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I. EXECUTIVE SUMMARY

The San Mateo County Executive's Office (CEO) engaged Focus Strategies to conduct a comprehensive evaluation of San Mateo County's (the County) Emergency Financial Assistance (EFA) program. This evaluation is part of the CEO's efforts to evaluate Measure K funded initiatives to ensure transparency regarding the use of public funds. EFA is a program that uses a variety of resources, including those from Measure K, to provide financial assistance for back rent, move-in costs, and other expenses to low-income households at risk of losing their housing and to households (both homeless and housed) who want to secure new housing. One intended outcome of this program is to prevent individuals and families from becoming homeless.

The EFA program provides a rapid infusion of resources to a household that is experiencing a temporary crisis that threatens their housing stability. EFA is used to help cover an unexpected and immediate financial need for households that demonstrate they will have the ability to sustain housing after the temporary assistance is provided. EFA can be paired with case management and access to other services available at Core Service Agencies that implement the program.

The goal of this evaluation was to assess the impact of the EFA program on participant housing stability, equity in application and assistance rates, and the efficacy of processes and policies used to identify and provide assistance to eligible households. The evaluation findings were used to generate a series of recommendations for improvements to the program as currently designed, as well as suggestions the County can consider if they opt to adjust the program with an eye toward greater targeting to those most likely to experience homelessness.

Focus Strategies gathered information from program documents, interviews and focus groups with County and provider staff, interviews with program participants, surveys of participants and landlords, and data from the County's database (Clarity). The information from these sources was reviewed and analyzed to develop the findings and recommendations in this report.

Key Findings and Recommendations

During the two-year evaluation period, the EFA program provided assistance to more than 2,000 unique households. Nearly half (47%) of the recipients were families, over 17% were seniors aged 60 and above, and the majority (51%) had an annual household income below

$30,000. Of those households helped by the program, 96% did not subsequently enter San Mateo County's homelessness response system.

Throughout the evaluation, Focus Strategies heard a commitment from County and provider staff to serve people at risk of and experiencing homelessness. Stakeholders highlighted the emphasis on collaboration, including the role of the program's fiscal agent as a critical strength of the program. Participants expressed appreciation for the program, and many noted the program helped them maintain their housing and reduce their financial related stress.

The findings and recommendations of this evaluation are meant to further understand the implementation and impact of EFA and provide options for program adjustments. The findings and recommendations are categorized into five themes.

A. The current EFA program includes several strengths that should be preserved when considering any changes to programming.

While there are opportunities for increased standardization, tracking, and, if desired by the County, targeting of EFA programming, it is important that the program maintains the strengths identified through this evaluation. Any updates to the program should:

1. Ensure that services are available across the County and continue capitalizing on the existing Core network services.

2. Maintain the ability of providers to combine multiple funding sources to meet applicants' needs.

3. Continue to work with Cores to leverage private funding that helps expand the program's reach and more flexibly serve people ineligible for more restrictive funding sources.

4. Preserve the strong collaboration among Cores, and the role that Samaritan House plays as the fiscal agent of the program.

B. EFA efficiency and effectiveness could be improved by further standardizing practices and requirements.

EFA has standardized a common application and eligibility standards based on applicants' ability to demonstrate their need for assistance and ability to sustain housing after the assistance. However, there are variations in prescreening and eligibility determination

practices across providers. These variations impact whether households seeking assistance apply to the program and whether they receive assistance, depending on how staff interpret a household's circumstances. These variations limit the County's ability to understand the total community need and may result in inequities regarding which households ultimately receive assistance. Additionally, stakeholders and participants identified barriers to the program from some documentation required for public funding sources, especially with assistance limits and serving potential participants living in doubled up situations or who receive cash income.

To increase the consistency and efficiency of the program, the County could:

1. Establish program standards and consistent guidelines across all aspects of EFA, including expectations for consistent pre-screening, eligibility determination, and communication practices.

2. Explore options to reduce documentation requirements where possible or introduce greater flexibility to minimize barriers for households seeking assistance.

3. Increase the amount of funding available per household within each two-year period to ensure support is adequate to prevent housing loss and keeps up with the high rental costs in the community.

C. EFA could increase impact by strengthening coordination with other parts of the homelessness response system.

In addition to supporting households experiencing an unexpected housing crisis, EFA is also designed to serve people currently experiencing homelessness or otherwise needing to move. The program does this by providing move-in assistance for households that have identified a place to live and have a plan for sustaining housing after move-in. However, this function of the program is not understood consistently or integrated across providers within the system. Coordination between Core agencies and shelters varies by provider. While some have strong working relationships and referral processes for people experiencing homelessness, others reported less frequent or systematic coordination. Additionally, there is a gap between EFA and the County's Diversion services, which offers similar support to households experiencing homelessness to quickly identify alternative housing. However, people who enter shelters lose access to Diversion services and must establish a new case management relationship and application process to access EFA.

Strategies to better integrate these two approaches can be further explored in the upcoming redesign process planned for the Coordinated Entry system. Potential strategies include:

1. Consider dedicating funds specifically to move-in assistance for rapid exit strategies for people in shelter or other temporary settings.

2. Explore ways to better coordinate or integrate EFA with Diversion so that households experience a seamless continuum of problem-solving services.

D. Enhanced data collection can help better understand EFA's performance and impact.

The County has been working with providers to improve data collection on EFA participants, particularly for those who applied but were not assisted. These efforts have resulted in improved data quality, though the data does not yet comprehensively capture all such households. In addition, data on key risk factors commonly used in other communities to identify those most at-risk of homelessness are not systematically collected.

To improve data collection and improve the ability to more fully understand the impact of and population served by the EFA program, the County should:

1. Continue working with providers to standardize data entry processes and ensure that all household data is entered into Clarity, including records for those not receiving assistance and the reasons they were not assisted.

2. Work with providers to collect additional data on household characteristics and risk factors for homelessness.

3. Establish updated performance metrics to enhance monitoring and continuously evaluate the program as new data becomes available.

E. EFA could more effectively prevent homelessness by intentionally targeting support to those most likely to experience it.

While County and provider staff agree that one purpose of the EFA program is to prevent homelessness, there are differences of opinion on the target population for the program. Some view EFA as a homelessness prevention intervention for those most at-risk while others see it as a form of more *upstream* prevention support, provided to any qualifying household experiencing a financial emergency that may impact their housing. Based on analysis of program data, eligibility criteria, and insights from stakeholder engagements, as currently operated, the program provides valuable support to low-income households in crisis. An

influx of immediate support to cover housing costs provides budgetary relief that can relieve pressure on the household in other domains (e.g., meeting expenses, food insecurity).

However, the current program may not be reaching the households most likely to experience homelessness. Rather than assessing applicants' level of risk for homelessness as part of the program's intake process, it relies on eligibility criteria and staff judgment, which appears to reduce the likelihood of higher-risk households receiving assistance. National research indicates that programs similar to this one are unlikely to reach and serve those at highest risk of losing their housing without specific and objective targeting criteria

If the County wishes to serve more households at higher risk of homelessness through EFA, the County could:

1. Implement an assessment of applicants' homelessness risk factors in alignment with the community's priorities.

2. Adjust EFA program eligibility and screening practices to align with the core goal of homelessness prevention and with complementary prevention strategies in the County.

3. Expand outreach activities, tailor communication strategies, and offer more online and other accessible application options to reach and serve households at higher risk.

San Mateo County is currently participating in a planning grant to design and pilot a new homelessness prevention approach in the County, based on evidenced based practices in prevention targeting. Targeted prevention prioritizes resources for those who are most likely to become homeless using an assessment approach that incorporates the highest risk factors and typically provides outreach to populations most likely to experience homelessness. With this new targeted homelessness prevention opportunity, San Mateo may ultimately have multiple prevention resources operating in the community at the same time. As the targeted homelessness prevention pilot is developed, the County should consider its potential relationship with EFA and how to maximize these resources to continue to reach a wide array of potential needs while improving efforts to reduce entries into homelessness.

II. INTRODUCTION

In March 2024, the County Executive's Office (CEO) for the County of San Mateo (the County) engaged Focus Strategies to evaluate the County's Emergency Financial Assistance (EFA) program. The EFA program is, in part, funded by Measure K. Measure K is a countywide half-cent sales tax passed by voters in 2012 and extended in 2016. The funds generated by Measure K support local needs including public safety, health and mental health, youth and education, housing and homelessness, parks and environment, older adults and veteran services, and community services.[1]

This evaluation is one of several third-party evaluations of Measure K funded initiatives commissioned by the County to ensure transparency and accountability in the use of public funds. These evaluations are designed to assess the impact, economy, efficiency, and effectiveness of each program—verifying that taxpayer dollars are being used responsibly and that funded organizations are delivering the community outcomes they committed to achieving. The EFA program evaluation is one of four Measure K funded programs being evaluated by Focus Strategies in 2024 and 2025. Taken together, these evaluations assess several essential components of the County's homelessness response and opportunities to improve them. The other evaluations include:

- A Rapid Rehousing evaluation completed in August 2024, [2]

- An Emergency Shelter System evaluation was completed in August 2025, and

- A Coordinated Entry and Diversion evaluation is expected to be completed in December 2025.

The County states the purpose of EFA is to provide homelessness prevention services and financial assistance to prevent homelessness and support housing stability for San Mateo County residents who are experiencing a housing crisis. The program provides qualifying low-income households with financial assistance for back rent, move-in costs, and other expenses such as utility arrears or car repairs. The evaluation is intended to gain insight into the performance of EFA, examine whether the program's processes and policies align with

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[1] County of San Mateo Human Services Agency, *Measure K Local Funds for Local Needs: Annual Report Fiscal Year 2023-24* (2024). **https://smcmeasurek.org/wp-content/uploads/2025/05/Annual-Report-FY-2023-24.pdf**.
[2] The Rapid Rehousing evaluation was completed for the Center on Homelessness.

research on established best practices for homelessness prevention, and identify opportunities to optimize the use and effectiveness of EFA for households most likely to benefit from the program.

EFA is administered by Core Service Agencies (Cores) located throughout the County with fiscal management provided by Samaritan House.[3] Cores provide a wide range of safety net services to low-income populations, including emergency housing assistance, emergency utility assistance, food, and other basic needs. While the evaluation considered the performance of EFA across Cores, it did not evaluate individual provider performance.

EFA relies on multiple funding sources. In addition to Measure K, the County provides funding through a federal passthrough of Community Services Block Grant (CSBG) dollars. The Measure K and CSBG funded portions of the program are managed by the Center on Homelessness (COH), a division of the County's Human Services Agency (HSA). Additional funding for the program comes from private sources and local funds raised and managed by each Core agency. In practice, all EFA funds are used based on availability, flexibility, and applicant eligibility, and are sometimes combined to meet participant needs. Because this evaluation was commissioned by the CEO, it examined the program as a whole across funding sources, with particular attention to Measure K where applicable.

This final report describes the EFA program, summarizes key findings, and provides recommendations for how the County can improve the implementation and impact of EFA.

III. METHODOLOGY

This evaluation used a mixed-methods approach, drawing on both quantitative and qualitative data. The evaluation assessed the implementation and outcomes from July 2022 to June 2024, a period selected to reflect post-pandemic conditions given the substantial differences in resources and programming during the COVID pandemic. Focus Strategies worked closely with the CEO, COH, and Cores to coordinate stakeholder engagements and identify the most relevant data sources to inform the analysis.

