Challenge to End Homelessness
  - If you're an ED or a higher-up in provider agency, if you could should Matt an email saying you're in favor of this
- Tim/Matt will send checklist to providers re: inspections. It's called "HQS."

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**Ivan Parra (Durham CAN) & Steve Schewel (City Council)**

- Question from Patrice: I also heard that at the last board meeting by the Housing Authority, there was concern about 1BR/2BR policy?
  - Steve Schewel: Yes, there has been a change. You are now going to be able to use a 1BR unit for a 2BR unit, assuming that the cost is going to be a same. Dallas Parks recently sent around to the DHA board that information. It's happening now, and I know Rhega Taylor is working on it, so it should be happening soon or now.
- Background: Durham CAN is a community organizing network that works city/county-wide on issues important to our members.
  - We're not strangers to this table, but we've been working with many agencies here on issues of rapid rehousing, working to get affordable housing and living wages/better jobs in Durham for the folks you work with.
  - I really applaud the changes and work of the Housing Authority and the City of Durham in trying to create a smooth pipeline for folks as they work throughout the process.
  - CAN is an organization that bases its priorities through conversations with thousands of people in the community—we go out into neighborhoods, churches and communities to ask folks what they would like to change if they had to do it.
- Situation Background: We stumbled upon the issue of the vouchers by talking to some of the families that you work with, who are also members of churches/institutions that we're connected with. We recently held a meeting with 500 of our members, and 8 of the candidates for mayor/City Council. Four of them have been elected (Steve Schewel, Bill Bell, Jillian Johnson, and Michael Reece). We brought this issue to their attention, one homeless veteran spoke about landlords' acceptance of vouchers. At the time, what Steve announced hadn't been made clear: there was a backlog of folks trying to get into the system.
  - As a result of that meeting, other advocates going to the Housing Authority & the work of Steve Schewel and the staff of DHA, they had a clarifying conversation about the application of the rule. It's now clear that a voucher can be used for a 2BR apartment. In our view, this creates a lot of opportunities.
  - The pipeline has cooperative players until it gets to landlords. There are a lot of Qs about why 700 went to 500, what kind of incentives might help more landlords make their units available for those who have vouchers, what is it that they don't understand/what are the barriers or perceptions, opportunities to work more closely with y'all etc.
  - We asked all candidates for elected office if they would support the idea of holding a meeting between the community, the directors of homeless agencies, and all of the landlords that we can possibly get together. They said yes.
  - You guys work with the homeless population and change in the Housing Authority and only just heard about significant changes today. If you think of this as the table where most people need to know the change, imagine the information disparity out in the street/community.
  - Hope to pull everybody together, not to point fingers at landlords or attack them, but to have a dialogue (a) to clarify the new change, (b) to try to figure out how we

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can develop stronger partnerships with them, (c) some are discriminating against folks that we work with, and put some light on them to see if they might come up and do better. It's, at first, clarifying a friendly opportunity for advocates and landlords to be in the same room and also try to hear from landlords what potential opportunities there are to try to make this situation better. By doing that, we hope to **uncover what works** on that side of the "assembly line" and **incentivize** by recognizing those who are doing good work, and figure out **what's happening** with the others.

- Durham CAN is going to move forward on that work, following up on the commitment of the mayor and city council candidates.
- You guys are the institutions who work with the homeless community day-to-day, so we think it would be very useful for you to accept our invitation when we have that meeting. We're going to try to do some research; figure out a venue; get a list of those landlords. It would be an opportunity to understand what possibilities exist on the other side. We would like to invite you to help us design and lead that meeting. Our intention is to make sure that we in Durham understand that side of the pipeline. Hoping to build a reciprocal and accountable relationship with landlords, so that your work in getting clients ready to apply for housing will not go to waste.
- Carolyn: I would recommend that the invitations be extended not only to the 500 currently on the list, but those who have left the list. And many others that may have joined our community but not yet participated.
  - A: Yes, and we think that this change in interpretation of the rule provides a good opportunity to invite them to the table.
  - Question: One of the things that's a barrier to them coming forward is a high rental rate. They're full, there are few vacancies. If someone is 98% rented, why would they need to talk to us?
  - By talking with Steve, there's a better market for 2BR apartments, so this will work until the market changes. Once the market changes, it wouldn't be that needed to rent to constituency.
- Olive: I'd like to comment about having incentives for landlords to participate. Providers, internally, those of us who get CoC funding, can understand how much flexibility we have with the funding to be able to pay 1<sup>st</sup> or 2<sup>nd</sup> month's rent. Providers could go in and give landlord 5 months of security before the client even moves in.
  - A lot of things move through relationships, so if they know that case managers work with families and understand the money situation.
  - The other thing I've heard is a big barrier is the inspection.
  - Matt: Not speaking for the Housing Authority, but I know more granularly about the inspection issue. Many landlords call who are frustrated, and don't want to work with the Housing Authority, because they don't want to work with the time delay. If you look at the number of staff that the HA has, it's only 3. HA needs to be accountable, but limited resources.

