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Dear Valued Community Member,

United for Housing is a bold, multi-faceted initiative designed to confront the root causes of homelessness. It combines strategic investments, advocacy efforts, and community collaboration to create sustainable solutions for affordable housing.

United Way of Broward County understands the urgency of this issue, which is why we've committed resources to deliver 2,500 affordable housing units to individuals and families over the next five years. United for Housing is more than just numbers; it's about changing lives, revitalizing communities, and ensuring everyone has a place to call home.

As we embark on this journey, our strategic plan will focus on three pillars:

- Addressing Root Causes: Working tirelessly to enact systemic and policy changes that address the underlying causes of homelessness.
- **Expanding Prevention and Programs:** Recognizing the importance of early intervention and support services in preventing homelessness.
- **Improving Quality of Life:** Improving the quality of life for unsheltered individuals and creating healthy, vibrant neighborhoods for all.

However we cannot achieve this vision alone. We need your support, passion, and commitment to join us in this critical mission. Together, we can make United for Housing a reality and build a bright, equitable future for all.

Thank you for your unwavering support,

Kathleen Cannon, LCSW

President & CEO

United Way of Broward County



# Introduction

United Way of Broward County is committed to addressing homelessness and housing instability through a comprehensive approach involving community collaboration, resource development, and targeted interventions. Our strategic plan focuses on three pillars: Root Causes, Prevention and Programs, and Quality of Life. These pillars guide our efforts to create sustainable solutions, improve housing stability, and enhance the quality of life for all residents of Broward County.

#### The Mission and Vision for This Housing and Homelessness Plan

## Mission

For 85 years, United Way of Broward
County has united the community to
confront the most complex, critical
challenges and create long-lasting
positive change. United, we stand
up for those who can't stand up for
themselves, united we support those
who are working hard and struggling,
and united we fight for the Health,
Education and Financial Prosperity of
EVERY person in our community.

## Vision

United Way of Broward County
envisions a system of care in which
people at risk of homelessness receive
necessary support to stay housed,
people who become homeless are
permanently housed with appropriate
services, and long-term homelessness
becomes a thing of the past.

# Housing and Homelessness in Broward County

Homelessness remains a critical issue in Broward County, affecting 2,085 individuals and families as of the 2022 Point in Time Count. 94%\* of residents in Broward are unable to afford homeownership, and significant barriers include a lack of affordable housing, increased cost of living, mental health challenges, and limited access to supportive services.

This strategic plan addresses these issues through a comprehensive and collaborative approach, focusing on addressing root causes, expanding prevention programs, and enhancing the quality of life for all residents.



\* Broward County Affordable Housing Needs Assessment, September 2022

## TARGET POPULATIONS

The strategic plan focuses on three key populations facing unique challenges requiring tailored solutions to reduce homelessness and increase affordable housing in Broward County: families and youth, Veterans, and individuals experiencing chronic homelessness.

#### **Families and Youth**

Family homelessness predominantly affects single mothers, many of whom resort to sleeping in their cars to keep their children safe. These families often avoid shelters due to fears of child removal, leading to hidden and precarious living conditions. Our focus will be on programs prioritizing housing for families with the most complex needs, providing access to supportive housing and thereby disrupting cycles of generational poverty.



#### **Veterans**

Veteran homelessness, although improved, remains a critical issue. Since 2013, United Way of Broward County has helped over 6,000 Veterans secure housing. However, ongoing support is essential for this unique population, ensuring all Veterans has access to stable, permanent homes and receives the support they deserve.



#### **Chronic Homelessness**

Chronic homelessness refers to individuals experiencing longterm or repeated homelessness due to factors like medical illness, physical disabilities, and severe mental illness. In Broward County, 845\* people are experiencing chronic homelessness. This social issue impacts local resources, increases healthcare and emergency service costs, and often results in poor health outcomes. Addressing chronic homelessness requires innovative solutions and crosssector collaboration.