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[3] The Core Service Agencies are Coastside Hope, Daly City Community Services Center, Fair Oaks Community Center, Pacifica Resource Center, Puente de la Costa Sur, Samaritan House, Samaritan House South, and YMCA Community Resource Center. Cores provide a wide range of safety net services to low-income populations, including emergency housing assistance, emergency utility assistance, food, and other basic needs.

Document Review: Focus Strategies completed a thorough review of EFA related documents provided by COH and Cores, including program contracts, performance metrics, quarterly reports, eligibility criteria, procedures, budgets, and implementation tools. The document review was coupled with a review of research and best practices for homeless prevention and emergency rental assistance programs to identify strengths and gaps in policies, practices, and standards.

Stakeholder Feedback: The evaluation was informed by a series of engagements with stakeholders that provided valuable insights, including program applicants, Core, County, and city staff, and a member of the Board of Supervisors. These engagements allowed Focus Strategies to incorporate the perspectives of those most directly involved in administering and supporting program operations, and those that have applied for and received assistance through EFA.

Focus Strategies conducted eight focus groups with Core leadership and staff, conducted five interviews with COH and CEO staff, and facilitated one feedback session with the County's Lived Experience Advisory Group (LEAG).[4] Additionally, Focus Strategies administered surveys to both people who applied to EFA and landlords who received payments on behalf of tenants and conducted interviews with 17 program applicants.

The interviews, surveys, and feedback sessions were held between November 2024 and April 2025. These stakeholder engagements provided rich information about current EFA practices, the experiences of applicants, participants, and landlords, program strengths, and opportunities for improvement.

Quantitative Data: Focus Strategies integrated qualitative analysis with quantitative findings to better understand the performance of EFA. Specifically, Focus Strategies analyzed data from Clarity for all EFA applicants between July 1, 2022, and June 30, 2024. Focus Strategies also analyzed any applicants' utilization of programs addressing homelessness between July 2019 and April 2025. Data collection practices changed during this period to collect more data on applicants who did not receive assistance, which limited the ability to fully assess the program's impact on housing outcomes. Despite these limitations, the descriptive and

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[4] LEAG is an advisory group that was created to ensure that the voices and perspectives of individuals with current and/or past lived experience of homelessness are heard and considered in the decision-making process of County homelessness programs and services.

exploratory analyses conducted for this evaluation provided valuable insights into who accessed the program, the types and amounts of assistance received, and related outcomes. Lastly, the evaluation was also informed by learnings related to EFA operations from Focus Strategies' concurrent evaluations of the Coordinated Entry and Diversion System and Shelter System. **Appendix A** provides more detailed information on the methodology, information sources, and limitations of the data. **Appendix B** summarizes the results of stakeholder surveys and quantitative analyses and **Appendix C** provides a summary of research and best practices related to homelessness prevention programs.

IV. COMMUNITY CONTEXT AND PROGRAM BACKGROUND

A. Overview of San Mateo County At-Risk and Homeless Population

San Mateo County is a California community located between the Pacific Ocean and the San Francisco Bay. The eastern portion of the region, along the Bay, is densely populated, while over half of the county's geography is non-urban land. The County is a high-income community, part of the Silicon Valley, with an area median income of $156,000.[5] The housing market is characterized by high rental costs and low vacancies. In 2025, it was estimated that the average monthly asking rent in the County was $3,463. High rental prices led to 81% of extremely low-income households in the County spending more than half of their income on housing costs.[6]

Ending and preventing homelessness is the County Board of Supervisors' top priority and represents its largest financial commitment of general funds with over $50 million allocated in FY 2024-2025 to support the County's homeless response system. The County Executive Officer appointed the Assistant County Executive Officer to lead this effort and oversee the County's homeless system which spans numerous county departments to effectuate the Board's vision. This focus includes the affordable housing production pipeline, physical and behavioral health programs, prevention and diversion strategies such as emergency financial assistance (including the EFA program) and vocational rehabilitation, and the coordinated

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[5] United States Census Bureau. *QuickFacts: 2024 Population Estimates* (2024). **https://www.census.gov/quickfacts/fact/table/sanmateocountycalifornia,US/PST045224**
[6] California Housing Partnership, *San Mateo 2025 Affordable Housing Needs Report* (2025). **https://chpc.net/wp-content/uploads/2024/05/San-Mateo_Housing_Report-2.pdf**

entry process that connects individuals experiencing homelessness to both interim and permanent housing solutions.

The Center on Homelessness (COH), a division within the Human Services Agency that reports to the Assistant County Executive Officer, contracts for, monitors, and coordinates a system of homelessness services, provided by community-based organizations and other partners. COH manages federal and state grants and is responsible for planning and reporting requirements. COH coordinates with a broad network of internal departments and external partners to address the needs of individuals and families at-risk and experiencing homelessness. While the CEO and COH maintain distinct roles, they work in close collaboration to prevent and end homelessness in the County.

Like many communities across California and the country, the County has seen an increase in homelessness according to the Point-In-Time count of the full population of people experiencing homelessness, locally called the One Day Count.[7] In 2024, the County identified 2,130 people experiencing homelessness, an increase of 18% since 2022.[8]

However, the One Day Count is just a snapshot of the population experiencing homelessness on a given day and the County deploys other data tracking methodology on a regular basis to monitor and better understand the distribution of unhoused individuals across the region. Since the last One Day Count, the County has recorded a 23% decrease in homelessness in July 2025, through a monthly census known as Our Count. Outreach teams collect location data on individuals and encampments during their interactions with clients and enter this information into the County's Homeless Management Information System (HMIS), Clarity. At the end of each month, the Center on Homelessness compiles and analyzes the data, producing jurisdiction-specific counts. These reports are shared with county leadership, city managers, and partner agencies to inform decision-making and coordinate response efforts.

The more recently observed decrease in homelessness is likely in part due to the County's Measure K investments to build and protect affordable housing and support its homelessness

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[7] The One Day Count (ODC) meets the U.S. Department of Housing and Urban Development (HUD) requirement to complete a count of all people experiencing homelessness on a single night at least once every two years, federally called the Point in Time (PIT) Count. All communities that receive federal funding from HUD are required to do this count.
[8] County of San Mateo Human Services Agency, *2024 One Day Homeless Count and Survey* (2024). **https://www.smcgov.org/media/150519/download?inline=**.

response system, including prevention services.[9] Over time, the County has increased Measure K allocations for EFA. Measure K expenditures for the program totaled $3.2 million from FY13-14 to FY20-21 (an average of about $409,000 annually).[10] Expenditures for EFA increased to $1.4 million in FY23-24. The most recent contract provides a total of $10.5 million over three years (FY24-25 through FY26-27) at $3.5 million per year.

B. Overview of the EFA Program

The County's EFA program provides one-time[11] financial assistance intended to either help households avoid losing housing and becoming homeless during a housing crisis or to quickly resolve an episode of homelessness. The program is administered by the seven Core Service Agencies, with each Core responsible for a designated region of the County.[12] Table 1 lists the Cores, their locations, and areas served and Figure 1 maps each Core location.

Table 1. Core Service Agencies and Areas Served

Core Service Agency	Location	Areas Served
Coastside Hope	Half Moon Bay	Half Moon Bay, Montara, Moss Beach, El Granada
Daly City Community Services Center	Daly City	Daly City, Colma, Broadmoor
Fair Oaks Community Center	Redwood City	Redwood City, North Fair Oaks, Portola Valley, Woodside
Pacifica Resource Center	Pacifica	Pacifica
Puente de la Costa Sur	Pescadero	Pescadero, La Honda, Loma Mar, San Gregorio
Samaritan House	San Mateo	San Mateo, Belmont, Burlingame, Foster City
	East Palo Alto	East Palo Alto, Menlo Park
YMCA Community Resource Center	South San Francisco	South San Francisco, Brisbane, San Bruno

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[9] County of San Mateo County Executive's Office. *Local Funds for Local Needs: Measure K Annual Report Presented to Board of Supervisors* (2025), **https://www.smcgov.org/ceo/news/local-funds-local-needs-measure-k-annual-report-presented-board-supervisors**.

[10] County of San Mateo, *Measure K Oversight Committee Annual Report* (2025), **https://sanmateocounty.legistar.com/View.ashx?M=F&ID=13912723&GUID=93AB384F-32AE-450B-963D-99DFD661B95D**.

[11] Households can access the program more than once if they experience another housing crisis after initial assistance. The assistance is "one-time" in that participants are not provided on-going subsidies.

[12] Samaritan House serves two regions.

Figure 1. Map of Core Service Agencies' Locations
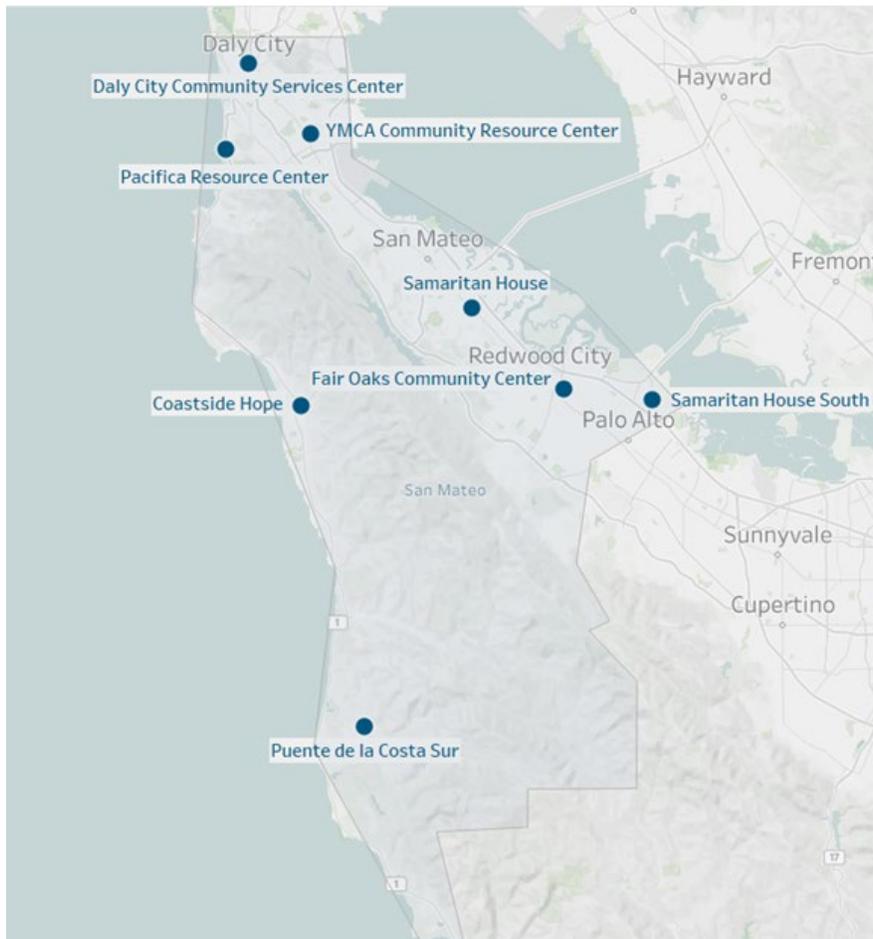
Samaritan House acts as both an EFA provider and the lead fiscal agent for the entire EFA program. In its role as the lead fiscal agent, Samaritan House reviews applications processed by each Core, makes all payments to third parties on behalf of eligible EFA participants, and supports coordination and oversight for the deployment of different EFA funding streams. Throughout this report, any mention of the "Cores" encompasses Samaritan House in its Core agency role. When Samaritan House is referred to independently, it specifically denotes its role as the lead fiscal agent.

