



CCEH's Strategy for Ending Chronic Homelessness in Concord (Updated June 2021)

The home is the center of life.... America is supposed to be a place where you can better yourself, your family, and your community. But this is only possible if you have a stable home.

(From *Evicted* by Matthew Desmond, pages 293-294.)

CCEH's Strategy

At the end of this document is a brief overview of homelessness and evidence-based solutions.

Recognizing that we must focus our efforts, CCEH has the following immediate priorities:

1. Get person-specific data and collaborate on person-specific solutions

CCEH estimates there are 125 chronically homeless individuals in Concord living in shelters, cars, and encampments. A key first step in Concord is to create an accurate, “by-name” prioritization list of each person experiencing chronic homelessness in Concord, including their current situation and housing barriers. CCEH is currently collaborating with the local service providers to create and maintain this list, and begin problem solving to find a housing solution for each person, starting with the longest-term and most vulnerable on the list.

2. Create New Affordable Housing and Permanent Supportive Housing

It is no secret that Concord needs more—and less costly—rental housing. The vacancy rate in Concord, and most of New Hampshire, is extremely low (1.75 %) ⁱ CCEH intends to promote, and actively pursue, the creation of more affordable housing in Concord, and the inclusion of Permanent Supportive Housing units within existing rental properties and new housing developments.

Rental housing is generally considered “affordable” when the household is paying no more than 30% of their gross income on rent and utilities. CCEH is focused on rental housing that is affordable to households that earn less than 60% of the area median income, which corresponds to New Hampshire’s Workforce Housing Law. ⁱⁱ (For a single person living in Merrimack County, this translates to approximately \$39,360 ⁱⁱⁱ in gross income, and \$1,053 in total rent and utility costs per month ^{iv}. Chronically homeless individuals often rely on disability payments as their only source of income, which is only approximately \$800 per month, so additional rental assistance is required to make even an “affordable” apartment viable.)

Housing development could take many forms:

- Larger, mixed-income developments containing market rate housing, affordable housing, and permanent supportive housing. (For example, a 30-unit apartment complex with 10 units of permanent supportive housing set aside for people exiting homelessness)
- Small-scale permanent supportive housing, where all of the tenants in a 4-5 unit apartment building have exited homelessness and are receiving on-going supportive services.
- "Accessory dwelling units" for rent on private property, which would reduce the pressure on the rental market and combat the extremely low vacancy rate in Concord.
- Cottage-size homes built as "pocket communities" of five small homes on in-fill lots. (Market rate rents on 3 units could subsidize and thereby reduce the rents on the other 2 units to approximately \$250 per month, which would be affordable to a person on disability income.)

The obstacles to creating new affordable housing and permanent supportive housing:

- Locating and securing suitable building sites.
- High construction cost (each unit can cost more than \$200,000.)
- Securing the development subsidies to make the units affordable is a highly competitive process.
- Securing rental assistance to make units affordable to extremely low-income tenants (i.e., people coming from homelessness who may only have disability income) is also a highly competitive process.
- The long development period: it can take 2-4 years to secure property, financing and subsidies even for a small project

Given these obstacles, even if one large apartment complex with 10 units set aside as permanent supportive housing were built every three years, plus one smaller four-unit project containing all permanent supportive housing units were built every two years, it could take 20 years to end chronic homelessness in Concord! This would be a tragedy for our community, and a squandering of human life.

The Next Steps:

CCEH is aggressively looking for properties that can be developed into permanent housing. We are reaching out to the City, the State, and the faith community, as well as scouring the open market, to identify suitable property for any of the types of development described above. We are considering bold approaches such as converting suitable hotels into residential units.

We know that we cannot reach this goal alone. CCEH is actively seeking partners to develop the affordable housing this community needs. Working together to attack the affordable housing crisis and create permanent supportive housing solutions, we can make homelessness in our community a rare, brief and one-time event. Join us!

Overview of Homelessness

Homelessness is a complex issue, and the causes of homelessness are intertwined with the consequences. Being homeless impacts your physical and mental health, your ability to complete school or maintain a job. Because a stable home is the foundation for healthy, stable life, homelessness is actually a public health issue, one that has only been exacerbated by the Covid-19 pandemic.

