5-YEAR HOMELESS HOUSING PLAN
Skagit County Homeless Crisis Response System Action Plan

2019-2024
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ACKNOWLEDGMENTS

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Skagit County thanks the many individuals, organizations and groups who participated in creation of the Homeless Housing Plan through community forums, surveys, focus groups and individual conversations. An unprecedented level of expertise from across the community went into the plan from the following entities:

Anacortes Family Center
Burlington Police Department
Catholic Community Services
City of Burlington
City of Sedro-Woolley
City of Mount Vernon
City of Anacortes
Community Action of Skagit County
Community Partnerships & Transition Solutions
Compass Health
Coordinated Entry
Housing Authority of Skagit County
Friendship House
Mount Vernon Fire Department
Mount Vernon Police Department
Mount Vernon Seventh-day Adventist Church
Northwest Youth Services
Pioneer Human Services
Samish Indian Nation
Sauk-Suiattle Indian Tribe
Skagit Coalition to End Homelessness
Skagit County
Skagit County Population Health Trust
Skagit County Public Health
Skagit Council of Governments
Sunrise Services
Town of Concrete
Town of Hamilton
YMCA Oasis Teen Shelter, Daylight Center & Outreach Program
Welcome Home Skagit

Finally, Skagit County thanks the Technical Assistance Collective (TAC) that assisted in guiding and reviewing the Homeless Housing Plan through the Washington State Department of Commerce (Commerce).
PLAN OVERVIEW
The vision for the 2019-2024 5-Year Homeless Housing Plan is that homelessness in Skagit County is prevented, and in cases when it does occur, that it is a brief, rare and one-time experience. Its purpose is to make clear the action plan of the homeless crisis response system over the next five years and to guide funding decisions on behalf of the County. The plan was guided by a task force of community members and developed by assessing data collected through surveys, community meetings, focus groups, individual interviews, state-specific tools and support from the Washington State Department of Commerce (Commerce) and the Technical Assistance Collective (TAC).

Objectives for Skagit County’s plan were determined by Commerce’s Local Plan Guidelines. The actions, timelines, measures and responsible parties were established through the various community inputs named above.

SCOPE OF HOMELESSNESS IN SKAGIT
In Skagit County, 37% of all households pay more than they can afford for housing. This translates to approximately 18,000 households and an average of 44,000 individuals\(^1\). At least 1,700 individual adults, children and youth in our community experience homelessness over the course of a year\(^2\), and it is not uncommon for households in the Housing Interest Pool to wait longer than a year before they receive services. Two of the biggest drivers of homelessness in Skagit County include the lack of diverse housing options, especially affordable housing for low- to moderate-income families, and extremely low vacancy rates for all housing types. Skagit County has consistently maintained one of the worst vacancy rates in the state, with a new low recorded in 2019 of just 0.47%\(^3\).

The following plan focuses primarily on the actions of the homeless crisis response system. The intent of this plan is not to catalog or duplicate local efforts on affordable housing. However, the homeless crisis response system cannot be effective without the availability of housing. The plan relies heavily on the expectation that additional housing capacity will be added to the system so that people experiencing homelessness are able to move swiftly from the crisis response system to stable, permanent housing.

<table>
<thead>
<tr>
<th>FUND</th>
<th>ALLOWABLE USES</th>
<th>APPROXIMATE 2020 FUNDING</th>
</tr>
</thead>
<tbody>
<tr>
<td>2060 Document Recording Fees</td>
<td>Acquisition, construction or rehabilitation of housing projects or units; building operation and maintenance costs of housing projects or units; rental assistance vouchers for housing units; operating costs for emergency shelters and licensed overnight youth shelters</td>
<td>$165,000</td>
</tr>
<tr>
<td>2163 Document Recording Fees</td>
<td>Programs that directly accomplish the goals of the County’s local homeless housing plan</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Consolidated Homeless Grant</td>
<td>Coordinated Entry; temporary and permanent housing interventions; services only interventions</td>
<td>$740,000</td>
</tr>
<tr>
<td>Behavioral Health Sales Tax</td>
<td>Housing that is a component of a coordinated chemical dependency or mental health treatment program or services</td>
<td>$229,000 for homeless housing programs for people with behavioral health disorders</td>
</tr>
</tbody>
</table>

OBJECTIVE 1
Quickly identify and engage all people experiencing homelessness and all unaccompanied youth experiencing homelessness through outreach and coordination between every system that encounters people experiencing homelessness:

1. Coordinate entry, assessment and maintain Housing Interest Pool
2. Support and collaborate with local agencies to conduct outreach to youth and adults experiencing homelessness
3. Coordinate with community partners to ensure people experiencing homelessness are referred into the crisis response system
The objectives listed above are summaries of key actions in the plan. Please refer to the full 5-Year Homeless Housing Plan for complete actions, timelines, measures and responsible parties.

**OBJECTIVE 2**

Prioritize people with the greatest need:

1. Screen and score households for services based on need and vulnerability
2. Establish Youth Coordinated Entry
3. Evaluate current Permanent Supportive Housing eligibility and referral process for appropriateness to new project

**OBJECTIVE 3**

Operate an effective and efficient homeless crisis response system that swiftly moves people into stable permanent housing:

1. Maintain and continuously review and assess ongoing baseline system services of Diversion, Interim Housing, Rental Assistance and Case Management, and Permanent Supportive Housing
2. Coordinate exit from the homeless crisis response system to stable, permanent housing
3. Establish a single-site permanent supportive housing (PSH) project in Mount Vernon with collaboration from the City of Mount Vernon and Catholic Housing Services and continue to look for additional PSH opportunities
4. Support and identify additional community partners to provide additional emergency shelter capacity
5. Partner with community-based services by providing basic needs to those seeking services

**OBJECTIVE 4**

Project the impact of the fully implemented local plan using the modeling tool developed by Commerce:

Assuming existing resources and supports, anticipated population growth and inflation, and that the objectives of this plan are successfully implemented, Skagit County could see the following changes in year 2024:

- 1,009 households housed, an increase of 54 additional households per year
- 90 individuals left unsheltered at a Point in Time Count, 29 fewer than anticipated without the implementation of this plan
- Approximately $160,962 of additional funding is required annually to keep pace with current needs and cost inflation, or $862,113 over the next five years

**OBJECTIVE 5**

Address racial disparities among people experiencing homelessness:

Through assessment of 2018 HMIS data, Commerce’s Racial Equity tool, and census projection data for Skagit County, it was found that there are disproportionate rates of homelessness among almost all communities of color within the local homelessness system. There is notable overrepresentation for Native Americans, African Americans, and the Hispanic/Latino community. Skagit County has begun to address some of these challenges through key partnerships, such as the housing program with Samish Indian Nation.
INTRODUCTION

WORK PLAN

Skagit County first began work on the Homeless Housing Plan update in 2017. This initial effort was spearheaded by Public Health in collaboration with the Steering Committee for the Skagit Coalition to End Homelessness. The first community forum was held at Skagit Valley College in November 2017, a public survey was released, and several meetings were held in 2018 with behavioral health organizations, law enforcement and legal experts, East County residents and service providers, Winter Shelter residents and other nonprofit partners. Due to feedback on the process from communities around the state, Commerce made changes to the timeline and guidelines for Homeless Housing Plans. These changes resulted in amended guidelines released through the end of 2018 and into 2019.

In 2019, Skagit County Public Health assembled a task force to guide the creation of the Homeless Housing Plan. Members included representatives from local government, tribes, medical fields, law enforcement, fire departments, educational institutions, housing providers, local coalitions, community members and people with lived experience of homelessness. Public Health held community forums in Concrete, Burlington and Anacortes to gather community input. Additionally, Public Health released a community survey to gather broad public feedback for the plan. Several coalitions and groups provided direct feedback or participated in their own forums. County staff also conducted several individual interviews with city leadership, housing and homeless service providers, and other community leaders. Side Note Consult assisted Skagit County Public Health with the activities in 2019 and authored the plan draft.

PURPOSE

The vision for the 2019 Homeless Housing Plan is that homelessness in Skagit County is prevented, and in cases when it does occur, that it is a brief, rare and one-time experience.

The purpose of Skagit County’s Homeless Housing Plan is to make clear the action plan of the homeless crisis response system over the next five years and to guide funding decisions on behalf of the County. The following pages detail the current system, how the system will change between now and 2024, identify gaps and describe areas of opportunity. The plan also notes the additional resources, conditions, and legislative changes required to house everyone experiencing homelessness. Skagit County hopes this plan equips the community with the tools necessary to better empathize and take action on the crisis of homelessness to ensure no person is left living outside.

The Homeless Housing Plan is intended to complement the work of other housing action plans, such as those of the County, cities and towns, Skagit Council of Governments, and the Skagit County HOME Consortium.
PLAN BACKGROUND

In 2005, the Washington State Legislature passed the Homeless Housing and Assistance Act, which outlined policies designed to address homelessness across the state. The act also required counties to adopt locally developed plans, at the time referred to as a “10-Year Plan to End Homelessness.” Skagit County last updated and published its local plan in June 2012. The goals of that plan were to reduce the prevalence of homelessness, reduce the amount of time people spend in a state of homelessness, and to reduce homeless recidivism.

The 2012 plan was largely developed and implemented by local housing and homeless service providers. The Steering Committee for the Skagit Coalition to End Homelessness played an integral role in leading and developing the first documented, community-wide roadmap for addressing this crisis in our community.