Several funding sources—including federal passthrough, County, local, and private funds—are braided (i.e., used together) to implement the County's EFA program. Measure K is the largest County-controlled funding stream for the program. Other EFA funding sources accessible to all Cores include federal funds from the Community Services Block Grant

(CSBG) and locally raised dollars from the Seasons of Sharing Fund.[13] Each Core also raises local or other private funds independently. Samaritan House and Cores work together to match applicants to a funding source that has both the most available funds and the most restrictive eligibility criteria for which the applicant qualifies for. This is being done to help maximize available dollars.

To be eligible for EFA, households must reside in San Mateo County and demonstrate a need for financial assistance, which is determined by the case manager(s) assigned to process their application based on their review of documents (e.g., past due notice, bank statements) and a client narrative. All funding streams can provide assistance for direct housing costs including rent or mortgage assistance, late fees, security deposits, and utility bills. Other eligibility requirements and allowable expenses vary across funding sources.

For most funding streams, households must have income below a maximum threshold and assistance may not exceed a maximum of $5,000 in a two-year period. Some funding streams cover additional expenses related to maintaining housing stability such as move-in costs, car repairs, and utility costs. The County's EFA contracts require that assisted households can also demonstrate a plan for sustainability, such as anticipated employment or earnings sufficient to maintain housing, which is determined through Core Agency staff review.

In some areas, Measure K has more flexibility than federal and other countywide funding streams.[14] For example, Measure K's maximum income limit of 60% of area median income (AMI) for a family of four was approximately $112,000 in 2025, compared to about $64,000 (or 200% of the federal poverty line) for CSBG.[15] It is also the only countywide funding source that can cover rent payments in subleasing situations, though privately raised funds can also be used in these cases. Table 2 summarizes eligibility requirements for countywide EFA funding streams, and Table 3 summarizes eligible expenses.

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[13] The Seasons of Sharing Fund is a nonprofit organization in the Bay Area that supports housing, food, and critical needs. The fund raises private donations and is administered by the Evelyn and Walter Haas, Jr. Fund and the San Francisco Chronicle.
[14] Private funds raised by Cores allow for the most flexibility in EFA programming.
[15] San Mateo County, *2025 San Mateo County Income Limits* (2025), **https://www.smcgov.org/media/154289/download?inline=**.; U.S. Department of Health and Human Services, *2025 Poverty Guidelines: 48 Contiguous States* (2025), **https://aspe.hhs.gov/sites/default/files/documents/dd73d4f00d8a819d10b2fdb70d254f7b/detailed-guidelines-2025.pdf**.

Table 2. Eligibility Requirements for EFA Countywide Funding Streams

	CSBG - CAA[16]	CSBG - CAA Disc.	Measure K EFA	Season of Sharing
Income Eligibility Within the Last 30 Days	200% FPL	200% FPL	60% AMI	None
Maximum Amount of Assistance Allowed	$5000/2 years	$5000/2 years	$5000/2 years	$5000/2 years
Proof of Financial Need and Amount Owed	Yes	Yes	Yes	Yes

Table 3. Eligible Allowable Expenses for EFA Countywide Funding Streams

	CSBG - CAA	CSBG - CAA Disc.	Measure K EFA	Season of Sharing
Rental Assistance	Yes	Yes	Yes	Yes
Mortgage	Yes	Yes	Yes	Yes
Late Fees on Rent or Mortgage	Yes	Yes	Yes	Yes
Security Deposit	Yes	Yes	Yes	Yes
Utility Deposits	Yes	No	Yes	No
Utility Payments	Yes	Yes	Yes	Yes
Move-in Cost Assistance	Yes	No	Yes	No
Motel /Hotel[17]	Yes	No	No	No
Car Repairs[18]	Yes	Yes	Yes	Yes
Vehicle Registration	Yes	No	Yes	No
Necessary Home Equipment	No	No	Yes	Yes
Medical & Dental Equipment	No	No	No	Yes
Furniture & Appliances	No	No	No	Yes
Sub-lease	No	No	Yes	No

[16] The San Mateo County Human Services Agency acts as the Community Action Agency (CAA) and partners with Cores to utilize federal Community Service Block Grant (CSBG) funds, including discretionary funds (CAA Disc.).
[17] Motel/hotel payments are for temporary stays only. Participants must have a permanent housing destination to exit to for this expense to qualify.
[18] Car Repair expenses are only eligible if the participant can provide proof of license, registration, and active insurance.

People interested in EFA must contact a Core agency to apply. Applicants can contact a Core in person or via phone call. In some cases, clients who work with the Core for other services are informed about the program by a case manager if they express a need for housing support. Participants are also referred to the program through word of mouth or can find information about the program online. In some cases, participants may be referred to a Core by other types of providers, such as emergency shelters.

The application process varies across providers. Some providers conduct a prescreening conversation to better understand if a household is likely to be eligible before moving to the application phase, while other providers have all households who contact them expressing interest in the program proceed directly to filling out an application. Pre-existing clients receiving other Core services may also be pre-screened for program eligibility by their case managers prior to officially applying for assistance. While there is variation in screening practices, Cores adopted a common application form in 2024 to help standardize the application process. The common application requires detailed information about each member of the household, a household budget, and a personal narrative of financial need. As part of the application, households must submit substantial supporting documentation including the following:

- Identification documents, such as ID cards, birth certificates, and/or Social Security Numbers, for all household members,

- Proof of address to establish residency,

- A lease or mortgage notice,

- Proof of financial need (e.g., past due rent, bills, or other expenses due),

- Proof of income,

- One or more months of bank statements, and

- A W9 from the landlord/vendor.[19]

Applications are typically either completed in person at Core offices or taken home by applicants to complete and return. One Core location offers applications online, while

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[19] W9s are typically required for all funds for audit purposes. Measure K requires a W9 in most situations but has an exception for some subleases or when a W9 cannot be secured. This is considered a last resort option, and requests without a W9 must be reviewed and be approved by a supervisor.

another location was working to set up online access as of this report. In most cases, Core staff provide some form of assistance with the application process. The level of application assistance varies by Core capacity and applicants' needs for support. While in practice, some assistance with completing applications is common across Cores, there is not a standardized requirement that staff assist EFA applicants in applying to the program. In some cases, the application and document gathering process can take several weeks and may require multiple appointments with Core staff, particularly for applicants without certain documents such as a written lease or proof of income or those who need assistance completing the household budget.

Upon completion of the application and submission of all required documents, applicants' requests are reviewed by Core staff for residency, income, proof of financial need, and a sustainability plan to determine eligibility and for final approval of financial assistance. Each Core has developed unique internal processes to review requests, and what determines proof of need and sustainability is not standardized across Cores. Some Cores require a supervisory review before approving financial assistance, while others review applications through a case conferencing process with multiple Core staff. In cases where staff are having a hard time making an eligibility determination, cases may be sent to Samaritan House for a final decision. Staff from Samaritan House also review each approved application prior to issuing funds.

Some applicants may be deemed ineligible during the application review process if they do not meet eligibility requirements for any source, including if staff determine that their need and sustainability do not qualify. Eligible applicants may also not receive assistance due to:

- Lack of available funding at the time of approval,

- Withdrawal of the application by the household, or

- An inability to contact the household after multiple attempts by the provider.

After an applicant is approved for EFA, Samaritan House issues a check directly to the participant's landlord, utility provider, car repair shop, or other relevant third party. The process for communicating eligibility determinations and payment issuance is not standardized across Cores. In some instances, participants are notified in advance of their approval for assistance, while in other cases applicants learn of their approval through their landlord or vendor once payment has been received.

Cores offer numerous services in addition to EFA and may connect participants to those services. Under the Measure K EFA contract, Samaritan House is responsible for training Cores on how to connect participants to other resources that support housing stability. These connections may include information and application assistance for public benefit programs (e.g., CalFresh, CalWORKs) and referrals to legal services, credit repair, budgeting workshops, and employment programs. The extent of support and number of additional services or referrals provided varies by Core location and client circumstance.

C. Recent Changes to Measure K EFA

Measure K funding for EFA has shifted in response to priorities of the San Mateo County's Board of Supervisors (the Board). Beginning in FY23-24, the Board established a $500,000 senior set-aside to serve people ages 60 and older. Additionally, the Board required that at least 80% of contracted client assistance funds be used for rental assistance and security deposits, while the remaining 20% could be used for other emergency expenses.

Starting in FY24-25, the County expanded eligibility for deposits and move-in expenses covered through Measure K funds to include at-risk households. Applicants needing to move from an unaffordable housing situation into a new housing situation to remain housed can use EFA funds for relocation assistance if they meet all other program criteria. In 2024, the use of Measure K funds was also expanded to households in subleased living arrangements.

D. Overview of EFA Recipients, Requests, and Payments

Core staff enter EFA data on household characteristics, type of assistance requested, and the disposition of an application into Clarity for all funding streams. Prior to 2023, only data for households who were deemed eligible and received assistance through the program were consistently entered into Clarity. In July 2023, COH adjusted the data collection process to require that Core agencies document information for all EFA applicants in Clarity, including households who ultimately do not receive assistance.

Because of the shift in data collection practices, quantitative findings presented throughout this evaluation are limited and should be considered exploratory. Specifically, the data does not fully capture the number, characteristics, and housing stability of households who were deemed ineligible as this was not required in the previous process. Nevertheless, the data can provide useful information to help understand the program and its performance, particularly for households who did receive assistance.

Recipients

Between July 2022 and June 2024, requests for EFA were recorded in Clarity for 4,070 unique households, of which 2,253 (55%) received financial assistance. A household is an individual or group of individuals that requested or received EFA assistance together, which may include related and unrelated people. The head of household is the person that submitted the request on behalf of the household.[20]

The majority of recipients, 53%, were adult-only households while 47% were in family households with at least one minor child. The average household size among EFA recipients was 2.5 people. The household composition was generally similar between applicant households and recipient households, though recipients were somewhat more likely to be families with children. Table 4 summarizes applicant and recipient households by type and size.

Table 4. Households Characteristics of EFA Applicant and Recipient Households

Demographic Group	Applicant Households (n = 4,070)	Recipient Households (n = 2,253)
Household Type		
Adult-Only	2,278 (56%)	1,191 (53%)
Family with Children	1,765 (43%)	1,050 (47%)
Other/Unknown Household Type	27 (1%)	12 (1%)
Number of People in Household		
1	1,662 (41%)	852 (38%)
2	757 (19%)	442 (20%)
3	613 (15%)	354 (16%)
4	495 (12%)	292 (13%)
5+	538 (13%)	310 (14%)
Unknown Count	5 (0%)	3 (0%)
Number of Minor Children in Household		
0	2,296 (57%)	1,200 (53%)
1	778 (19%)	474 (21%)
2	570 (14%)	327 (15%)
3+	421 (10%)	249 (11%)
Unknown Count	5 (0%)	3 (0%)

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[20] In some cases, an individual may be included in more than one distinct household due to changes in their household composition between EFA requests.

EFA recipients were most likely to identify as Hispanic (58%) and/or white (59%).[21] A majority of recipients were women (65%) and a majority were over the age of 35 (73%), including 17% aged 60 or older. About 14% had a known disability, though disability status was unknown for 39% of heads of households. Recipients were more likely than applicants to identify as white. Table 5 summarizes the demographics of recorded heads of households.