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- Let's say that providers, landlords, etc. in the community say that this is an area that's important, we could communicate that to the appropriate folks in the right way to make sure that that capacity is strengthened as this pilot project progresses.
- Question: Just as you do report cards after accountability sessions, could the same thing happen after that meeting? A certain number landlords attended, a certain number of them supported etc.
  - Ivan: What I'm here for is to try to invite you to help us think through how we do it. I don't have everything 100% thought out. I know that we have to provide a friendly opportunity for landlords. Media is very interested in this issue, we can highlight/elevate profile of those who are doing good. As to how we move the strategy, it depends on the relationship.
- Question: One quick idea about inspections etc. – is there a way, eg. vetting applicants for housing choice vouchers.
- Question: Could the mayor host this meeting? eg. Framed as a “Mayor’s Appreciation”
  - There's no existing funding that Ivan knows of
  - That would be the work of the workgroup to try to figure that out
  - We need to do the heavy lifting; if we organize it and let him know, that can be ok. But he would want us to do the work. Could use the mayor's influence, however, to get landlords to the table.
  - Another Q that we asked candidates/mayor: whether they would agree to meet with us for a retreat to talk about Durham CAN priorities. We will have two sets of meetings with them. This could be put into that conversation, with the idea that they would all support it. They all want to resolve this problem, so I don't expect any pushback. However, how it's done is up to us.
- CEHD will convene a workgroup to meet outside of CEHD time to help design this meeting. For this meeting to work, providers have to be there. Janet will send out an invitation email re: workgroup planning times.
  - Timeframe: ideally late January/February
  - Would be good to jump on good work that is happening that
  - The group won't decide anything final, but will report back to CEHD
  - Next meeting is Dec 17<sup>th</sup>. The workgroup should meet before then to create a draft proposal for Durham CAN and for this meeting

**Ryan Fehrman** motioned to pass September and October meeting minutes. The motion was seconded by **Carolyn Schuldt**. Motion carried.

#### **Officer Nominations for Next Year:**

- We need folks who can be here regularly and get the agenda together. Ryan will help facilitate the nominating/voting process for Chair, Vice Chair and Secretary. [ryan@genesishome.org](mailto:ryan@genesishome.org) or 919-683-5878 ext. 0
- You don't need to be employed by a CoC agency to serve in a leadership role
- CEHD is one of the most important meetings each month

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**Announcements:**

- Spencer put out request for names/information about people in homelessness that you have served over the last year who died since Dec 2014. DCIA is organizing annual memorial vigil at Central Park on Dec 21, 2015.
  - Additional information would be good (birth date, death date, personal stories)
  - Time TBD, but will start around 6pm.
- Lorisa's invitation for stories (due to her by Dec 4) for City Council work session
- Matt Schnars: two open HSAC seats (homeless representative, business representative). Applications are on the City's website, in the clerk's section. Particularly business reps, we want to make sure we have applicants. The homeless rep position is also particularly difficult to recruit for.
- Patrice: saw a news story that the Durham Rescue Mission is opening 40 new units in their shelter, and have more on the way (300)
- Next CEHD meeting takes place Thursday Dec 17<sup>th</sup>

**Fred adjourned the meeting at 11:35am.**