As our understanding of homelessness has grown over the last several years, so have our national, state, and local responsibilities to address its challenges. Commerce and the Washington Legislature have made many changes and updates to homeless and housing governance since 2012, including changes to the guidelines that inform this plan. Many of the strategies outlined in the 2012 10-Year Plan have been improved upon, but no single strategy has been perfectly realized. As such, this 2019-2024 5-Year Homeless Housing Plan will reflect many of the same strategies. It also complies with the more comprehensive requirements for local plans now in place as established by Commerce.

2012 PLAN STRATEGIES

1. Centralize and coordinate the process of intake, assessment and referral.
2. Rapidly re-house families who become homeless.
3. Target homeless prevention assistance to people most at risk of losing housing.
4. Provide interim housing through emergency shelter and transitional housing to those who need it most.
5. Increase the supply of permanent and permanent supportive housing.
6. Link people to services that improve housing stability.
7. Measure and report progress towards goals.
8. Develop new resources to implement the 10-Year Plan.
9. Establish an advisory committee that is accountable to the 10-Year Plan.

The full Skagit County 10-Year Plan to End Homelessness from July 2012 can be found on the Skagit County website.
In Skagit County, 37% of all households pay more than they can afford for housing. This translates to approximately 18,000 households and an average of 44,000 individuals. More than 1,600 individual adults, children and youth in our community experience homelessness over the course of a year:

- Throughout 2018, 1,633 adults and children sought and qualified for homeless services in Skagit County through the Housing Resource Center. At the time of their assessment, 582 households were living in a place not fit for human habitation, such as the street or a car.

- 296 people were counted in the 2019 Point in Time Count, a nationally mandated annual count of people experiencing homelessness on one night of the year.

- 769 students in Skagit County school districts during the 2017-2018 school year were identified as homeless per McKinney Vento federal definitions. Most of these students were living doubled-up.

The numbers above only represent the people who have been documented through services or schools. There are very likely more people in our community who simply do not know about—or are not seeking—available services.

The circumstances that lead people to become homeless are varied and frequently involve multiple, compounding factors. There are also significant external pressures outside of people’s individual stories that drive homelessness. Two of the biggest drivers in Skagit County include the lack of diverse housing options, especially affordable housing for low- to moderate-income families, and extremely low vacancy rates for all housing types.

From 2012 to 2018, the average monthly rent in Skagit County has increased by $314, or 41.4%. An increase of $100 in median monthly rent can result in a 39% increase of homelessness in rural and suburban areas. In 2019, the vacancy rate in Skagit County reached just 0.4%—well below what is considered even a “tight” rental market—and as recently as early 2019, a 0.0% vacancy rate was recorded for two-bedroom units in Skagit County. In addition to rising housing and living costs, the last decade of construction in Skagit County has been one of the slowest on record.

The following plan focuses primarily on the actions of the homeless crisis response system. Local government, the for-profit and nonprofit sectors, tribes and advocates are diligently working to address the housing shortage in our community, and the intent of this plan is not to catalog or duplicate those efforts. However, the homeless crisis response system cannot be effective without the availability of housing. Skagit County’s homeless services outcomes will not improve without added capacity to the housing market and specific allocation of resources to low- to moderate-income housing.
ROLES & RESPONSIBILITIES OF THE SYSTEM

U.S. Department of Housing & Urban Development (HUD): HUD promotes community-wide commitment and support to end homelessness. HUD provides grants to nonprofit agencies, state and local governments through an annual competition.

Washington State Department of Commerce: Commerce administers several state and federal funding sources that support homeless programs statewide, including programs in the Office of Homeless Youth. Commerce also manages and provides technical assistance for the state’s Homeless Management Information System (HMIS) to collect data and measure system performance.

Skagit County: The Board of Skagit County Commissioners determines allocations of homeless services funding and assures oversight over the community’s homeless crisis response system.

Skagit County Public Health: The Public Health Department provides the staff capacity to contract and directly coordinate with homeless service providers and community stakeholders as well as plan new projects. The staff at Public Health issues Notices of Funding Availability when homeless service funds are allocated, monitors grantee contracts, conducts federal, state and county reporting, and other duties as required by the County and the Washington State Department of Commerce.

Cities and Towns: The cities and towns of Skagit County frequently deploy public services in response to challenges around homelessness, but they receive and facilitate very limited homeless service funds.

Housing Authorities: Housing authorities are autonomous, non-profit organization that work with local governments and agencies to develop long-term housing strategies for communities. Public housing authorities develop, own, and manage projects and administer the Section 8 housing voucher program.

Homeless and housing service providers: Service providers range in size and type around Skagit County. Most agencies provide emergency shelter, case management, temporary housing assistance, transitional living, outreach, permanent supportive housing assistance or some combination of services. Many of these agencies apply for funds through Skagit County annually, but most employ a variety of other funding streams such as grants, individual donations or other contracts. There are also several agencies around the community that do not regularly apply for or receive funds through Skagit County but nevertheless deliver vital services to people experiencing homelessness. These agencies would not be included in the Coordinated Entry system, an obligation for all agencies who receive county funding, but are included as potential resources in discussions with clients at the Housing Resource Center.

Housing Resource Center & Coordinated Entry: Community Action of Skagit County presently maintains a location in Mount Vernon and a satellite location in Concrete. The agency currently manages both the Housing Resource Center and the Coordinated Entry system. The Housing Resource Center is the primary hub for housing and homeless services in Skagit County. Through the Housing Resource Center, applicants are provided resources and referrals to additional services. Coordinated Entry is the system by which applicants are matched to services and entered into HMIS. Additional nonprofits also serve as access points into the Coordinated Entry system and frequently provide information and referrals to other services in and out of the system. Presently, those agencies include Anacortes Family Center, Samish Indian Nation, Northwest Youth Services and YMCA Oasis Teen Shelter.

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11 Source: SCOG’s Skagit County Housing Inventory and Transportation Analysis Report.
FUNDING SOURCES
Funding for homeless services varies from year to year as sources depend on grants and tax revenue, but approximations for 2019 are included below. The funding sources for homeless housing services in Skagit County include the following.

Document Recording Fees (local): Skagit County is eligible for and receives fees authorized by RCW 36.22.178 and RCW 36.22.179. Skagit County intends to award funds for projects that employ strategies established in the Homeless Housing Plan. Program guidelines are partially set by the Washington State Department of Commerce, and Skagit County must adhere to these guidelines in administering this grant. In 2019, this funding source amounted to approximately $1.1 million.

Consolidated Homeless Grant (state): Skagit County is a “Lead Agency” for the Consolidated Homeless Grant Program (CHG). CHG combines state homeless resources into a single grant opportunity under the administration of the Washington State Department of Commerce. Program guidelines are set by the Washington State Department of Commerce, and Skagit County must adhere to these guidelines in administering this grant. In 2019, this funding source amounted to approximately $750,000.

0.1% Behavioral Health Sales Tax (local): Skagit County collects funds under RCW 82.14.460. These funds must be used for the purpose of providing for the operation or delivery of chemical dependency or mental health treatment programs and services. Programs and services include housing and case management that are components of a coordinated chemical dependency or mental health treatment program or service. In 2019, the behavioral health sales tax allocations totalled approximately $3 million. Of that, approximately $750,000 was allocated to housing programs, and of that, approximately $229,000 was specifically allocated to homeless housing projects, such as winter shelter and rental assistance vouchers. The allowable interventions and services that Skagit County may directly fund through the sources outlined above, by legislative statute, include the following:

SERVICE DEFINITIONS
Coordinated Entry and Assessment: Coordinated Entry is the system by which homeless households are matched to services. Assessment occurs at intake and provides a score that is used to determine a household’s vulnerability and prioritization for services.

Services-only interventions: Street outreach is a services-only strategy for engaging people experiencing homelessness with the purpose of connecting them to emergency shelter, housing or other critical services.

Diversion and targeted prevention: The diversion process takes place during a family’s initial contact with the homeless response system, either at Coordinated Entry or at the front door of an emergency shelter. Through an exploratory conversation with a trained staff member, families are prompted to identify safe housing options based on their own available resources rather than those of the homeless response system. To help ease the transition out of homelessness, the system may offer a flexible combination of short-term services and one-time financial assistance. Targeted Prevention resolves imminent homelessness with housing-focused case management and temporary rent subsidies.

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Temporary housing interventions: Temporary housing interventions are those in which the household must leave the shelter or unit at the end of their program participation. Households are considered homeless while enrolled in temporary housing interventions.

- Emergency Shelter (ES) provides short-term, temporary lodging for people experiencing homelessness and includes drop-in shelters, continuous-stay shelters, and motel or hotel vouchers. Stays typically last up to three months. Drop-in shelters offer night-by-night living arrangements that allow households to enter and exit on an irregular or daily basis. Continuous-stay shelters offer living arrangements where households have a room or bed assigned to them throughout the duration of their stay.

- Transitional Housing\(^{13}\) is subsidized, facility-based housing designed to provide homeless individuals and families with the interim stability and support to successfully move to and maintain permanent housing. Transitional Housing programs are typically intended to provide housing up to two years.

Permanent housing interventions: Permanent housing is housing in which the household may stay as long as they meet the basic obligations of tenancy.

- Rapid Re-Housing (RRH) quickly moves households from homelessness into permanent housing by providing Housing Identification Services (recruit landlords to provide housing for RRH participants and assist households with securing housing), Financial Assistance (provide assistance to cover move-in costs and deposits as well as ongoing rent and/or utility payments), and Case Management and Services (provide services and connections to community resources that help households maintain housing stability).