For the majority of people who ever experience homelessness, it is a one-time event in their life, often brought on by inadequate income and high housing costs, coupled with a crisis such as the loss of a job or a medical issue. A much smaller percentage, about 10-20% of all homeless people, suffer from “chronic homelessness,” meaning they have experienced homelessness for at least a year while also struggling with a disabling condition such as a serious mental illness, substance use disorder, or physical disability.^v

People experiencing chronic homelessness typically use the lion’s share of the resources that a community devotes to this issue. By ending chronic homelessness, the entire homeless services system is better able to respond effectively to short-term, episodic, homelessness. Ending chronic homelessness is not only a compassionate strategy, it also makes good financial sense, because people struggling with long-term homelessness typically use a disproportionate amount of costly public services such as police, ambulance, emergency rooms and jails.

Overview of Solutions

- Homelessness is a solvable problem. Four communities in the United State have ended chronic homelessness and are on course to end all homelessness. This means that homelessness is prevented whenever possible, and when it does occur, it is a rare, brief and one-time event. Working with Community Solutions “Built for Zero” initiative, these communities have committed to breaking down the silos between the different agencies that serve people who are homeless. Collaborating as a unified team, they collect and share real-time data on everyone who is experiencing homelessness in a community. From this comprehensive, constantly updated picture of the challenge, they match available resources to the specific needs of the individuals and remove barriers to securing housing.^{vi}
- Ending homelessness requires a crisis response system to identify and assess those at risk or experiencing homelessness, provide short-term assistance to prevent homelessness whenever possible, and connections to emergency services such as shelter, and to permanent housing opportunities.^{vii}
- Increase housing stability and help prevent homelessness through programs that increase incomes, such as assistance in accessing mainstream benefits, job training or other educational opportunities.^{viii}
- While homelessness is not just a matter of a lack of housing supply, there is no question that the lack of affordable housing is one of the key driving factors.^{ix} Government subsidies for the development of affordable housing projects, and rental assistance for tenants, such as Housing Choice Vouchers, make the rents affordable to low income persons:^x

- Rapid Rehousing Programs offer short-term rental assistance and services;
- For chronically homeless individuals, Permanent Supportive Housing combines on-going supportive services with affordable housing assistance. A case manager assists the tenant develop independent living skills and connect with whatever community-based services they need, such as health care, treatment, or employment services. Permanent Supportive Housing is a proven, cost-effective solution for ending chronic homelessness, and it allows people to live with dignity and become contributing members of our community.

ⁱ NH Housing Finance Authority, <https://www.nhhfa.org/wp-content/uploads/2020/10/Housing-Market-Report-October-2020.pdf>

ⁱⁱ TITLE LXIV PLANNING AND ZONING CHAPTER 674 LOCAL LAND USE PLANNING AND REGULATORY POWERS Workforce Housing NH RSA 674:58-61 <https://www.nhhfa.org/wp-content/uploads/2020/04/RSA-674-58-61.pdf>

ⁱⁱⁱ <https://www.nhhfa.org/wp-content/uploads/2021/06/HUD-incomelimits-effective-6.1.2021-1.pdf>

^{iv} <https://www.nhhfa.org/wp-content/uploads/2021/06/HUD-rentlimits-effective-6.1.2021-1.pdf>

^v National Alliance to End Homelessness, <https://endhomelessness.org/homelessness-in-america/who-experiences-homelessness/chronically-homeless/>)

^{vi} Community Solutions, <https://community.solutions/our-solutions/built-for-zero/>

^{vii} National Alliance to End Homelessness, <https://endhomelessness.org/ending-homelessness/solutions/crisis-response/>

^{viii} National Alliance to End Homelessness, <https://endhomelessness.org/ending-homelessness/solutions/income/>

^{ix} National Alliance to End Homelessness; <https://endhomelessness.org/ending-homelessness/policy/>).

^x National Alliance to End Homelessness, <https://endhomelessness.org/ending-homelessness/solutions/>