Table 5. Demographics of EFA Applicant and Recipient Heads of Household

Demographic Group	Applicant Households *(n = 4,070)*	Recipient Households *(n = 2,253)*
Race/Ethnicity of Head of Household (alone or in combination)		
American Indian, Alaska Native or Indigenous	69 (2%)	36 (2%)
Asian or Asian American	350 (9%)	165 (7%)
Black, African American or African	470 (12%)	269 (12%)
Hispanic/Latina/e/o	2,360 (58%)	1,304 (58%)
Middle Eastern or North African	21 (1%)	14 (1%)
Native Hawaiian or Pacific Islander	109 (3%)	64 (3%)
White	2,207 (54%)	1,338 (59%)
Unknown Race/Ethnicity	152 (4%)	69 (3%)
Gender of Head of Household		
Man	1,392 (34%)	767 (34%)
Woman	2,644 (65%)	1,468 (65%)
Other Gender	3 (0%)	2 (0%)
Unknown Gender	31 (1%)	16 (1%)
Age Group of Head of Household		
Under 18	15 (0%)	5 (0%)
18 to 24	190 (5%)	96 (4%)
25 to 34	917 (23%)	496 (22%)
35 to 44	1,074 (26%)	605 (27%)
45 to 54	797 (20%)	450 (20%)
55 to 59	369 (9%)	209 (9%)
60 and above	701 (17%)	388 (17%)

[21] Participants are counted in each race/ethnicity category with which they identify.

Demographic Group	Applicant Households *(n = 4,070)*	Recipient Households *(n = 2,253)*
Unknown Age	7 (0%)	4 (0%)
Disability Status of Head of Household		
1 or More Disability	506 (12%)	307 (14%)
No Known Disability	1,772 (44%)	1063 (47%)
Unknown Status	1,792 (44%)	883 (39%)

EFA recipients were substantially less likely to be Asian (7%) compared to the County population below the federal poverty line (28%) but were more likely to be Asian compared to the population experiencing homelessness (3%). Applicants were also more likely to be Hispanic and/or white compared to both the population in poverty and those experiencing homelessness and more than twice as likely to be Black/African American (12%) compared to the population in poverty (5%). Figure 2 summarizes the race and ethnicity of households who received EFA compared to the County population in poverty and the population experiencing homelessness.

Figure 2. Race and Ethnicity (alone or in combination) of EFA Recipients, Population Below Federal Poverty Level,[22] and 2024 One Day Count for All People Experiencing Homelessness

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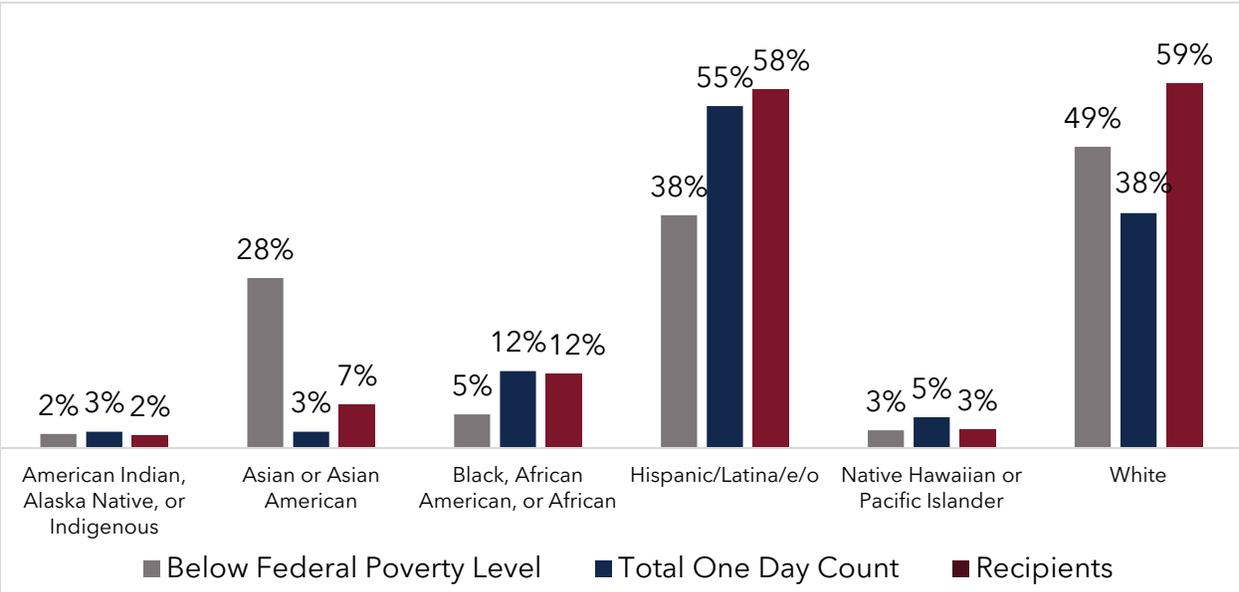
[22] American Community Survey, *2021 5-year estimates, Table B1700*, **https://data.census.gov/table/B17001**; *Table S1701*, **https://data.census.gov/table/S1701**.

Over a third (35%) of recipient households had income information missing in the available data. Among those with income data recorded, almost a third (30%) reported having zero income and nearly half (48%) reported earning less than $10,000 per year. Compared to applicants, recipient households were less likely to have zero reported income. Table 6 summarizes annual household income for recipient households.

Table 6. Income of EFA Applicant and Recipient Households

Demographic Group	Applicant Households (n = 4,070)	Recipient Households (n = 2,253)
$0	980 (24%)	445 (20%)
$1-$1,000	59 (1%)	28 (1%)
$1,000-$5,000	228 (6%)	145 (6%)
$5,000-$10,000	160 (4%)	93 (4%)
$10,000-$20,000	444 (11%)	252 (11%)
$20,000-$30,000	357 (9%)	205 (9%)
$30,000-$40,000	222 (5%)	131 (6%)
$40,000-$50,000	153 (4%)	80 (4%)
$50,000+	184 (5%)	90 (4%)
Unknown Income	1,283 (32%)	784 (35%)

History of homelessness was analyzed given that prior homelessness is a known risk factor for future homelessness. History of homelessness was defined as entries into a program in Clarity with a living situation at entry of "literally homeless" (i.e., residing in shelter or an unsheltered situation) in the two years prior to a households EFA application.[23] The vast majority of EFA recipients (93%) did not have a known experience of homelessness. The proportion with a history of homelessness was similar between applicants and recipients. Table 7 summarizes households' history of homelessness.

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[23] The analysis included Clarity entries in Coordinated Entry, Street Outreach, Emergency Shelter, Transitional Housing, Rapid Rehousing, Permanent Supportive Housing, and other permanent housing with supportive services programs. "Literally homeless" also includes people exiting from institutions where they resided for 90 days or less if they were living in an emergency shelter or unsheltered situation immediately before entering the institution.

Table 7. History of Homelessness in Two Years Prior to EFA for Recipient Households

Demographic Group	Applicant Households (n = 4,070)	Recipient Households (n = 2,253)
1 or more enrollments in homelessness programs	254 (6%)	160 (7%)
No known enrollments in homelessness programs	3,816 (94%)	2,093 (93%)

Requests and Payments

From July 2022 to June 2024, there were 5,109 recorded requests made by the 4,070 applicant households. The vast majority of households (81%) only requested EFA assistance one time during the evaluation period. The maximum number of requests by a single applicant household was eight. Table 8 summarizes requests by household.

Table 8. Recorded Requests by Household

Number of Requests per Household	Household Count (n = 4,070)
0*	16 (0%)
1	3285 (81%)
2	558 (14%)
3	157 (4%)
4	39 (1%)
5+	15 (0%)

*16 households had payment data without a corresponding request in the dataset.

The most common type of request was for rental assistance, which may include past due rent or first month's rent (68% of requests), followed by utility assistance, and other essential needs. About 8% of applications include requests for two or more forms of assistance. Table 9 summarizes requests by type.

Table 9. Recorded Requests by Type

Request Type	Request Count[24]
Rental Assistance	3,467 (68%)
Security Deposit	573 (11%)
Utility Assistance	663 (13%)
Transportation Assistance	182 (4%)
Mortgage Assistance	29 (1%)
Other Housing Assistance	36 (1%)
Other Essential Need[25]	490 (10%)

Between July 2022 and June 2024, a total of $7,721,025 was distributed through EFA assistance across all funding sources. Over this two-year period, the program made payments for 2,616 requests, with an average payment amount of $2,951 and a median of $2,425.

Requests for security deposits were most likely to result in a payment (62% of requests), while just under half (49%) of rental assistance resulted in a payment. Table 10 summarizes rates of payments by request type.

Table 10. Requests with Payments by Type of Assistance Requested

Assistance Type	Requests with Payments
Rental Assistance (n = 3,467)	1,712 (49%)
Security Deposit (n = 573)	357 (62%)
Utility Assistance (n = 663)	323 (49%)
Transportation Assistance (n = 182)	93 (51%)
Mortgage Assistance (n = 29)	18 (62%)
Other Housing Assistance (n = 36)	18 (50%)
Other Essential Need (n = 490)	298 (61%)

[24] The count of request types in Table 10 exceeds the total number of requests recorded given applicants can request more than one type of assistance in a single application.
[25] Other essential need(s) may include requests for children's services, clothing, legal services, and translation services, among other requests.

Among all payments, rental assistance (65%) and security deposits (14%) were the most frequently provided forms of support, underscoring the central role of EFA in helping households remain housed. The median payment amounts for rental assistance ($2,700) and security deposits ($2,500) were larger than those for utility assistance, transportation assistance, and other essential needs that helped households address barriers to stability beyond direct housing costs. Table 11 summarizes EFA payments by the type of assistance.

Table 11. EFA Payments by Type

Assistance Type	Percent of Payments	Average Per Payment	Median Per Payment	Total Amount
All (n = 2,616)	**100%**	**$2,951**	**$2,425**	**$7,721,025**
Rental Assistance (n = 1,712)	65%	$3,350	$2,700	$5,734,557
Security Deposit (n = 357)	14%	$2,730	$2,500	$974,531
Utility Assistance (n = 323)	12%	$1,393	$1,000	$449,816
Transportation Assistance (n = 93)	4%	$1,708	$1,455	$158,860
Mortgage Assistance (n = 18)	1%	$3,972	$3,190	$71,489
Other Housing Assistance (n = 18)	1%	$2,303	$2,014	$41,447
Other Essential Need (n = 298)	11%	$1,048	$687	$312,437

Average payments to family households ($3,260) were larger than those made to adult-only households ($2,653). Additionally, the average payment rose with the number of people in the household from $2,520 for one person to $3,424 for households with five or more, reflecting the higher housing costs required to support larger households. Table 12 summarizes payments by household type and size.

Table 12. EFA Payments by Household Type and Size

Household Details	Average Per Payment	Median Per Payment
All (n = 2,616)	**$2,951**	**$2,425**
Household Type		
Adult-Only (n = 1,357)	$2,653	$2,100
Family with Children (n = 1,246)	$3,260	$2,746
Other/Unknown Household Type (n = 13)	$4,563	$3,510
Number of People in Household		
1 (n = 960)	$2,520	$2,000
2 (n = 504)	$2,953	$2,525
3 (n = 429)	$3,154	$2,500
4 (n = 346)	$3,365	$3,000
5+ (n = 374)	$3,424	$2,599
Unknown Count (n = 3)	$5,040	$5,400

Average payments were larger for heads of household who identified as Asian ($3,902) and smaller for those who identify as white ($2,591). Payments were also somewhat larger for households headed by women and those who had no reported disability. Average payments were substantially larger for households with no prior experience of homelessness ($3,004) compared to households who previously experienced homelessness one or more time ($2,238). Table 13 summarizes payments by race/ethnicity, gender, and disability and Table 14 summarizes payments by homeless history. Additional details on payments by household demographics and characteristics are in **Appendix B**.