- Permanent Supportive Housing (PSH) is subsidized, non-time-limited housing with intensive support services for homeless individuals with a permanent disability. Support services must be made available but participation is voluntary. PSH may be provided as a rent assistance (scattered site) or facility-based model. For facility-based models, a lease or rental agreement is required between the PSH project and the household. The services and the housing are available permanently.

Services such as those listed above make up the vast majority of the homeless crisis response system in Skagit County and are explained in more detail within Objective 3. However, other vital resources are undoubtedly necessary, and many other activities do occur outside the purview of the County to the benefit of the broader system. Examples include donations and basic supplies provided through community-based initiatives or outreach work that is not funded by the county. The following plan is therefore largely focused on activities funded directly through homeless housing dollars, but does detail a few activities funded through other means.

\(^{13}\)While Transitional Living is still eligible for funding through Commerce, it is increasingly being viewed by the state as a less desirable intervention for most households due to poor performance outcomes (e.g. cost per exit, total exits to permanent housing, etc.). However, Transitional Living is still commonly viewed as a vital intervention for special populations such as youth.
**OBJECTIVE 1**

Quickly identify and engage all people experiencing homelessness under the state definition of homelessness, and all unaccompanied youth under any federal definition of homelessness, through outreach and coordination between every system that encounters people experiencing homelessness.

**HOW IS SKAGIT CURRENTLY IDENTIFYING YOUTH & ADULTS EXPERIENCING HOMELESSNESS?**

There is currently no formal, county-wide homeless outreach team in Skagit County. However, a few agencies operate specialized programs that coordinate to serve adults and youth and refer them into the homeless services system:

- **Connect Team** (combined team between YMCA Oasis and Northwest Youth Services)
- **Opioid Outreach** within the Housing Program at Community Action of Skagit County
- **Mount Vernon Police Department’s embedded social worker**
- **Community Resource Coordinator** at the Anacortes Family Center

Outreach programming in Skagit County is relatively new. All programs are between a few months and a few years old. These programs are in the beginning stages of creating an outreach network in Skagit County, and much growth is anticipated as these programs establish themselves and continue to coordinate.

**PROGRAM** | **TARGET** | **SERVICES** | **OUTCOMES**
--- | --- | --- | ---
Connect Team (Street Youth Services [SYS] collaboration between YMCA Oasis and NWYS through the Office of Homeless Youth) | Youth ages 13-24 | Basic necessity supplies; referrals to services; supports long-term housing goals and builds supports to maintain housing; 18+ referred to Coordinated Entry | YMCA Oasis program established February 2018 As of June 2019: 48 youth served 24 exited to stable, permanent housing with friends or family NWYS program just became funded in 2019
Opioid Outreach at Community Action of Skagit County Housing Program | Individuals with opioid use disorder | Basic necessity supplies; referrals to detox and treatment; connects clients to additional supports as needed | Program established February 2019 As of June 2019: 151 individuals served 33 individuals initiated treatment of some kind
Embedded social worker with the Mount Vernon Police Department | Individuals with behavioral health disorders who are being diverted from law enforcement intervention | Basic necessity supplies; referrals to other systems; completes assessment for the Housing Resource Center and refers into Coordinated Entry | 277 individuals served in 2018, 311 individuals served as of June 2019
Community Resource Coordinator at the Anacortes Family Center | Individuals and families seeking services | Basic necessity supplies; referrals to other systems; completes assessment for the Housing Resource Center and refers into Coordinated Entry | Program established 2019, outcomes unknown at the time of this writing
Once clients are identified through outreach services or other systems, referrals into homeless services in Skagit County come through the Housing Resource Center. Clients are assessed, given a score, and placed into the Housing Interest Pool if they qualify. The Coordinated Entry system hosted through HMIS matches clients to services based on their score. The majority of homeless services in Skagit County are accessed through Coordinated Entry, although Friendship House and Family Promise offer some additional shelter.

People experiencing chronic homelessness are often the same people who interact most with public services, such as law enforcement, fire and emergency medical staff. Outreach services in Skagit County play a vital role in reducing or easing these interactions. Outreach staff are able to coordinate rides, services, and prevention of crises through established relationships with clients over time.

While each program defines success differently and works with varying populations, it is becoming increasingly clear that while outreach is not a strategy that has been successful in getting a large number of people into permanent housing, it has been successful in achieving other objectives. For example, the embedded social worker at the Mount Vernon Police Department was responsible for hundreds of interactions that supported access to medical care, mental health care, court dates, insurance and many other stabilizing services. It is much more difficult to translate these positive effects into a direct cost benefit, but city officials in Mount Vernon consistently describe the impact of outreach positively—so much that other cities in Skagit County have expressed interest in establishing a similar role within their own jurisdictions and public service officials. The community also consistently reported a desire for more dedicated outreach workers and programs in feedback gathered for the benefit of this plan.

For this reason, it appears to be more cost effective for the County to continue to partner with existing providers for outreach service delivery. Skagit County will continue to prioritize homeless housing dollars specifically for existing interventions that are delivering more direct housing outcomes. The County will also continue to collaborate with stakeholders on establishing, growing or sustaining outreach services in the community, including identification of new funding streams.

### NECESSARY CONDITIONS TO ACHIEVE OBJECTIVE

- **Common knowledge of available resources and basic referral process by every system that encounters people experiencing homelessness**
- **A variety of methods and access points for people experiencing homelessness to enter the Housing Interest Pool**
- **Equitable access to housing resources for all people experiencing homelessness**
- **Memorandums of Understanding or other clearly defined lines of communication between agencies conducting outreach**
- **A youth coordinated entry system that seamlessly flows to existing Coordinated Entry**
- **Adequate funding to support outreach and Coordinated Entry capacity**

---

14 “Active” contacts represent those individuals who Mount Vernon Police Department comes into regular contact with. The total unduplicated contacts this program has made are more than 300 and counting.
<table>
<thead>
<tr>
<th>ACTION</th>
<th>TIMELINE</th>
<th>MEASURE</th>
<th>RESPONSIBLE PARTY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coordinate with existing community partners to ensure people experiencing homelessness are referred into crisis response system</td>
<td>Ongoing</td>
<td>Compliance with State and federal CE requirements; new outreach projects planned; meetings with existing systems that interact with homelessness crisis response system, such as behavioral health and substance use providers</td>
<td>Skagit County Public Health</td>
</tr>
<tr>
<td>Coordinate supportive services for homeless students</td>
<td>2019-2021</td>
<td>School Outreach Coordinator re-implemented to coordinate with school districts through HSSP grant</td>
<td>YMCA Oasis Teen Shelter &amp; Outreach Programs; school districts; Skagit County Public Health</td>
</tr>
<tr>
<td>Conduct regular outreach to connect youth and adults to homeless and housing services</td>
<td>Ongoing</td>
<td>Clients served and referrals made to supportive services by program</td>
<td>YMCA Oasis Outreach Program; Opioid Outreach Coordinator at Community Action of Skagit County; Embedded Social Worker at Mount Vernon Police Department; Northwest Youth Services</td>
</tr>
<tr>
<td>Expand youth outreach staff and/or volunteer capacity</td>
<td>2019</td>
<td>Increase in dedicated outreach staff at Northwest Youth Services through SYS funding</td>
<td>Northwest Youth Services</td>
</tr>
<tr>
<td>Expand opioid outreach staff and/or volunteer capacity</td>
<td>2019</td>
<td>Increase from 3 to 10 trained outreach volunteers; 5 teams established to conduct routes</td>
<td>Opioid Outreach Coordinator at Community Action of Skagit County</td>
</tr>
<tr>
<td>Youth and adults exit outreach programs to positive outcome destinations</td>
<td>Ongoing</td>
<td>76% of clients or greater exit outreach programs to a positive outcome destination(^{15})</td>
<td>YMCA Oasis Outreach Program; Opioid Outreach Coordinator at Community Action of Skagit County; Embedded Social Worker at Mount Vernon Police Department; Northwest Youth Services</td>
</tr>
<tr>
<td>Client coordination of care meetings established between outreach agencies</td>
<td>2020</td>
<td>Coalition body or committee established to facilitate meetings; schedule established for meetings</td>
<td>YMCA Oasis Outreach Program; Opioid Outreach Coordinator at Community Action of Skagit County; Embedded Social Worker at Mount Vernon Police Department; Northwest Youth Services</td>
</tr>
<tr>
<td>Client coordinating of care meetings for public services expanded</td>
<td>Ongoing</td>
<td>As-needed meetings in Mount Vernon continue; meetings in other areas scheduled</td>
<td>Outreach programs; public services such as law enforcement, fire, EMS; Skagit County Public Health</td>
</tr>
<tr>
<td>Develop rural outreach strategy</td>
<td>2020</td>
<td>Strategy documented; strategy shared with other outreach programs</td>
<td>Opioid Outreach Coordinator at Community Action of Skagit County</td>
</tr>
<tr>
<td>Coordinate entry, assessment and maintain Housing Interest Pool</td>
<td>Ongoing</td>
<td>Compliance with State and federal CE requirements</td>
<td>Community Action of Skagit County, CE governing body and members</td>
</tr>
<tr>
<td>Assess and improve data collection of people entering and exiting interest pool</td>
<td>Annually</td>
<td>Compliance with State and federal CE requirements; reviews conducted with CE governing body</td>
<td>Community Action of Skagit County; CE governing body and members</td>
</tr>
</tbody>
</table>

\(^{15}\) A “positive outcome destination” for street outreach programs includes any temporary or permanent housing, besides juvenile detention, jail or prison, according to HUD. This measure is only applicable to programs that exit clients and track placements into housing. From February 2018-June 2019, 87.5% of youth exiting the YMCA Oasis Outreach program exited to a positive outcome destination. From February 2019-June 2019, approximately 75% of clients in Opioid Outreach program entered housing of some kind, and 21% initiated treatment.
HOW IS SKAGIT CURRENTLY PRIORITIZING PEOPLE WITH THE GREATEST NEED?