<sup>\* 2022</sup> Broward County Point in Time Count and National Alliance to End Homelessness

# Cost of Living Community Listening Sessions— Report Highlights

United Way of Broward County conducted six community listening sessions with more than 90 participants to understand how the increased cost of living has impacted Broward residents. Households in Broward County are "surviving, not thriving" due to the cost of living outpacing wages. The insights gathered will support resource development and allocation, service delivery, and community engagement efforts.

# **KEY INSIGHTS**

To view the full report, visit UnitedWayBroward.org.

# **Need for Education** and Navigation:

Participants expressed a need for better education on the available services and resources in Broward County. They also expressed a need for improved navigation and coordination of these services.

**Call for Action:** Participants highlighted the need for community-serving organizations to focus on prevention, economic self-sufficiency, and early intervention.

#### Florida ranks 44th

among states for financial security, with **46% of households** at or below the ALICE (Asset Limited, Income Constrained, Employed) threshold.

Renters face a **61.9% cost burden**, with housing costs and rent increasing faster than wages.

## **KEY FINDINGS**

#### **Housing:**

Housing is not affordable for low-, low-to-middle, and middle-income households, including the ALICE population.



# Insurance and Healthcare:

High insurance costs and barriers to healthcare access, including high premiums, deductibles, and limited availability of specialists, are significant concerns.



#### **Food and Nutrition:**

Nutritious and healthy food is costly, making it difficult for many to maintain a healthy diet.



#### **Assistance Gaps:**

There are notable gaps in eligibility and assistance for low-to-middle-income households. Additionally, most participants noted they would not know how to access community resources for help.



#### **Homelessness Risks:**

Increased risk of homelessness across all populations, with financial difficulties contributing to mental health issues like anxiety and depression.



#### Financial Insecurity:

46% of listening session participants reported monthly income less than their monthly expenses, with 81% having unpaid debt and 37% lacking emergency savings.



# Strategic Plan

In order to effectively address homelessness in Broward County and ensure a sustainable systems-level transformation, our strategic plan focuses on three key pillars: Root Causes, Prevention and Programs, and Quality of Life. These focus areas are prioritized to create a comprehensive approach tackling the underlying issues contributing to homelessness, expand prevention efforts and housing programs to meet community needs, and enhance the quality of life for unsheltered individuals. By concentrating on these pillars, we are establishing a responsive, adaptable, and innovative community framework providing immediate assistance to those experiencing homelessness and works proactively to prevent homelessness from occurring in the first place.







PILLAR 2
Increasing Programs
and Prevention



PILLAR 3
Improving Quality
of Life

# PILLAR 1: ROOT CAUSES

**GOAL: Address the root causes of homelessness through system and policy changes.** 

#### **STRATEGIES:**

#### 1. Policy Advocacy:

- Advocate for the full targeted use of Sadowski Funds to support and increase affordable housing programs.
- Support policy changes to increase affordable housing supply and reduce barriers at the state and local levels in alignment with the Housing Broward Inclusion Plan.
- Promote policy changes increasing access to livable wages, quality child care and education, safe housing, and healthcare as well as reduce barriers to economic mobility.
- Advocate to elected officials to increase housing vouchers for families in Broward County.
- Advocate for policies decriminalizing homelessness.

#### 2. System Improvements:

 Target funding to programs demonstrating fidelity to evidence-based practices increasing access to social determinants of health, such as quality education, financial stability, and healthcare.

# 3. Affordable Housing Preservation and Development:

• Develop affordable housing units for Veterans

- through the "Veterans United for Housing" program.
- Collaborate with municipalities to create a pipeline of new and existing affordable housing units.
- Reduce barriers for developers to create new affordable housing developments.
- Develop preservation of existing affordable housing units in Broward County.
- Partner with municipalities with programs for first-time homebuyers

#### 4. Community Engagement:

- Convene key stakeholders from all levels
   of the community, including criminal justice,
   business, education, economic development,
   nonprofits, and consumers, for information
   sharing and collaborative problem-solving.
- Host "Community Conversations" with consumers to understand and respond to their unique needs and challenges.
- Develop a county-wide marketing and education plans targeting education on homeless prevention and the harm of unsanctioned feedings in the community.
   The plan will also include educational information on available homeless resources, including shelter, respite, and meal sharing.