Table 13. EFA Payments by Household Demographics

Demographic Group	Average Amount Per Payment	Median Amount Per Payment
Race/Ethnicity of Head of Household (alone or in combination)		
American Indian, Alaska Native or Indigenous (n = 42)	$3,149	$2,759
Asian or Asian American (n = 184)	$3,902	$3,436
Black, African American or African (n = 294)	$3,070	$2,822
Hispanic/Latina/e/o (n = 1,564)	$2,859	$2,284
Middle Eastern or North African (n = 14)	$2,899	$3,019
Native Hawaiian or Pacific Islander (n = 75)	$3,049	$2,500
White (n = 1,601)	$2,591	$2,049
Unknown Race/Ethnicity (n = 73)	$3,012	$2,279
Gender of Head of Household		
Man (n = 928)	$2,696	$2,048
Woman (n = 1,666)	$3,093	$2,525
Other Gender (n = 2)	$3,194	$1,464
Unknown Gender (n = 20)	$3,194	$1,946
Disability Status of Head of Household		
1 or More Disability (n = 331)	$2,918	$2,500
No Known Disability (n = 1,156)	$3,271	$2,765
Unknown Status (n = 1,129)	$2,634	$1,992

Table 14. EFA Payments by Income and History of Homelessness

Demographic Group	Average Amount Per Payment	Median Amount Per Payment
1 or More Entries (n = 180)	$2,238	$2,000
No Known Entries (n = 2,436)	$3,004	$2,461

Analysis of payment data by source was only feasible for payments between July 2023 to June 2024 due to changes in how this data was collected. About one-third (31%) of all payments during this period were fully or partially funded by County funds, including Measure K, CSBG, and other smaller sources, and 16% used Seasons of Sharing funds. In many cases, more than one funding source was used to cover the full amount of assistance provided.

Just over half (52%) of payments included Core-specific funding. The use of Core-specific funding varied across agencies. The majority of payments made on behalf of Coastside Hope, Pacific Resource Center, Puente de la Costa Sur, and Samaritan House South were from Core-specific funds. In focus groups, Core staff described using their specific funds when applicants were not eligible for other sources (e.g., did not have a lease, did not have a bank account) or to pay for other expense types (e.g., court tickets, medical devices). However, the vast majority of payments from Core-specific funding were for rental assistance and security deposits. Table 15 summarizes payments by type of funding source.

Table 15. EFA Payments from July 2023 to June 2024 by Funding Source

Funding Source	Percent of Payments	Average Per Payment	Median Per Payment	Total Amount
Measure K (n = 317)	24%	$2,805	$2,733	$889,063
CSBG (n = 94)	7%	$1,900	$1,640	$178,582
FEMA (n = 17)	1%	$2,057	$1,974	$34,976
Seasons of Sharing (n = 213)	16%	$3,266	$3,050	$695,643
Gap Fund (n = 1)	0%	$1,181	$1,181	$1,181
ERAP (n = 1)	0%	$3,510	$3,510	$3,510
Core Specific Funding (n = 702)	52%	$2,317	$2,000	$1,626,248

E. Overview of EFA Participants' Housing Stability

Samaritan House, as the fiscal agent, reports the percentage of households who remain housed six months after receiving assistance to the County on a quarterly basis. To collect this information, Samaritan House staff contact EFA recipient households via phone to ask about their current living situation.

According to quarterly reports between July 2022 to June 2024, Samaritan House reached 24% of households who received EFA payments. Of those reached, 100% reported they were

still housed. While this rate of housing stability appears high, it is important to note that housing stability for 76% of participants is unknown using this method as Samaritan House was unable to successfully contact them.

To further explore housing stability, Clarity data was analyzed to examine whether EFA applicants had subsequent entries into homeless programs following EFA requests. Data on a subset of EFA applicants from July 2022 to April 2024 was analyzed to track entries into homelessness programs within 12 months of EFA request. Subsequent homelessness was defined as having any enrollment in Clarity with a household's living situation at entry recorded as "literally homeless" (i.e., residing in shelter or an unsheltered situation).[26] Among households included in the analysis, 4% experienced homelessness after receiving EFA assistance, compared to 5% among those who did not receive assistance.[27] Figure 3 summarizes rates of homelessness in the 12 months after an EFA application.

Figure 3. Entries into Homelessness within 12 months of EFA Requests between July 2023 – April 2024, by Receipt of Assistance
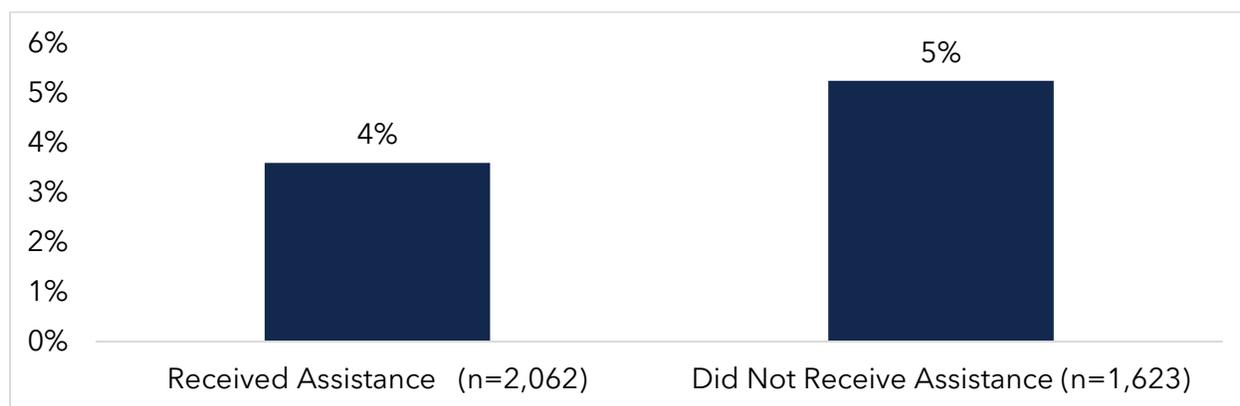
The analysis also explored rates of homelessness by type of assistance received, as a proxy to measure the impact of receiving assistance for staying in the same unit versus moving into a new unit.

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[26] The analysis included Clarity entries in Coordinated Entry, Street Outreach, Emergency Shelter, Transitional Housing, Rapid Rehousing, Permanent Supportive Housing, and other permanent housing with supportive services programs. "Literally homeless" also includes people exiting from institutions where they resided for 90 days or less if they were living in an emergency shelter or unsheltered situation immediately before entering the institution.

[27] As described previously, the available data does not fully capture all households who did not receive assistance. Thus, the analysis in this subsection is limited and should be considered exploratory.

For households who received rental assistance, 3% experienced homelessness within the 12 months after their application date compared to 4% who received a security deposit, showing no major difference in housing stability between these assistance types. However, 12% of households who requested but did not receive move-in assistance experienced subsequent homelessness, indicating a more substantial improvement in housing stability for applicant households who received security deposit assistance.[28] Figure 4 summarizes homelessness by assistance type.

Figure 4. Entries into Homelessness within 12 months of EFA Requests between July 2023 – April 2024, by Receipt of Assistance and Request Type
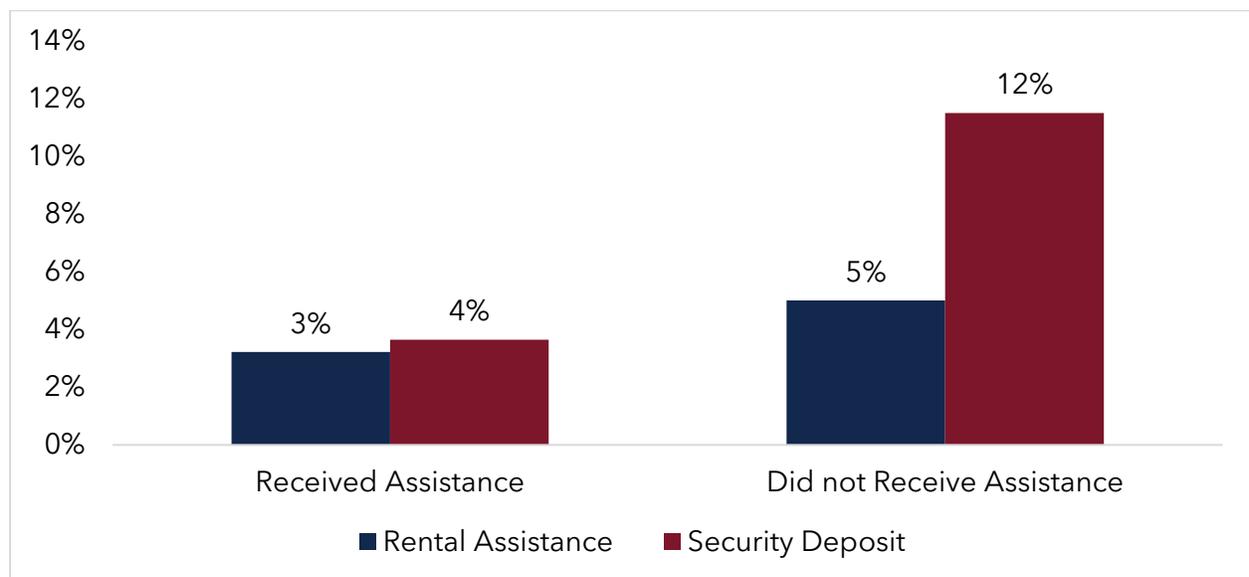
Participant survey results provide additional information on the housing stability of EFA participants. Although the survey was open to all participants, those who opted to participate in the survey were not fully representative of all EFA participants. For example, survey respondents are less likely to identify as Hispanic/Latino or white and more likely to identify as a woman compared to overall applicants. Nevertheless, insight from survey participants can help provide additional context.

Among the 63 survey respondents who received assistance, five (8%) were experiencing homelessness at the time of the survey. Of the 92% of respondents that were housed, the

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[28] While some households are already experiencing homelessness at the time they apply for assistance, this analysis measures new entries into homelessness programs after each household's EFA application date.

majority (81%) were living in the same place that they were when they received assistance, while 19% were living in a new place. Table 16 summarizes housing stability among survey respondents who received assistance.

Table 16. Housing Stability among EFA Recipient Participant Survey Respondents

Current Living Situation	Percent of Respondents
All (n = 63)	**100%**
Living in the same place (n = 47)	75%
New place including units they rent or own or living/staying with family/friends (n = 11)	17%
Currently experiencing homelessness (n = 5)	8%

Rates of homelessness within 12 months of EFA requests align with findings from published research on homelessness prevention programs which have found that the overall incidence of future homelessness for applicants is low even among those not assisted. For example, studies of prevention programs in Chicago and Santa Clara County found that over 95% of households who did not receive assistance did not subsequently enter homelessness.[29] These consistent findings speak to the challenges of effectively targeting homeless prevention resources to people at the highest risk of homelessness.

A prior experience of homelessness has been found to be one of the key predictors of future experiences of homelessness.[30] Analysis of EFA applicants' prior experiences of homelessness showed that the impact of receiving EFA assistance on future episodes of homelessness was greater for those with prior histories of homelessness. Of the 3,507 applicants with no known prior experience of homelessness, 2% of those who received assistance and 4% of those who did not entered into homelessness within 12 months of their EFA request. This result shows a meaningful but modest positive program effect for applicants without a history of homelessness. Of the smaller group of 237 applicants with prior experience of homelessness, 20% of those who were assisted and 31% of those who

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[29] William N. Evans, James X. Sullivan, and Melanie Wallskog, "The impact of homelessness prevention programs on homelessness," *Science* 353, no. 6300 (2016): 694-699; David C. Phillips and James X. Sullivan, "Do homelessness prevention programs prevent homelessness? Evidence from a randomized controlled trial," *The Review of Economics and Statistics* (2023): 1-30.