Skagit County’s homeless crisis response system ensures households are prioritized for available services based on need and vulnerability. One of the main purposes of Coordinated Entry is to ensure that people with the most severe service needs and levels of vulnerability are prioritized for housing and homeless services. Northwest Youth Services also conducts an evidence-based youth assessment tool for their services available to young adults ages 18-24. Presently, this youth list is maintained separately from the Housing Interest Pool, although youth are able to be placed on both lists simultaneously. Several of Skagit County’s existing services, especially shelters, are tailored to specific populations:

• The Anacortes Family Center operates a shelter for families with children.
• The Family Development Center through Community Action of Skagit County is a shelter for families with children.
• Family Promise provides temporary shelter to families with children.
• Housing Authority of Skagit County operates a migrant farmworker motel voucher program.
• Northwest Youth Services operates transitional living, a shelter, case management and outreach to youth ages 18-24.
• Skagit Domestic Violence & Sexual Assault Services operates a shelter for women and their children who are fleeing domestic violence.
• YMCA Oasis provides shelter, outreach and case management for minors ages 13-17. Their outreach services are also available to youth ages 18-24.

Coordinated Entry is managed in compliance with state and federal requirements, and works to house those with the greatest needs, typically households with the highest vulnerability scores in assessment. Further recommendations were provided by the Department of Commerce in 2018 and 2019, and Skagit County is in the process of adjusting for those changes with the goal of full implementation by early 2020. Skagit County’s Coordinated Entry members are paying close attention to development of a Youth Coordinated Entry system and consideration of Commerce’s recommendations about including factors beyond assessment score when prioritizing households for services.

It is important to note that while Skagit County’s Coordinated Entry system does frequently see the highest vulnerability scores in families and those with a history of chronic homelessness, a variety of populations are served through the local system and no single population or demographic is being served adequately to meet their needs. There is presently not enough funding, shelter, housing or staff capacity to house every household that seeks and qualifies for services in Skagit County.

Youth prioritization: It appears there are fewer youth ages 18 to 24 accessing housing and homeless services in Skagit County through Coordinated Entry relative to the homeless youth population reported anecdotally by youth providers. This may be in part due to an unfamiliarity with services and the common trend that unaccompanied youth will couch surf with peers. This is also largely due to the fact that one primary agency, Northwest Youth Services, works with homeless youth in the community and presently maintains a list of applicants separate from the Housing Interest Pool. Historically, youth have not been served quickly or efficiently through the Housing Interest Pool because they do not typically score highly in assessment. As stated previously and in the following action plan, Youth Coordinated Entry is presently in the works.

In gathering feedback for the benefit of this plan, the community was asked about its priorities regarding services for vulnerable populations. The question is one that most found understandably challenging, as weighing who to prioritize with limited resources is an unfair question when the need is so vast. Nonetheless, a few themes emerged:

• When asked about which populations they viewed as needing the most support for housing and homeless services through the public survey,
the community ranked people with mental illness and/or substance use disorders first, families with children second, and people with disabilities third.

- Responses from community forums fell in line with trends from the public survey, with perhaps slightly greater emphasis on families with children. Forum participants stressed the importance of this group due to the need for early intervention to break the cycle of poverty and homelessness.
- A few service providers noted a steady increase in new intakes for seniors and people with significant health challenges, such as those on chemotherapy or dialysis. Providers note that there is a need for more specialized services for this group that are currently unavailable, such as temporary respite housing that coordinates with medical services.

### NECESSARY CONDITIONS TO ACHIEVE OBJECTIVE

**Adequate housing resources so that people experiencing homelessness are matched to the most appropriate services for their needs**

- **Assessment that equitably scores applicants for service eligibility**
- **Adequate housing stock**

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**ACTION** | **TIMELINE** | **MEASURE** | **RESPONSIBLE PARTY**
---|---|---|---
Screen and score households for vulnerabilities that create the greatest barriers to housing | Ongoing | Compliance with State and federal CE requirements; successful implementation of prioritization policies | CE governing body and members; Skagit County Public Health
CE members meet for system review and assessment | Quarterly | CE meetings scheduled | CE governing body and members; Skagit County Public Health
Update CE policies | 2019-2020 | 2019 policies adopted by CE group per Commerce recommendations | CE governing body and members; Skagit County Public Health
Update CE procedures | 2019-2020 | Commerce assessment completed in 2019; procedures revised and adopted by CE governing body per Commerce recommendations during 2020 | Department of Commerce; CE governing body and members; Skagit County Public Health
CE assessment tool review | Annually | Review filed with County and edited by governing body as needed | CE governing body and members; Skagit County Public Health
Establish Youth Coordinated Entry | 2020 | Youth assessed and placed on interest pool through HMIS; additional recommendations per OHY considered and adopted by CE governing body | Northwest Youth Services; YMCA Oasis Outreach; CE governing body and members; Skagit County Public Health
Establish Permanent Supportive Housing site-specific project and revisit eligibility and referral processes | 2021 | Permanent Supportive Housing eligibility and referral process adopted by CE governing body | Catholic Housing Services; Catholic Community Services; CE governing body and members; Skagit County Public Health
Consider prioritizing targeted populations for specific housing interventions | 2021-2022 | Population policies and procedures considered by CE governing body | CE governing body and members; Skagit County Public Health
Consider adapting prioritization process to include factors beyond assessment score | 2022 | Prioritization policy and procedures considered by CE governing body | CE governing body and members; Skagit County Public Health
HOW IS SKAGIT’S SYSTEM CURRENTLY OPERATING?

Skagit County Public Health provides operational support for the homeless crisis response system and contracts with local providers for service delivery. The County’s operational functions include:

- State and local grant facilitation and management
- Monitoring of service providers for state performance benchmarks and requirements, including guidelines for Coordinated Entry, HMIS and Homeless Housing Plans
- Homeless crisis response system planning and implementation
- County reporting, such as system performance, expenditure reports and the Point in Time Count
- Providing or facilitating required trainings
- Managing state Benefits Verification System requirements
- Participation in Commerce monitoring
- Sub-grantee monitoring and risk assessments
- Planning for new services

The baseline services of Skagit County’s system presently include:

- **Coordinated Entry and Assessment**: Intake, assessment, and referral to appropriate resources through the Housing Resource Center. This includes maintaining the Housing Interest Pool, coordination of the Point in Time Count and technical assistance for providers using HMIS.

- **Diversion**: Light touch case management and emergency financial assistance to divert households from entering the homeless housing system.

- **Homeless Prevention**: Financial assistance, counseling, and other services to prevent families and individuals from being evicted, losing their homes or becoming homeless. Helps families and individuals remain in their homes if they have received 3-day or 10-day Pay or Vacate notices.

- **Interim Housing**: Includes emergency shelters for youth, adults, families, and women and children fleeing domestic violence; motel vouchers and rental assistance for migrant farm workers; and transitional housing for youth.

- **Rapid Rehousing**: A housing-first intervention with no preconditions to enrollment other than homeless status. The level of case management and rental assistance is based on a progressive engagement model where the minimum amount of services is provided before increasing support to meet the household’s needs.

- **Permanent Supportive Housing**: Permanent housing with rental assistance paired with supportive services to assist homeless individuals with a disability achieve housing stability.

Assuming positive performance and compliance with contract obligations, the services currently funded by homeless housing dollars are generally expected to continue through the duration of this plan. The community has little to no interest in eliminating or defunding existing services. Instead, county officials, cities, community members, providers and other local leadership aim to improve collaboration so that services are not duplicated, resources can be more strategically utilized across systems, and creative solutions or new revenue streams outside of the already strained funding sources can be pursued.

The homeless crisis response system in Skagit County is serving approximately one-third of the households who seek and qualify for services through the Housing Interest Pool. On any given day, roughly 200 households are waiting for services. Households are experiencing long wait times once they make it to the Housing Interest Pool, sometimes waiting a year or more for services. In the month of July 2019 alone, for every one enrollment from the Housing Interest Pool into a homeless housing program, eight new eligible households were added to the pool.\(^{17}\)

\(^{17}\) Source: Homeless Management Information (HMIS) data for 2018.
The lack of affordable units combined with the lack of adequate funding to provide appropriate case management, rental assistance or shelter to our community members who need it is a significant barrier to preventing and ending homelessness in Skagit County. While more capacity and funding is needed in every aspect of the system, there are a few key resources that would greatly increase the system’s impact on housing more adults and youth in our community.