# PILLAR 2: PREVENTION AND PROGRAMS



**GOAL: Expand homelessness prevention and housing programs to meet the need, including United for Housing.** 

#### 1. Diversion and Prevention:

- Increase emergency assistance programs and resources.
- Provide United Way-funded community partners with the resources intervene, preventing their clients from entering the homeless system.
- Increase the resources available to United Way of Broward County's existing emergency assistance programs, which include mortgage, rent, transportation, food, and utility assistance.
- e Expand eligibility to provide flexible funding for families that would not traditionally qualify for assistance before referring them to a temporary shelter.
- Fund services specifically for the hospital and criminal justice systems to equip these organizations with diversion plans and resources for individuals experiencing or at risk of homelessness.
- Target resources to support senior housing through preservation efforts, assisted living, and emergency financial support.

#### 2. Stable Housing Initiatives:

- Develop a pool of landlords with affordable housing options.
- Provide housing subsidies, down-payment assistance, and incentives for landlords.
- Provide intensive targeted case management services to ensure housing stability and maximize an individual and/or family's self-sufficiency (e.g. employment, transportation, childcare, etc.).
- Continue case management support after placement for up to one year, which includes ongoing access to community resources.
- Improve system navigation with dedicated housing navigators and peer support.

#### 3. Flexible Programs:

 Leverage findings from "Community Conversations" to be responsive to the needs of program participants and providers.

#### **4. Resource Development:**

 Secure funding for housing initiatives through a targeted capital campaign to engage businesses and philanthropists.

# PILLAR 3: QUALITY OF LIFE

GOAL: Improve quality of life for unsheltered individuals and create healthy neighborhoods.

#### **STRATEGIES:**

#### 1. Community Support:

- Educate the community on the importance of directing individuals experiencing homelessness to 211 and not providing direct cash assistance.
- Promote community engagement through donation drives for needed clothing and hygiene items.
- Offer volunteer opportunities through neighborhood and shelter beautification projects.

#### 2. Enhanced Living Conditions:

- Provide home repairs and rehabilitation resources for homeowners.
- Support roof replacements, plumbing repairs, and electrical repairs to maintain home value.
- Prioritize funding to low-barrier emergency shelters.
- Encourage client-facing programs to incorporate trauma-responsive best practices, which include a welcoming facility.

#### 3. Inclusive:

- Create a "Client Advisory Board" comprised of previously and currently unhoused individuals to ensure their insights are considered in the service delivery model.
- Establish a client-centered case management model.

#### 4. Safety:

- Advocate for policies decriminalizing homelessness.
- Promote initiatives like the "Parking Lot" project enabling unhoused individuals a place to congregate without consequences.
- Provide funding for 24/7 emergency shelters.
- Fund mobile outreach teams to unhoused individuals who may be hiding and scared to access traditional service locations.



# Resources for Individuals and Families

#### For all community resources, call 211.

#### **Renter Protection**

Legal Aid groups can help prevent evictions and ensure landlords keep homes safe.



#### **Homestead Exemption**

Florida homeowners are entitled to a homestead tax exemption of at least \$50,000 for their primary residence. Local cities or counties may offer additional exemptions for seniors, Veterans, or people who are permanently disabled.

#### **Utilities**

The Low-Income Home Energy Assistance Program (LIHEAP) can assist customers in paying their utilities. The program has three categories of assistance: home energy assistance, crisis assistance, and weather-related or supply shortage energy crisis assistance.

#### **Rent to Build Credit**

Rent payments to the municipality can be reported to credit bureaus to build residents' credit. Easy services are now available through many non-profit partners and the three main credit bureaus.



#### **Life Insurance**

LifeBridge by MassMutual provides \$50,000 in free term-life insurance for parents or guardians who make \$10,000 to \$40,000 and who are between the ages of 19 to 42.



# Internet and Technology

EveryoneOn.org offers many ways to access low-cost internet and computers to help children and adults learn, find jobs, and be more successful. EveryoneOn.org is a great way for municipalities to develop a strategy to promote tech access.





Where there's a need, there's **United Way**.