[30] Marybeth Shinn and Rebecca Cohen, *Homelessness prevention: A review of the literature* (Center for Evidence-Based Solutions to Homelessness, 2019).

were not assisted entered homelessness within 12 months. This finding aligns with research indicating that prevention programs can be more effective when targeted toward higher-risk households. Figure 5 summarizes entries into homelessness by homeless history.

Figure 5. Entries into Homelessness within 12 months of EFA Requests between July 2023 – April 2024, by Receipt of Assistance and Prior Homelessness
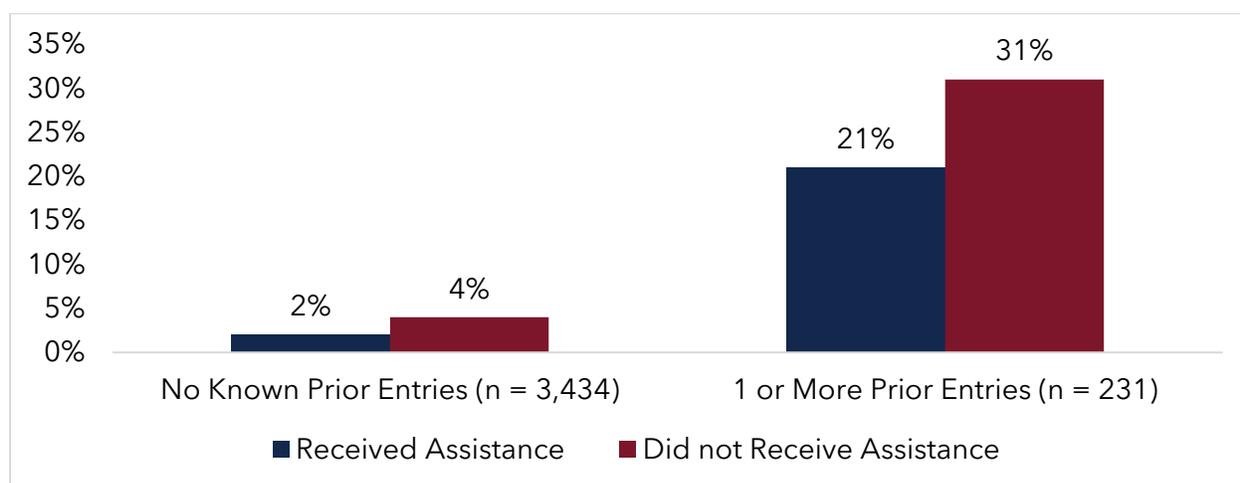
V. FINDINGS AND RECOMMENDATIONS

This section presents evaluation findings and provides recommendations to strengthen the County's EFA program and potentially target some resources differently. EFA provides meaningful assistance to many County residents. During the two-year evaluation period, the EFA program provided assistance to more than 2,000 unique households. Nearly half (47%) of the recipients were families, over 17% were seniors aged 60 and above, and the majority (51%) had an annual household income below $30,000. Of those households helped by the program, 96% did not subsequently enter San Mateo County's homelessness response system.

Throughout the evaluation, Focus Strategies heard a commitment from County and provider staff to serve people at risk of and experiencing homelessness. Stakeholders highlighted the emphasis on collaboration, including the role of the program's fiscal agent as a critical strength of the program. Participants expressed appreciation for the program, and many noted the program helped them maintain their housing and reduce their financial related stress.

The findings and recommendations of this evaluation are meant to further understand the implementation and impact of EFA and provide options for program adjustments. The findings are categorized into five themes, each with its respective recommendations:

A. **The current EFA program includes several strengths that should be preserved when considering any changes to programming.**

B. **EFA could improve efficiency and effectiveness by further standardizing implementation practices and requirements.**

C. **EFA could increase impact by strengthening coordination with other parts of the homelessness response system.**

D. **Enhanced data collection can help better understand EFA's performance and impact.**

E. **EFA could more effectively prevent homelessness by intentionally targeting support to those most likely to experience it.**

A. The current EFA program includes several strengths that should be preserved when considering any changes to programming.

The evaluation found that the EFA provides a strong platform from which the County can refine and strengthen the program over time. Stakeholders consistently noted that EFA fills an important role in the County's homelessness response system by offering timely, flexible assistance to households at risk of losing their housing. Quantitative analyses further show that a vast majority of households who received assistance (96%) remained stably housed in the year following their application. In addition to these outcomes, the evaluation highlighted several operational strengths that contribute to the program's effectiveness. As the County considers potential updates to EFA, it will be important to preserve these core strengths, which underpin the program's performance and positive reputation among participants and partners.

Findings

a. Participants reported positive experiences with EFA.

In surveys and interviews, participants expressed appreciation for the program. Many noted that EFA services helped them maintain their housing and reduced financial-related stress. In the survey, most participants reported positive experiences. Seventy-two percent (72%) felt the case manager made the process easy and 78% said they would recommend the program to others. While a few participants and landlords reported some delays receiving payments,

most felt that the program was quick enough to meet their needs, reporting that payments were typically made within one to three weeks.

b. **The EFA program benefits from a strong, countywide delivery structure rooted in the Core Service Agency network.**

Core Service Agencies provide consistent access points across the County, allowing households to seek assistance from familiar, community-based organizations. Many applicants already receive other safety-net supports from their Core and focus group feedback emphasized the value of these trusted relationships. This structure supports broad accessibility and helps ensure that assistance is available to residents regardless of where they live.

c. **Flexible, braided funding streams and the ability to leverage private funds allow EFA providers to meet a wide range of household needs.**

EFA agencies regularly draw on multiple funding sources including Measure K, CSBG, Seasons of Sharing, and Core-specific dollars. This enables staff to tailor support to each household's circumstances. Payment records show that more than half of all payments made in 2023–24 included Core-specific funds, underscoring how different funding types play distinct but complementary roles. Stakeholders noted that the existence and structure of EFA helps leverage funding from the private sector. Providers also noted that private funding is the most flexible type of funding they receive. This braided funding approach and ability to leverage private funds allows providers to serve more households and assist applicants with varied documentation, income types, and expense needs, reinforcing the program's adaptability.

d. **Collaboration among Cores, supported by Samaritan House's fiscal agent role, strengthens program operations and consistency.**

Stakeholders repeatedly emphasized that collaboration across Cores is a defining strength of EFA. Samaritan House's centralized fiscal management, including processing payments, supporting coordination, and overseeing multiple funding streams, provides a unifying backbone for the program.

Recommendations

Any updates to the program should:

1. **Ensure that services are available across the County and continue capitalizing on the existing Core network services.**

Maintaining the established Core Service Agency model will help preserve broad, consistent access to EFA and ensure residents can continue engaging through trusted community access points with access to additional supports and services.

2. **Maintain the ability of providers to combine multiple funding sources to meet applicants' needs.**

The program's ability to draw on multiple resources supports responsive, individualized assistance and helps maximize available dollars across the system.

3. **Continue to work with Cores to leverage private funding that helps expand the program's reach and more flexibly serve people ineligible for more restrictive funding sources.**

Sustained partnership around private funding streams will continue to help extend EFA's reach and support households in a variety of situations.

4. **Preserve the strong collaboration among Cores, and the role that Samaritan House plays as the fiscal agent of the program.**

Maintaining this coordinated program infrastructure supports consistent implementation and helps ensure smooth service delivery for households seeking assistance.

B. **EFA efficiency and effectiveness could be improved by further standardizing practices and requirements.**

The analysis identified areas where there are standardization and common practice but also surfaced some policies and processes that, if refined, could further reduce barriers and bottlenecks and enhance the program's impact.

Findings

a. Practices around prescreening, eligibility determinations, and communication vary across providers.

Many aspects of the program have been standardized, including the application form, but other practices are not standardized and show significant variation. Focus groups with Core staff highlighted variations in practices by providers, including how households are directed to apply, how eligibility is determined, and how staff communicate with participants.

For example, some providers conduct a prescreening conversation with EFA applicants prior to their application while other providers request applicants complete an application without a prescreen conversation. Providers who prescreen indicated that prescreening was intended to gather just enough information to determine whether a household is likely to be eligible, as an effort to prevent households from going through the rigorous documentation process for the EFA funding if they were unlikely to receive assistance. However, differences in prescreening practices can lead to inequities in who receives EFA, limits the ability to understand total need in the community, and hinders efforts to monitor impact.

While most participants felt they received sufficient support to complete the application, some felt that the process was overly difficult, citing challenges like gathering the required financial documents and rental documents. In focus groups, some providers noted that support for completing the application may vary across different participants due to capacity constraints. Some Core leadership noted that they do not have sufficient staff capacity to provide in-depth support given the number of applications they process.

Core staff review applications to determine eligibility based on specific funding criteria. There is currently no standard guidance for determining proof of need for assistance or for gauging future housing sustainability, and the process to make these determinations varies across Cores. As a result, a household deemed eligible by one provider might be found ineligible by another, depending on how staff interpret their circumstances. In interviews, a few participants felt that the reason they were ineligible was not clearly explained and that changes to the eligibility criteria over time can be confusing.

Some participants and landlords also reported challenges with communication. Several participants described difficulty reaching program staff, often needing to call multiple times to connect. In some cases, participants only learned about approval or payment details

through their landlord or after following up with the provider themselves. Some participants reported receiving inconsistent information from different staff members and felt the overall quality of communication could be improved. A few participants felt that a standardized approach to informing applicants about eligibility decisions would be beneficial. Some landlords expressed uncertainty about whether delays in check issuance were a result of the tenant or the program and noted a lack of transparency about payment status or approval timing. A few landlords also expressed interest in more direct communication from program staff.

b. Connections to supportive services vary across providers.

Connections to other supportive services from EFA staff varied. Over half (51%) of participant survey respondents reported receiving services or referrals as part of the EFA process, 36% did not receive any additional services or referrals, and 13% were unsure if they received services or referrals. The most common additional support provided was assistance to apply for public benefits and referrals to other community-based financial assistance programs.

Some participants shared that additional service connections would be helpful, such as linkages to employment and landlord negotiation support. Frontline staff noted that EFA often includes case management and serves as a connection to other services, both within their organization itself and through referrals to other programs. However, some Core staff also noted that their capacity to provide case management and referrals to EFA applicants was limited due to staff capacity.

c. Program policies for required documentation are barriers for some clients.

Stakeholders, frontline staff, participants, and landlords identified several program policies as challenging, particularly those related to required documentation. Several participants noted that gathering all required documentation was time consuming and that completing the required budget was the most difficult part. Many frontline staff echoed this and noted applicants frequently struggled with completing the required budget. The budget is typically used by staff to inform decisions about whether a household can sustain housing after assistance and stakeholders noted it also plays a key role in case management services.

The application also requires documentation of need (e.g., past due notice) and copies of bank statements, among other documents. Staff typically review the bank statements to assess client spending, which staff report help them determine whether the EFA request

reflected a "legitimate" need. Stakeholders also reported that bank statements can serve an important role in establishing an audit trail and preventing fraud. A few participants expressed concerns with these processes, including discomfort asking their landlord for documents and with program staff viewing their personal banking information.