**Low-barrier nightly shelter:** Several emergency shelters operate in Skagit County. Most are either temporary or for specific populations and none are accessible night by night. Additionally, in 2019 the Salvation Army in Anacortes determined that it would no longer offer its cold-weather shelter. There is thus an immense need for low-barrier nightly shelter in every area of Skagit County, especially for adults with no children. This is especially true for the highly populated tri-city area of Mount Vernon, Burlington and Sedro-Woolley, but it is also necessary in more remote areas such as Anacortes and East County. Ideally, permanent emergency shelters would operate in all three areas. Temporary winter shelters are also a worthwhile pursuit and present an easier, quicker avenue for establishing shelter in most communities.

A nightly shelter in Skagit County could operate as a single, year-round site, or multiple institutions with building capacity like a church could operate a temporary shelter. Skagit County continues to seek out a possible site for a permanent low-barrier shelter or partners to assist with temporary shelter. Presently, the County is able to provide some staff capacity for temporary emergency shelters but needs community-based facilities or collaborations to provide the space. Both an adequate site and additional financial resources are needed to establish a permanent low-barrier shelter in order to purchase a facility, bring building amenities up to code, and properly staff the space. A minimum of 100 beds of low-barrier adult emergency shelter capacity is recommended for Skagit County—80 unsheltered individuals were noted in the 2019 Point in Time Count, and 20 additional beds account for impacts of population growth and rising living costs in the coming years.

**Permanent supportive housing:** Permanent supportive housing (PSH) is permanent housing that provides wrap-around services, such as case management, to ensure a person remains stably housed. Such projects typically house people with the most significant barriers to maintaining housing on their own, such as those with behavioral health or medical needs. Most PSH recipients in Skagit County are currently placed in individual apartments around the community and access case management through Community Action of Skagit County, but much more capacity to serve this population is needed. Skagit County housing and homeless service providers have reported an increase in seniors and people with significant medical challenges seeking homeless housing assistance. In July 2019, nine households from the Housing Interest Pool were identified as in need of immediate medical respite care due to actively living in a place not meant for human habitation while managing chronic health conditions such as cancer and kidney failure. An additional six households reported other chronic health conditions that were not active, but could flare up at any time, such as autoimmune diseases.

Skagit County, the City of Mount Vernon, and Catholic Housing Services are currently partnering to build an apartment building of dedicated PSH units. The development is anticipated to house 70+ people and provide on-site case management. PSH is shown to have positive impacts on homeless individuals, increase crisis response system efficiency and greatly reduce costs to public services. Data from other cities that implement PSH projects consistently demonstrate that housing the most vulnerable individuals greatly benefits the entire community.

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### Necessary Conditions to Achieve Objective

- **A collective community commitment to actively seek long-term and sustainable solutions to housing and homelessness**
- **Variety of appropriate, temporary housing options for people experiencing homelessness**
- **Adequate housing supply for all Skagit County citizens that offers ample options in both homeownership and rentals**
- **Overall increase in affordable housing that specifically serves low- to moderate-income households**
- **Adequate workforce to meet the needs of planned interventions**
- **Adequate funding to support long-term operations and services for planned interventions.**

### Action Timeline Measure Responsible Party

<table>
<thead>
<tr>
<th>ACTION</th>
<th>TIMELINE</th>
<th>MEASURE</th>
<th>RESPONSIBLE PARTY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diverson: Divert people in short-term crises from entering homeless housing system</td>
<td>Ongoing</td>
<td>Contracts established; diversion funds used; contract performance measures met</td>
<td>Skagit County Public Health; Community Action of Skagit County; other grantees as awarded</td>
</tr>
<tr>
<td>Interim Housing: Provide temporary housing to people seeking permanent, stable housing</td>
<td>Ongoing</td>
<td>Contracts established; contract performance measures met</td>
<td>Skagit County Public Health; Community Action of Skagit County; Anacortes Family Center; Skagit DVSAS; Housing Authority; NWYS; YMCA Oasis other grantees as awarded</td>
</tr>
<tr>
<td>Rental Assistance &amp; Case Management: Provide rental support and ongoing case management</td>
<td>Ongoing</td>
<td>Contracts established; contract performance measures met</td>
<td>Skagit County Public Health; Community Action of Skagit County; Compass Health; Samish Indian Nation; other grantees as awarded</td>
</tr>
<tr>
<td>PSH: Provide scattered site long-term rental support and ongoing case management for chronically homeless households</td>
<td>Ongoing</td>
<td>Contracts established; contract performance measures met</td>
<td>Skagit County Public Health; Community Action of Skagit County; other grantees as awarded</td>
</tr>
<tr>
<td>Identify temporary winter shelter project(s)</td>
<td>2020</td>
<td>Contract(s) established</td>
<td>Skagit County Public Health</td>
</tr>
<tr>
<td>Establish a single-site permanent supportive housing project for people who are homeless and have a disability</td>
<td>2021</td>
<td>Up to 70 units established and filled through CE; increase in households served in FY 2021-2022</td>
<td>Skagit County Public Health; Catholic Housing Services; CE as facilitated by Community Action</td>
</tr>
<tr>
<td>Maintain homeless housing service contracts that meet performance metrics and compliance</td>
<td>Ongoing</td>
<td>Compliance with CE and contract requirements; contracts established and maintained</td>
<td>Skagit County Public Health; homeless housing grantees</td>
</tr>
<tr>
<td>Support development of new affordable housing projects that serve homeless households</td>
<td>Ongoing</td>
<td>Compliance with county-wide affordable housing initiatives; provide funding to help support development of 20 new units per year for 5 years</td>
<td>Skagit County Public Health</td>
</tr>
<tr>
<td>Identify and support a year-round emergency shelter project</td>
<td>2025</td>
<td>Contract(s) established</td>
<td>Skagit County Public Health; community partners</td>
</tr>
<tr>
<td>Establish Community Court</td>
<td>2025</td>
<td>Grant funding secured; contract(s) established</td>
<td>Skagit County; Cities; Municipal Courts</td>
</tr>
</tbody>
</table>
OBJECTIVE 4

Project the impact of the fully implemented local plan on the number of households housed and the number of households left unsheltered, assuming existing resources and state policies.

In assessing projections of the homeless crisis response system, Skagit County utilized Commerce's Modeling Tool. (Housing Plan Projections can be found at www.skagitcounty.net/Departments/HumanServices/Housingmain.htm.) This tool uses system performance and Point in Time Count data to measure the costs and success rates of Emergency Shelter, Transitional Housing and Permanent Supportive Housing outcomes by county. These projections were assessed by the Skagit Homeless Housing Plan task force in conjunction with county report card data19.

The data input into the modeling tool for Skagit County is limited, as the only confirmed changes applicable at this point include:

- Additional PSH capacity through the project with the City of Mount Vernon and Catholic Housing Services. As the project is still in the planning phase, it was recommended by the task force that a conservative estimate of 50 additional units be projected instead of the 70 that are currently anticipated.

- Improved benchmarks for successful exits and returns to homelessness. The task force chose to adopt slightly more conservative benchmarks for exits to permanent housing than Commerce’s recommendations.

- The task force also opted to use county report card data for the baseline performance measures. These rates of exits to permanent housing and returns to homelessness were used to project improved benchmarks.

According to projections, in 2024, Skagit County could see 1,009 households housed through the homeless crisis response system as opposed to 955 households if no system changes are made, and a reduction to 90 individuals left unsheltered at the 2024 Point in Time Count as opposed to 119 if no changes are made. This estimate is made assuming existing resources and state policies and that the homeless crisis response system will meet the benchmarks set forth in this plan. These projections are approximate in nature and account for both inflation and population growth. According to the tool, $160,962 in additional funding is required annually to simply keep pace with current needs and cost inflation, or $862,113 in additional funding over the next five years.

The Skagit County Homeless Housing Plan task force chose to adjust some benchmarks that differ from the Department of Commerce’s recommendations. Instead, projections for program success rates were increased by 15% across each program area from the success rates reported in Skagit County’s report card. This places the new benchmarks below, but in two out of three cases very close to, Commerce’s recommendations. This approach is due to the desire for realistic goals that take into consideration the limitations of Skagit County’s homeless crisis response system given the most extreme housing market and lowest vacancy rate in the state.

In the case of Transitional Housing, for example, Commerce’s benchmark would have required that Skagit County double its current rate of success—a challenge rendered virtually impossible without major additional capacity of affordable, permanent units. While an increase in affordable housing will certainly take place over the next five years, it is not clear that enough capacity will come online at a rate that would double Transitional Living’s effectiveness in that time. Were Skagit County to achieve all benchmarks set forth by Commerce, in 2024, Skagit County would see the same number of households housed and a reduction to 88 individuals left unsheltered at the 2024 Point in Time Count. Additional funding needs are virtually the same in both scenarios.

<table>
<thead>
<tr>
<th></th>
<th>CURRENT RATE</th>
<th>COMMERCE GOAL</th>
<th>ADJUSTED GOAL</th>
<th>CURRENT RATE</th>
<th>GOAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>ES: Rate of exits to permanent housing</td>
<td>32%</td>
<td>50%</td>
<td>47%</td>
<td>13%</td>
<td>10%</td>
</tr>
<tr>
<td>TH: Rate of exits to permanent housing</td>
<td>40%</td>
<td>80%</td>
<td>55%</td>
<td>7%</td>
<td>5%</td>
</tr>
<tr>
<td>RRH: Rate of exits to permanent housing</td>
<td>61%</td>
<td>80%</td>
<td>76%</td>
<td>13%</td>
<td>5%</td>
</tr>
<tr>
<td>RRH: Rate of returns to homelessness</td>
<td>47%</td>
<td>55%</td>
<td>76%</td>
<td>13%</td>
<td>5%</td>
</tr>
</tbody>
</table>

19 Source: Skagit County Report Card, Dept. of Commerce.
OBJECTIVE 5

Address racial disparities among people experiencing homelessness.

In assessment of Skagit County's racial disparities among people experiencing homelessness, the following data was utilized:

- HMIS data for who sought and qualified for services in Skagit County in 2018
- Commerce’s Racial Equity tool—this tool draws on Point in Time Count and American Community Survey data
- Census projection data for Skagit County

It appears from the collective data that a few racial and ethnic groups experience homelessness as a disproportionate rate. This conclusion is drawn from comparing rates of racial and ethnic groups accessing homeless services and counted from Point in Time Counts to overall population rates of these same groups in Skagit County. Overrepresented groups include Native American/Alaska Native, African American, multi-racial and Hispanic/Latino residents. There is a general underrepresentation by residents who identify as white/Caucasian, Asian or Native Hawaiian/Pacific Islander. While some over- and under-representation is slight, in several cases it appears to be more significant.

**HMIS Data:**

Representation of racial and ethnic identities among those who sought and qualified for homeless services in 2018 is relatively in line with general population demographics. However, there are slight overrepresentations for African Americans with no children, Native American/Alaska Native families with children, and overall underrepresentation by the white/Caucasian community. The latter is especially true for white/Caucasian families with children. There is a significant disparity for Hispanic/Latino families with children in the data; while the overall Hispanic/Latino community makes up just 18.7% of the county’s population, it represents 40% of the families with children who sought and qualified for services last year.

**HMIS - RACE**

<table>
<thead>
<tr>
<th>Population (Census)</th>
<th>90%*</th>
<th>3% 3%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall HMIS</td>
<td>68%</td>
<td>3% 5% 4% 19%</td>
</tr>
<tr>
<td>Households without children</td>
<td>76%</td>
<td>6% 4% 4% 10%</td>
</tr>
<tr>
<td>Households with children</td>
<td>64%</td>
<td>5% 9% 24%</td>
</tr>
</tbody>
</table>

- White/Caucasian
- Black/African American
- Native American/Alaskan
- Asian
- Native Hawaiian/Pacific Islander
- Multiracial
- Unknown/Refused

**HMIS - ETHNICITY**

<table>
<thead>
<tr>
<th>Population (Census)</th>
<th>19%</th>
<th>74%</th>
<th>7%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall HMIS</td>
<td>31%</td>
<td>65%</td>
<td>4%</td>
</tr>
<tr>
<td>Households without children</td>
<td>17%</td>
<td>81%</td>
<td>2%</td>
</tr>
<tr>
<td>Households with children</td>
<td>40%</td>
<td>54%</td>
<td>6%</td>
</tr>
</tbody>
</table>

- Hispanic/Latino
- Non-Hispanic/Latino
- Unknown/Refused

* Includes people who identify as white and Hispanic/Latino. The white non-Hispanic/Latino population is 74%, as noted in the second table

** Source: United States Census Data for Skagit County.**
Commerce’s Racial Equity Analysis Tool:
When assessing Skagit County’s data reported in the Racial Equity Analysis Tool by the Department of Commerce, it is clear that almost all communities of color are overrepresented in some way. The most significant overrepresentation can be seen by our indigenous community; while Native Americans in Skagit County make up just 3% of the overall population, they appear at triple that rate or more in almost every single category of poverty and homelessness (unsheltered vs. sheltered homelessness) in PIT counts. The most shocking disparity is seen in unsheltered homeless families with children, where Native Americans make up 28% of that population.

This same trend is reflected in youth and veteran-specific data with some exceptions, although Skagit County’s Point in Time Count data is limited for these subpopulations. The most extreme disproportionality is seen by Hispanic/Latino youth, who represent 29%
of all youth experiencing homelessness and 47% of youth experiencing homelessness in families with children. Interestingly, unsheltered homelessness in both of the aforementioned categories are 100% non-Hispanic/Latino. The same is true for unsheltered homelessness among veterans. While it is unclear what the specific reasons are for this trend, it is possible that services specifically for migrant farm workers, such as the Housing Authority's motel voucher program, greatly contribute.

Skagit County is generally less diverse in its racial makeup compared to other counties and the state overall. A lack of racial diversity is especially evident in rural parts of the county, with many communities of color being concentrated in cities such as Mount Vernon, Burlington and Sedro-Woolley. Despite this fact, Skagit County's population is steadily becoming more diverse overall. Residents who identify as two or more races, or a race other than white alone, have grown by more than 10 percentage points since 2000. Residents who identify as Hispanic or Latino grew by almost 7 percentage points in the same timeframe21.

The conditions that contribute to overall inequities in Skagit County's system mirror those across the state and nation: Long histories of oppression followed by decades of housing segregation and income inequality have set communities of color far behind their white/Caucasian counterparts in gaining and passing along wealth, especially in housing. As more nuanced discourse about race and ethnicity hopefully evolves at the federal, state and local levels, Skagit County will continue to assess its system disparities and respond accordingly.

Most minority groups in Skagit County experience homelessness at higher rates than whites/Caucasians, and therefore make up a disproportionate share of the homeless population. This is particularly evident in the Native American population. One attempt to address this disparity is a partnership with Samish Indian Nation to serve eligible Native Americans/Alaskan Natives households with emergency assistance, homelessness prevention assistance, and relocation and stabilization services. It is a hope that newer programs like these will help address some of the disparity identified in Skagit County's homeless services system. The work of the Homeless Housing Plan has also renewed conversations regarding homelessness between the County and local tribes. Skagit County will continue to collaborate with tribal leaders on service delivery and program development.

### NECESSARY CONDITIONS TO ACHIEVE OBJECTIVE

**Regular assessment of disparities within the homeless services system to track trends, changes and improvement**

**Strong collaboration across county, cities, towns, tribes and service providers to address homeless crisis response system’s racial and ethnic disparities**

**Inclusion of people with lived experience in homelessness AND members of the communities experiencing disparities at every level of system improvement**

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21 Source: United States Census Data for Skagit County.
CONCLUSION

As an inherently complex issue, homelessness requires a complex approach to its solutions. As outlined by this plan, many conditions are necessary to ensure homelessness is a brief, rare and one-time experience: People experiencing homelessness must be quickly identified, engaged into services, and those services must coordinate appropriately.

1. People must be prioritized so the greatest needs in our community are met.
2. The homeless crisis response system must operate effectively and efficiently to swiftly move people from homelessness into stable, permanent housing.
3. We must strive to scale up our system to meet the full needs of our neighbors experiencing homelessness.
4. The homeless crisis response system must equitably deliver services and work to address any disparities that do exist.

The proposed actions of this plan are ambitious and will require a high level of commitment, coordination and partnership. Skagit County values all of its existing partnerships and excitedly looks to the future for new and improved collaborations. Beginning in the first quarter of 2020, the County and its partners will begin to implement the new strategies laid out in this plan. Many ongoing strategies are already being implemented. The County will regularly update the Homeless Housing plan as actions are taken, objectives are met and inevitable changes arise.

The County is committed to facilitating an annual review with the Homeless Housing Plan task force to check on its progress and make adjustments as appropriate. These task force meetings will provide a place to report on progress, identify new or continuing challenges and refine strategies. As implementation of this plan occurs over the next five years, additional stakeholders will monitor progress on a regular basis to assess impact, address unanticipated barriers and scale up strategies that are working well. This is an ongoing expectation of the County, service providers and other stakeholders working diligently within the homeless crisis response system every day.

It is clear that government support alone will not solve the challenges homelessness presents. Nor will service providers, volunteer groups and concerned citizens be able to meet the immense need at the current rate of capacity and funding. The reality is that homeless housing dollars can only go so far, and much more capacity is needed at every level of the system. Skagit County leaders and constituents must continue to think creatively and collaborate across every system if there is any hope to adequately address homelessness. The constraints of the homeless crisis response system mirror those in other integral systems, such as behavioral health. As long as these related systems are under-resourced and underfunded, the challenges of homelessness will have to be addressed through immense private, public and community-based partnerships. Without each of these stakeholders consciously at the table to collaborate, homelessness will prevail. With everyone at the table, Skagit County can hope to realize a vision of no person left living outside.
SYSTEM GAPS & OPPORTUNITIES

The following suggestions are not meant to represent a comprehensive list of all gaps in the homeless crisis response system. Rather, this list offers several critical, auxiliary needs that, if properly resourced, would greatly impact the effectiveness of the overall system and the health and well-being of people experiencing homelessness and housing instability.

**Transportation:** There is a significant lack of transportation options for people without access to a personal vehicle in Skagit County. Skagit Transit lines are a great, but limited, resource, especially for residents traveling to and from rural areas of the county. Agencies that provide housing and homeless services are frequently unable to afford vehicles to assist with these challenges due to the high upfront cost of purchase and ongoing costs of maintenance and insurance. Some outreach programs have the capacity to offer transportation, but even that is severely limited when programs consist of just one paid staff member and limited operational hours. Transportation is an immense need in Skagit County that could be addressed by an independent volunteer group, faith-based organization, agency or business dedicated to such a service.