Stakeholders, particularly frontline staff, appreciated the recent change to allow EFA for people in sublease situations. However, several stakeholders noted that acquiring the required documentation for households in this living arrangement is challenging as there is typically no formal lease agreement or the primary tenant may not be willing to provide the required documents. Other required documents reported as barriers including W9s for households who are subletting and pay stubs for households who receive cash income. Stakeholders noted that clients are allowed to complete self-attestation forms or use alternative methods to provide documentation for some requirements (e.g., income).

d. Participants and staff expressed challenges with assistance limits.

Several participants and frontline staff reported challenges with the two-year assistance cap, currently set at $5,000 per household. A few participants stated that they were deemed ineligible to receive assistance when they applied a second time, with some noting that they subsequently lost their housing. Frontline staff expressed concerns with the program's caps given the high cost of living in the community and suggested increasing the limits over time to align with the pace of inflation.

Recommendations

To increase the consistency and efficiency of the program, the County could:

1. **Establish program standards and consistent guidelines across all aspects of EFA, including expectations for consistent pre-screening, eligibility determination, and communication practices.**

The current contract requires Samaritan House to establish and maintain comprehensive EFA policies and procedures, covering areas such as the application process, eligibility, allowable types of assistance, and processes for reviewing eligibility. Samaritan House, in partnership with the County and other Cores, has developed several stand-alone documents, such as a common application and eligibility criteria. Building on this foundation, there is an opportunity to expand these documents into a full set of operating standards for implementation, including detailed guidance on how providers should determine need for assistance and standards for communication expectations.

The County should work with the Samaritan House to develop a comprehensive set of program standards for EFA to establish consistent guidelines and practices across all aspects of the program. Since the County only supplies a portion of the funding for EFA, and eligibility and requirements differ across funding streams, the standards should cover all funding types to the extent feasible while ensuring that Cores have flexibility to apply and manage their own privately raised funds to supplement and enhance the program. This approach should ensure that standards are inclusive and practical for the breadth of EFA funding streams. The program standards should, at a minimum:

- Create one set of screening processes across providers, including implementing a consistent standard for a "pre-screening" step that balances identifying likely eligibility early on before much time is spent on the EFA application with collecting sufficient data to assess households' situations and be able to assess how EFA is functioning and understand the true level of need,

- Minimize subjectivity and ensure consistency in the eligibility determination process, and

- Standardize communication expectations, including the timing of responses to applicants.

To support the successful implementation of comprehensive EFA program standards, the County should consider adopting a gradual implementation period that includes training to Cores on the new standards. This may also include one-on-one support for providers to help them navigate the implementation of the standards as it relates to their unique organizational structure.

2. **Explore options to reduce documentation requirements where possible or introduce greater flexibility to minimize barriers for households seeking assistance.**

The County should explore ways to minimize documentation requirements to decrease barriers for households seeking assistance. Any changes to program documentation requirements should be discussed with County financial policy staff to determine what flexibility can be allowed while continuing to meet good stewardship and audit needs. In particular, the County should consider eliminating the requirement for budgets as part of refining or removing the sustainability requirement. While the County should consider removing budgets from the eligibility determination process, budgets could still be developed and discussed with some participants as part of broader case management

support, when appropriate. Additionally, the County should consider removing the requirement for bank statements except where these are needed to document income. Core staff should consistently provide applicants with hands-on support to obtain or complete the required materials. This may require Core agency to spend more time with each EFA applicant to support their application process; however, this additional assistance can support those with greater barriers to access EFA assistance. By reducing administrative hurdles and offering proactive assistance in a standard way across the system, the program can ensure that the necessary documentation requirements do not prevent eligible households from accessing timely prevention resources.

3. **Increase the amount of funding available per household within each two-year period to ensure support is adequate to prevent housing loss and keeps up with the high rental costs in the community.**

The County should work with Cores to consider increasing the amount of funding available per household within each two-year period to ensure support is sufficient to prevent housing loss and better align with the high rental costs in the community. Currently, Core directors can approve payments over the maximum in some cases. Increasing the maximum could be an across-the-board policy change or could begin with a review process to see how often additional funds are needed and whether the current waiver process is sufficient. Award levels should be periodically reviewed and adjusted to reflect changes in the housing costs and other cost-of-living factors in the County. Aligning assistance with actual market conditions, the program could strengthen its effectiveness to help households remain stably housed.

C. **EFA could increase impact by strengthening coordination with other parts of the homelessness response system.**

In addition to supporting households experiencing an unexpected housing crisis, EFA is also designed to serve people currently experiencing homelessness or otherwise needing to move. The program does this by providing move-in assistance for households that have identified a place to live and have a plan for sustaining housing after moving-in. Enhancing consistent understanding and integration of this important function across providers can build a continuum of housing problem solving supports and ensure that its benefits are more fully realized throughout the system.

Findings

a. There is variation across Cores in coordination with the shelter system.

Applicants experiencing homelessness, including those residing in shelter, can request EFA funds to rapidly resolve their housing crisis if they have an identified housing option and meet all other program criteria. Some Core staff reported working closely with shelters and having established processes in place to receive referrals and make warm handoffs, while others reported less frequent or systematic coordination. Some Core staff also reported that residents in some shelters must work with a separate Core agency to access EFA. Because Cores are only permitted to provide EFA to participants in their service area, some providers who operate shelter and serve as a Core must coordinate with other Core agencies to provide EFA to residents in their shelter. This adds an additional level of coordination and slows down the process as the local Core agency familiarizes themselves with participants' information and cases.

To strengthen coordination between Cores and other providers, the County updated EFA contract language in 2024 to include a requirement that Samaritan House provide information, training, and applications to shelter staff on how clients can access EFA.

b. The gap between Diversion assistance and EFA limits the continuity of housing support.

EFA can cover move-in costs for people experiencing homelessness which is similar to what can be done with flexible funding under the County's Diversion program, offered through Coordinated Entry. The Diversion program provides problem solving assistance and, in some cases, provides one-time financial assistance to help households who are literally homeless move directly into housing rather than receive further services from the homelessness response system. However, Diversion Specialists who manage the Coordinated Entry process cannot provide Diversion assistance to participants once they are sheltered. This creates an inefficiency in which a potential participant may be eligible for flexible financial assistance through Diversion when assessed by Coordinated Entry but loses that eligibility if they choose to enter shelter and must restart the process with EFA through a Core agency. As a result, individuals face an unintended choice between remaining unsheltered to access Diversion resources or entering shelter and losing the opportunity for immediate assistance while a new case management relationship is built and a new application process is pursued.

Recommendations

To improve coordination and enhance efficiency across the system, the County could:

1. **Consider dedicating funds specifically for move-in assistance for rapid exit strategies for people in shelter or other temporary settings.**

The County could potentially strengthen efficiency and build a continuum of housing-problem solving supports by dedicating a portion of EFA Measure K funds specifically to rapid exit strategies for households already experiencing homelessness, including those staying in shelters or other temporary settings. Rapid exit is an intervention used in communities to help households already experiencing homelessness return to housing as swiftly as possible. Usually, rapid exit programs use a short-term, problem-solving approach that is paired with flexible, light-touch financial support to remove immediate barriers to housing, such as security deposits or other move-in assistance. Reserving some resources for rapid exit while focusing core EFA funds on households who are housed but at risk of homelessness would help clarify program roles, reduce overlap, and reinforce a more coherent continuum of housing stability supports. The County should also consider developing a streamlined referral pathway for shelter staff to connect residents with EFA resources, which could include allowing shelter staff to directly administer rapid exit assistance for eligible residents.

2. **Explore ways to better coordinate or integrate EFA with Diversion so that households experience a seamless continuum of problem-solving services.**

To further enhance coordination and improve the client experience, the County could explore ways to more closely integrate EFA with Diversion to eliminate the current gap so that households encounter a seamless continuum of problem-solving services. Aligning these approaches would support consistent messaging, reduce duplication, and ensure that households receive the right level of assistance at the right time. Opportunities to strengthen this coordination can be examined more deeply during the upcoming redesign of the Coordinated Entry system, which provides a natural point to align workflows, referral processes, and program functions across the homelessness response system.

D. Enhanced data collection can help better understand EFA's performance and impact.

Data collection is an essential component of any community program to measure outcomes and understand impact. In July 2023, COH revised EFA's data collection process to require data collection in Clarity for all households who apply for assistance, including applicants who are deemed ineligible, withdraw, or are unable to be contacted. In July and August of 2024, COH assessed EFA data and determined that while the new process has increased the amount of information captured on households not receiving assistance, it still did not comprehensively capture all such households. As of this report, COH is working with providers to clarify expectations and standardize data entry workflows to improve data completeness.

Findings

a. The County collects a core set of EFA data elements through the screening and disposition assessments in Clarity.

Focus Strategies reviewed the data elements of EFA's initial screening and disposition assessments collected in Clarity. Data collected by the County includes:

- Assessment date,

- Total number of household members,

- Gross annual household income,

- City of residence,

- Type of assistance requested (e.g., rental assistance, security deposit, utility assistance),

- Funding source used to provide assistance,

- Status of the application (e.g., approved, inactive),

- Types of debt, and

- Whether the client is subleasing their residence from a master tenant.

Some additional data (such as race/ethnicity, gender, and household composition) is available in the client's overall profile in Clarity but is not directly included in the EFA application data.

b. Current data does not fully capture the reasons households are requesting assistance or their risk factors for homelessness.

The EFA program currently gathers information needed to administer assistance and document households' financial circumstances, It does not, however, adequately capture the reasons households are requesting assistance or factors about the household and their situation that may increase their likeliness of losing housing without assistance. Focus Strategies compared the data collected in Clarity to data collected by similar programs in Los Angeles, New York, Santa Clara, and San Francisco that identify and prioritize households more likely to experience homelessness. These communities use data to target resources and determine which households will be prioritized for assistance.

Common factors used in other communities for prioritization are not currently collected in the initial screening and disposition assessments in the County, though a subset may be collected by Cores. These factors include housing status at the time of application (e.g., whether the household is living in a doubled-up situation); reasons for applying for assistance such as receiving an eviction notice, having a change in income, or experiencing conflict within the household; physical or mental health conditions at the time of application; and prior involvement with the legal system.

In addition, to be able to determine if the program is having a significant impact on reducing homelessness or displacement, the best practice is to collect at least basic information on all households seeking assistance, whether they are served or not. Without this information it is very difficult to do comparative analysis and determine whether the program is being effective in preventing housing loss and homelessness.

Recommendations

To improve data collection and improve the ability to more fully understand the impact of and population served by the EFA program, the County should:

1. Continue working with providers to standardize data entry and ensure that all household data is entered into Clarity, including records for those not receiving assistance and the reasons they were not assisted.

The County should continue working with Cores to:
- Standardize data entry to increase completeness, and

- Ensure that all households who seek EFA services are entered into Clarity, even if the household is determined to be ineligible or otherwise does not receive financial assistance.

The County should adopt additional support strategies to ensure comprehensive data is collected, such as:

- Provide additional training on data entry expectations and processes for Cores leadership and staff, and
- Clarify service provider contract language to ensure data collection requirements are clear.

2. Work with providers to collect additional data on household characteristics and risk factors for homelessness.

The County should continue working with providers to collect additional data on household characteristics and situations related to their request for assistance. Collecting additional data would allow the County and providers to better understand households' needs and factors related to subsequent housing outcomes. For example, the current EFA application requires applicants to describe why they are requesting assistance, but the narrative is not required to be entered in Clarity. The County could work with Cores to develop a set of categories that systematically capture the reasons households are applying for assistance, such as receipt of an eviction notice, change in income, experiencing conflict within the household, experiencing a health crisis, and any other circumstances that qualify applicants to receive assistance. These categories should reflect factors that research has shown are related to subsequent entries into homelessness to support future evaluation and inform any choices around targeting services.