**Childcare:** Free or low-cost childcare is a scarce resource in Skagit County. The few free or reduced-cost options that do exist frequently see challenges in capacity. Childcare is a vital resource for all families with children, but especially for low- to moderate-income households who may be struggling with additional barriers beyond cost and program availability. Housing providers in Skagit County report that some homeless families are doubling up in an effort to provide childcare for each other, but this adds challenges in finding adequate housing when the household size doubles or even triples. Some households are as large as 10 adults and children. A consistent, free or low-cost childcare option dedicated to homeless or low- to moderate-income families would greatly affect the success of these families in finding stability. This resource could be addressed through partnerships between existing childcare providers, an independent volunteer group, agency or business dedicated to such a service.

**Medical and behavioral health services:** Regular health care becomes especially difficult to access without a stable living environment. Many people experiencing homelessness and housing instability are unable to address minor health challenges due to a lack of insurance or finances until the health issues become emergent or life-threatening. Increased and mobile capacity to deliver every kind of health care—mental health, vaccinations, medication management, reproductive health, etc.—is needed in Skagit County. This need could be addressed through collaboration between Public Health, outreach programs and medical services in the community.

**Day services/drop-in centers:** Drop-in service centers that offer basic human dignities, such as restroom, shower, laundry and storage access for people experiencing homelessness are virtually nonexistent in Skagit County. While the Skagit County REACH Center and other public spaces offer some relief, these locations operate primarily for other purposes and are limited by location and hours. Ideally, drop-in centers would be coupled with overnight shelter to provide a continuum of care rather than just another service limited by operational hours. Public service officials, in particular, cite a need for more resources during evenings and weekends. A fixed drop-in location also provides opportunity for outreach and case management—these are prime locations to safely identify and engage people into services. A daytime drop-in center, much like a night-by-night
shelter, could be established through a partnership between the County and a local agency to create a stand-alone program. Alternatively, the County could partner with an existing organization that has access to building space. Additional services, such as laundry, storage or showers, bring along additional financial and staff capacity needs. Both an adequate location and significant funding is needed to realize a drop-in center location.

Community Court: Over the last several years, Community Court has been discussed between local government and the criminal justice system in Skagit County. Community Court is a collaborative system between court and social service professionals that allows low-barrier access to services and aims to disrupt long-term criminal justice involvement for people who have committed crimes. Strong models exist in Spokane and Olympia, both of which Skagit County leaders have evaluated with an interest in implementing such a system in our community. While the first attempt at acquiring grant funding was not awarded, renewed talks began in 2019. Additional, sustainable funding is required to make Community Court viable, as is strong collaboration between local courts, service providers and cities.

Emergency Night-by-Night Shelter: As noted earlier, a low-barrier nightly shelter would greatly impact the safety and dignity of people experiencing homelessness in our community. Temporary relief for a small portion of the homeless population is available for four months during the winter, but these programs lack sufficient capacity to meet the need. A permanent shelter would reduce the number of households who are unprotected during the remaining eight months of the year. An emergency shelter could be established through a partnership between the County and a local agency to create a standalone shelter program. Alternatively, the County could partner with an organization with access to building space, as it did with the Mount Vernon Seventh-day Adventist Church, to establish temporary shelter outside of the winter months. Both an adequate location and significant funding is needed to realize any such project.

Permanent Supportive Housing: As noted earlier, PSH projects are one of the most effective and beneficial services for the most vulnerable people experiencing homelessness in our community. While it can take many shapes and sizes, PSH is most successful when service providers, government and community stakeholders collaborate to establish a permanent site.

INTERESTED IN LEARNING MORE ABOUT THE SYSTEM GAPS AND OPPORTUNITIES IN SKAGIT COUNTY?

WANT TO DISCUSS OTHER PARTNERSHIPS RELATED TO HOUSING AND HOMELESSNESS?

Contact Skagit County Public Health:
700 South 2nd Street, Rm. 301
Mount Vernon, WA 98273
(360) 416-1500
APPENDIX A

Recommendations to Washington State and the Department of Commerce

The issue of the homeless is intertwined with broad social and economic problems that require multifaceted, long-term approaches for resolution. Although the scope of this report is limited and the County’s resources and ability to deal with the root causes of homelessness are inadequate, we ask that those who seek solutions to the homelessness problem take into consideration recommendations to the state in the following areas:

**State-facilitated technical assistance and training:** Skagit County has greatly appreciated opportunities to learn from other like-sized communities around the state. However, due to the small size and limited capacity of the community and its homelessness and housing stakeholders, these learning opportunities have been most successful when facilitated by Commerce. Stakeholders in our community have expressed specific interest in:

- Annual regional diversion training that includes neighboring communities (such as Snohomish, Whatcom and Island counties)
- Examples shared by Commerce of Coordinated Entry assessment and prioritization tools that are working well, either in the nation or the state
- Other examples shared by Commerce of best practice models and/or innovative programs around the state
- Funding models for low-barrier emergency drop-in shelters; this particular model is of interest to Skagit County as local leadership looks to find a way to establish such a program where none has previously existed

**Refinements, additions, or replacements for existing homeless system performance measures and benchmarks:** Skagit County service providers are struggling with how to improve their benchmarks given the worst vacancy rate in the state. With that in mind, and as reflected in this plan, the Homeless Housing Plan task force adopted a percentage increase to benchmarks rather than adopting the state’s blanket recommendations for the entire state. Instead of taking this approach to establishing benchmarks for the entire state, perhaps Commerce could allow flexibility for communities to consider their local conditions. This may set up small, strained communities like Skagit County for better success when assessing system performance.

**Increase in state behavioral health services investment and improved systems of collaboration:** The primary need with regard to behavioral health services in Skagit County is more capacity overall—in crisis stabilization centers, outreach services, detox beds, treatment options, and stable, sober housing for people exiting treatment. Service providers report that even when they are able to engage people experiencing homelessness into behavioral health services, there is often nowhere for them to go once they stabilize within a temporary setting, such as an emergency room, detox or treatment facility. More specific challenges and needs in Skagit County include:

- Office-based versus community-based services: Almost all behavioral health services in Skagit County require clients to set an appointment in the distant future and go to an office setting to receive services. This sets up most people experiencing homelessness for failure as they are struggling to meet their most basic needs of food, shelter and transportation. Offering more pop-up service opportunities or services delivered through outreach would greatly mitigate these issues.
- Service providers report a desire for clearer lines of communication with Managed Care organizations so they know whom to call in order to coordinate services.
- Current outreach and housing case management services do not have the behavioral health expertise to navigate the system and work with many of the most vulnerable people in our community. Further partnership, either through training or dual-service delivery, is needed from behavioral health organizations.
• More Foundational Community Support Housing and Employment providers are needed in Skagit County. Agencies are, understandably, in need of guaranteed reimbursement, additional encouragement and technical assistance before hiring for these new and unfamiliar services. State technical assistance and education around this topic may further engage providers.

• A similar need can be seen in Skagit County for technical assistance and education around Substance Use Disorder peers, especially in recruitment and training.

Increased support for senior citizens and people with disabilities or significant medical challenges who are also experiencing homelessness: Skagit County homelessness and housing providers are seeing an increase in senior citizens and people with major medical barriers who are seeking services. At the time of this report, the Skagit County Housing Interest Pool included 30 literally homeless (sleeping outside or in a place not meant for human habitation) individuals over the age of 60 who have Social Security or some other type of income but cannot afford housing. Many of these households are not familiar with homelessness and housing services. If the state is able to help facilitate strong collaboration with entities such as the Department of Social & Health Services (DSHS), perhaps local governments would be able to better bring local medical and housing services to the table. Absent substantial increases in income supplement programs, the State should provide adequate funding for medical respite shelters, permanent supportive housing, and other homeless and supportive services to care for this extremely vulnerable and aging population.

Affordable housing capacity building for permanent supportive housing: Many rural communities lack experienced affordable housing developers and are thus competing for the attention of a few statewide developers and operators, particularly for permanent supportive housing projects. For example, after making a services award, Skagit County had to wait two Housing Trust Fund/Low-Income Housing Tax Credit (LIHTC) annual funding cycles until an experienced developer had an opening in its pipeline. The State should ensure adequate permanent supportive housing development capacity statewide by providing technical assistance to local governments and developers. If local agencies are unavailable, statewide developers should be allowed to access more Trust Fund funding per biennium when serving rural communities.

State-level planning for affordable housing: The State has delegated partial oversight of the homeless crisis response system to counties. Counties are not responsible for affordable housing planning or provision, yet the lack thereof significantly impacts the homeless crisis response system. Although the State does make capital investments in affordable housing and provides some resources related to Growth Management Act (GMA) implementation, the State has not taken a leadership role on affordable housing planning. The State should create an affordable housing production plan that would address the scale and magnitude of the housing gap in Washington. Until the State works with local governments to adequately plan for and fund affordable housing production, it is unlikely communities will see significant reductions in homelessness.

Bring affordable housing and homeless services efforts to scale: Skagit County appreciates the state investments and funding authorizations that have been made through the Housing Trust Fund, Consolidated Homeless Grant/document recording program, SHB 1406, Medicaid 1115 waiver and other important programs. Unfortunately, the resources are not adequate to meet increasing needs. This leaves the elderly, veterans, children and people with disabilities languishing on the street and the public perception that homeless crisis response services do not work.
For any significant reduction in homelessness to occur, the State must make additional investments in affordable housing and homeless services including:

- Capital funding for affordable housing
- Operating and services funding for permanent supportive housing and other housing serving extremely low-income populations
- Capital funding for the construction, rehabilitation and acquisition of emergency temporary shelters (e.g. trailers, large tents) and long-standing shelter facilities (e.g. permanent buildings)
- Operating and service funding for shelter facilities
- Rapid Re-Housing, long-term rental assistance and case management services
- Street outreach and other crisis intervention services

**Funding and planning support for homeless emergency response services:** Cities and towns are on the front lines of homelessness, yet local communities do not have resources to pay for humanitarian interventions. In any emergency response program, proper planning would ensure adequate access to food, storage, shelter, clean clothing, showers, toilets etc. Yet, there are no State or local response resources to meet these needs. The State should share this responsibility and burden with local government until it can adequately address the crisis of homelessness through longer-term solutions.

**Changes to handling of criminal background within housing:** A significant population of those entering the homeless crisis response system in Skagit County is people with a history of involvement with the criminal justice system. Service providers report that many families stall in the system when they are unable to find housing due to rejection based on their background checks. While it is understandable that mindfulness must be given to certain convictions and how recently they appear on someone’s background, there is frequently a blanket discrimination that is applied by housing companies and landlords to many individuals for virtually any criminal history from any point in time, no matter how significant the charge. Many people, especially those convicted of violent or predatory crimes, are practically assigned to homelessness once exiting incarceration due to such significant limitations on their housing access. It is inhumane to churn people with criminal history out from incarceration just to set them up for re-entry when they are unable to find housing. Providers who work with these families and individuals would greatly appreciate state support in the following:

- Implementing changes to fair housing practices that protect individuals with minor criminal histories and/or distant criminal histories from the time of housing application (such as “Ban the Box” initiatives)
- Additional paths to expunging criminal records that do not require significant financial investment and incorporate demonstrated community re-integration
- Landlord outreach and community education initiatives that reduce stigma of people with criminal backgrounds
The format of the community forums and public survey were based off the objectives established by Commerce’s Local Plan Guidelines. A secondary educator survey was created with targeted questions for teachers in K-12 settings. The public survey was released in both English and Spanish. Community forums were facilitated by Side Note Consult with support from Skagit County Public Health and Homeless Housing Plan task force members.

Public Survey: The following is a summary of the data collected from the public survey. The public survey was completed by almost 500 respondents with strong representation from every city and town in Skagit County relative to population totals. The following information is by no means comprehensive, but serves to present the general themes and topics the community voiced through the surveys.

Which populations do you see as needing the most support for housing and homeless services? Respondents chose up to 3 priorities.
1. People with mental illness and/or substance use disorders (61%)
2. Families with children (57%)
3. People with disabilities (41%)
4. People fleeing domestic violence (39%)
5. Seniors (32%)
6. Single adults (20%)
7. Youth (18-25) (18%)
8. Other (9%)

Other: Included All of the above, Veterans, LGBTQ, people who need short-term help and are not chronically homeless, and people with criminal histories.

How might we better inform people of available resources in Skagit County?
Top answers: Outreach; written information in public spaces; social media campaigns,

Quotes: “One of the problems is perceived safety and theft issues. So that needs to be addressed, whether is it a perception or real to the homeless community.” “People are informed about resources. There just aren’t enough resources (assistance or housing).”

How can we better engage the broader community on homelessness issues?
Top answers: Education (e.g. forums, newsletters, media); specialized trainings in schools or with businesses like the Poverty Simulation; community events to engage volunteers; involve people with experience in homelessness/use personal stories
Quote: “Educate! So many people have the ‘Not in my backyard’ mentality. There is so much more than meets the eye around homelessness in our county.”

What do individual volunteers, groups and faith networks need to get involved with addressing homelessness and housing within their communities?
Top answers: Leadership/centralization of planned, collaborative effort; training and education; funding for services or grants
Quote: “A true understanding of the population that needs to be served and compassion for the challenges they face. Some guidance or introduction to best practices.”

What do you see as the most important resource for addressing homelessness that is not currently available?
Top answers: More affordable/subsidized housing; supportive/wraparound services (like mental health, chemical dependency, legal and vocational support); emergency shelter or 24/7 shelter

What do you see as the most important issue for the homeless housing plan to address?
Top answers: Subsidized housing/barriers to affordable housing; drugs and mental health issues; shelters and crisis bed access; supportive services; creative solutions (like RVs, tiny homes, etc.)
**APPENDIX B**

Summary of feedback from the public survey and community forums

**Community Forums:** The following tables are summaries of the top answers and discussion topics generated from four community forums. Some objectives vary in the type of information that is summarized due to the specific questions affiliated with each objective. This is not a comprehensive list of every item discussed, but a summary of the major points discussed by attendees.

**Objective 1:** Quickly identify and engage all people experiencing homelessness under the state definition of homelessness, and all unaccompanied youth under any federal definition of homelessness, through outreach and coordination between every system that encounters people experiencing homelessness.

<table>
<thead>
<tr>
<th>NEEDED RESOURCES</th>
<th>ACTIVITIES</th>
<th>CONSIDERATIONS</th>
<th>BARRIERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dedicated outreach staff and/or embedded social worker with sheriff/jail</td>
<td>Storytelling/stigma reduction to build empathy and interest in supporting issue</td>
<td>For people experiencing homelessness, word of mouth is key</td>
<td>Funding</td>
</tr>
<tr>
<td>Mobile showers, laundry, sanitation services</td>
<td>Dispense information through schools</td>
<td>Must meet people where they are at, physically and emotionally</td>
<td>Staff capacity to conduct outreach</td>
</tr>
<tr>
<td>Drop-in centers/day centers</td>
<td>Regular trainings with public services</td>
<td>Outreach must incorporate mental health knowledge</td>
<td>Stigma for people accessing services toward service providers/government</td>
</tr>
<tr>
<td></td>
<td>Invest in 211 or other hotline service to make it more effective</td>
<td></td>
<td>Lack of public knowledge of existing services/resources</td>
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</tbody>
</table>

**Objective 2:** Prioritize housing for people with the greatest need.

<table>
<thead>
<tr>
<th>PRIORITIES</th>
<th>ACTIVITIES</th>
<th>CONSIDERATIONS</th>
<th>BARRIERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>People with substance use disorders or mental health disorders</td>
<td>Diversion (helping people at start or before they become homeless)</td>
<td>Apply assistance according to group or population type</td>
<td>Limits to state and local funding</td>
</tr>
<tr>
<td>Families with children</td>
<td>Prevention</td>
<td>Need more treatment options overall</td>
<td>Seniors being priced out of senior-specific housing</td>
</tr>
<tr>
<td>Children/youth</td>
<td>Outreach to existing senior housing resources</td>
<td></td>
<td></td>
</tr>
<tr>
<td>People with disabilities</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Seniors</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Veterans</td>
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<tr>
<td>People fleeing domestic violence</td>
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</tbody>
</table>
### Objective 3: Operate an effective and efficient homeless crisis response system that swiftly moves people into stable permanent housing.

<table>
<thead>
<tr>
<th>NEEDED RESOURCES</th>
<th>ACTIVITIES</th>
<th>CONSIDERATIONS</th>
<th>BARRIERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low-barrier, 24/7 shelter</td>
<td>Storytelling/stigma reduction to build empathy and interest in supporting issue</td>
<td>Children should be prioritized due to worse impacts of trauma</td>
<td>Lack of public knowledge of how to support efforts of system</td>
</tr>
<tr>
<td>East county shelter</td>
<td>Rental assistance/prevention</td>
<td>Community can only do so much, but needs to know, “What can we do now?”</td>
<td>Lack of employment opportunities in East County make building resources there harder</td>
</tr>
<tr>
<td>Small, single-occupancy housing</td>
<td>Providing basic necessities first</td>
<td>Fear/stigma of homelessness drives other community members’ behaviors</td>
<td></td>
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<tr>
<td>Mentorship programs for youth and adults</td>
<td>Using vacant spaces/buildings</td>
<td></td>
<td></td>
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<tr>
<td>Supportive transitional housing (esp. for youth)</td>
<td>Strengthen/better utilize 211 or other hotline</td>
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</tbody>
</table>

### Objective 5: Address racial disparities among people experiencing homelessness.

<table>
<thead>
<tr>
<th>CONDITIONS</th>
<th>CONSIDERATIONS</th>
<th>IDEAS</th>
<th>BARRIERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>History of oppression, prejudice, othering, bias, stereotypes</td>
<td>Intersectionality (how other identities compound/create barriers/complicate service delivery (i.e. LGBTQ, homeless, gender, etc.)</td>
<td>Better coordination with tribes/dedicated time and space for those conversations</td>
<td>Staff and funding capacity for activities</td>
</tr>
<tr>
<td>Minority groups starting from more disadvantaged places to begin with than people with more privilege, wealth, etc.</td>
<td>People need varying levels of support, must give what is needed to get to same place (equity vs. equality)</td>
<td>People experiencing disparities must be part of solutions</td>
<td>Unconscious (or conscious) bias masked as other things</td>
</tr>
<tr>
<td>Cultural differences/views on family</td>
<td>American cultural changes contributing to move from multifamily to single</td>
<td>Raise awareness/educate on personal/implicit bias</td>
<td>Perception from white clients that they have less access to services than people of minority groups and/or with disabilities, mental health issues, or drug use history</td>
</tr>
</tbody>
</table>
Contact:
Skagit County Public Health
700 South 2nd Street, Rm. 301
Mount Vernon, WA 98273
(360) 416-1500

Plan authored by Side Note Consult, LLC