3. Establish updated performance metrics to enhance monitoring and continuously evaluate the program as new data becomes available.

Once enough time has elapsed with enhanced data collection and updated policies in place, the County should consider adjusting required performance metrics to better monitor program impact over time. The specific performance metrics selected for ongoing monitoring and evaluation should be dependent on the intended impact of the program. If the program is targeted to those most likely to experience homelessness, the County may consider comparing the rate of entries into homelessness between applicant households who received assistance and applicant households who did not receive assistance to estimate

the extent to which the program is preventing homelessness. The EFA program currently has very high target for 6-month housing rates based on follow up calls with households served by the program – 95% for heads of household under the age of 60 and 92% for those over the age of 60. These performance rates reflect high rates of post-program stability, but not necessarily that the households assisted would have otherwise been destabilized. The County may consider adjusting those standards if the program is targeted toward those at highest risk of homelessness.

The County should also consider alternative methods to structure data collection in Clarity to improve the ability to monitor the program and understand impacts. This could be by setting up EFA as a program in Clarity, rather than only collecting data via the assessment feature. Other alternatives include exploring a separate, regional data collection portal or working with the Clarity vendor to identify and implement a module tailored to prevention services. The recommended data collection strategies would allow the County to continuously evaluate the program's effectiveness at preventing homelessness and would improve the availability of information on household circumstances associated with an increased risk of homelessness.

E. EFA could more effectively prevent homelessness by intentionally targeting support to those most likely to experience it.

While County and provider staff agree that one purpose of the EFA program is to prevent homelessness, there are differences of opinion on the target population for the program. Some view EFA as a homelessness prevention intervention for those most at-risk while others see it as a form of more *upstream* prevention support, provided to any qualifying household experiencing a financial emergency that may impact their short-term ability to pay for housing.

Based on analysis of program data, eligibility criteria, and insights from stakeholder engagements, as currently operated, the program provides valuable support to low-income households in crisis. However, the current program does not appear to reach many households most likely to experience homelessness. This is not to say that there are not significant benefits to receiving critical short-term support during a housing crisis, even for those at lower risk of homelessness. An influx of immediate support provides budgetary relief that can relieve pressures that impact other parts of a household's life including a reduced

chance of having difficulty meeting expenses, tapping savings to meet spending needs, borrowing from friends or family, and experiencing food insecurity.[31]

National research indicates that programs similar to this one are unlikely to reach and serve those at highest risk of losing their housing without specific and objective targeting criteria. EFA shows potential to prevent future homelessness when support is given to people with known risk factors. There is evidence that the program does have homelessness prevention impacts for higher risk people, but those households are not systematically targeted or served today.

San Mateo County is currently participating in a planning grant to design and pilot a new homelessness prevention approach in the County, based on evidenced based practices in prevention targeting. Targeted prevention prioritizes resources for those who are most likely to become homeless using an assessment approach that incorporates the most salient risk factors and typically provides outreach to populations most likely to experience homelessness.

With this new targeted homelessness prevention opportunity, San Mateo may ultimately have multiple prevention resources operating in the community at the same time. As the targeted homelessness prevention pilot is developed, the County should consider its potential relationship with EFA and how to maximize these resources to continue to reach a wide array of potential needs while improving efforts to reduce entries into homelessness. The following findings and recommendations are provided as options to consider if the County chooses to move EFA toward a more targeted prevention approach.

Findings

a. **There is a growing need for effective homelessness prevention in San Mateo County.**

About 81% of extremely low-income households in the County spend more than half of their income on housing, while homelessness has steadily increased in the annual PIT count over

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[31] Whitney Airgood-Obrycki, *The Short-Term Benefits of Emergency Rental Assistance* (Cambridge, MA: Harvard Joint Center for Housing Studies, 2022), **https://www.jchs.harvard.edu/sites/default/files/research/files/harvard_jchs_short_term_era_benefits_airg ood-obrycki_2022.pdf**.

the past 10 years.[32] Several other studies have linked the cost of housing, and high rent burdens, to increases in homelessness, which highlights the importance of homelessness prevention programs.[33]

The recent California Statewide Study of People Experiencing Homelessness (CASPEH) further reinforces the need for effective homelessness prevention. The study found that high housing costs and low incomes combined with individual- or household-level shocks such as job/income loss, illness, and conflict within the household or with landlords were the most frequently cited reasons contributing to their loss of housing. Importantly, 82% of respondents in the statewide study felt that one-time financial assistance between $5,000 – $10,000 would have prevented their homelessness.[34] The study recommends expanding prevention programs targeted to those most at risk to reduce inflow into homelessness.

b. Stakeholder perspectives differ on the target population for EFA.

While all stakeholders described EFA as a prevention program, some County staff and provider leadership understood the program to be focused on preventing immediate homelessness and supporting the households most at risk of homelessness. Most front-line staff and other provider leadership described the program as a more traditional, upstream prevention program. For example, some providers described the program as intended to help working households facing a temporary, one-time hardship, rather than those at the highest risk of homelessness.

Prevention programs can range from upstream approaches to more targeted interventions, depending on where support is provided along a person's housing stability journey and how

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[32] California Housing Partnership, *San Mateo 2025 Affordable Housing Needs Report* (2025). **https://chpc.net/wp-content/uploads/2024/05/San-Mateo_Housing_Report-2.pdf**: County of San Mateo Human Services Agency, *2024 One Day Homeless Count and Survey* (2024), **https://www.smcgov.org/media/150519/download?inline=**
[33] Rebecca Baird-Remba and Alex Horowitz. "How States and Cities Decimated Americans' Lowest-Cost Housing Option." *The Pew Charitable Trusts*, July 17, 2025. **https://www.pew.org/en/research-and-analysis/issue-briefs/2025/07/how-states-and-cities-decimated-americans-lowest-cost-housing-option**.
[34] Margot Kushel and Tiana Moore, *Towards a New Understanding: The California Statewide Study of People Experiencing Homelessness* (UCSF Benioff Homelessness and Housing Initiative, 2023), **https://homelessness.ucsf.edu/sites/default/files/2023-06/CASPEH_Report_62023.pdf**.

resources are directed.[35] Traditional, upstream prevention programs often use eligibility criteria based on an assumption that households' situations may lead to homelessness absent assistance. This differs from targeted prevention, which focuses resources on serving people who are at the highest risk of experiencing homelessness and often includes standardized risk screening for vulnerability indicators.[36]

While the program's current design allows it to reach many households in need, it also makes it difficult to clearly identify and prioritize those at highest risk of homelessness. In interviews and focus groups, Core staff and leadership indicated that there is currently no need to prioritize or target households based on risk because they have sufficient resources to serve everyone who is deemed eligible. However, analysis indicates that only 55% of households who made a request from the program ultimately received assistance. The available data does not identify the specific reason a household is deemed ineligible, does not capture data on risk indicators, and does not capture all applicants who did not receive assistance. This makes it challenging to ascertain the level of need and risk in the community, but it appears that EFA does not currently meet all of the need as manifested by people requesting help that they do not receive.

c. The vast majority of households who request EFA assistance do not experience homelessness, even among those who are not assisted.

Analysis of the available data provides evidence that most applicants do not subsequently experience homelessness, even among those who do not receive assistance. Among households with recorded data, 4% of households who received assistance and 5% of households who did not receive assistance experienced homelessness within 12 months of their EFA application. This is in line with published prevention research in other communities

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[35] According to the U.S. Interagency Council on Homelessness (USICH), universal supports are systems, policies, and programs designed to set the foundation for housing stability and operate "upstream" from targeted prevention programs. Universal supports include income assistance programs (e.g., TANF, SSI/SSDI, EITC), affordable housing programs, tenant protection policies, and eviction-related supports like a right to housing counsel. This type of prevention aims to strengthen the safety net before individuals experience a housing stability crisis and differs from targeted homelessness prevention.; U.S. Interagency Council on Homelessness, *Ending Homelessness Before it Starts: A Federal Homelessness Prevention Framework* (2024), **https://www.usich.gov/sites/default/files/document/Federal%20Homelessness%20Prevention%20Framework_2.pdf**.

[36] National Alliance to End Homelessness, *Stronger Together: A Roadmap to An Effective Homeless System— Targeted Homelessness Prevention: Stemming the Inflow* (2024). **https://endhomelessness.org/wp-content/uploads/2024/10/2.15.24-Targeted-Prevention.pdf**.

that shows that most households applying for prevention programs experience do not experience an incidence of future homelessness.

While the analysis indicates that the program has a small positive impact on households who receive assistance, the relatively low rates of subsequent homelessness, especially among those who did not receive assistance, indicates the program is not effectively reaching people at highest risk. The literature on prevention research finds that programs with a low "failure rate" (i.e., a low number of people who do not subsequently enter homelessness) typically reflect that the program is not successfully reaching those at the highest risk, while a program with a higher failure rate, and a greater difference between the experience of those served and not served, may indicate more successful targeting.[37]

d. **The program does not currently assess risk of homelessness, a practice that is associated with improved prevention outcomes.**

EFA provides assistance based on eligibility criteria (e.g., residency, income limits) paired with staff determinations of financial need and ability to maintain housing. Providers do not have a consistent method to assess risk of future homelessness. By contrast, targeted homelessness programs often use structured tools to assess risk of homelessness, which research has shown improves the accuracy of assessing risk status compared to staff judgment alone.[38]

While EFA providers do collect documentation to demonstrate need for assistance as part of the application process (e.g., late notices, 3-day pay or quit notices, and court documents), providers do not currently enter data in Clarity on key risk factors commonly used in assessment tools, such as housing status at the time of application (e.g., whether the household is living in a doubled-up situation), conflict in the household, physical or mental health conditions, and prior involvement with the legal system.

Analysis of EFA participants' prior experiences of homelessness (one of the strongest predictors of future homelessness) suggests that the program has a greater impact for

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[37] Marybeth Shinn and Rebecca Cohen, *Homelessness prevention: A review of the literature* (Center for Evidence-Based Solutions to Homelessness, 2019).: Marybeth Shinn, et al., "Efficient targeting of homelessness prevention services for families," *American Journal of Public Health* 103, no. S2 (2013): S324-S330.
[38] Andrew L. Greer, et al., "Targeting services to individuals most likely to enter shelter: Evaluating the efficiency of homelessness prevention," *Social Service Review* 90, no. 1 (2016): 130-155, **https://www.journals.uchicago.edu/doi/abs/10.1086/686466**.

households at higher risk. While all households with prior homeless experiences were more likely to reenter homelessness after applying for EFA, the rate of subsequent homelessness was substantially lower among those who did receive assistance through the program. This finding aligns with research indicating that prevention programs are more effective when targeted toward higher-risk households.

e. Current eligibility criteria and determination practices may screen out households at higher risk of homelessness.

This evaluation found that eligibility decisions in EFA are based in part on staff determinations about household's proof of need and capacity to sustain housing. In practice, this results in applicants with higher debt levels or who have less stable income being more frequently screened out. Certain groups face barriers to accessing EFA or are deemed ineligible altogether. For example, households who are doubled up without a formal lease are often deemed ineligible despite being at significant self-identified risk of homelessness.

The combination of emphasizing stability over need and leaving these decisions to staff determinations risks excluding households at greater risk of housing loss. Research on prevention programs that use targeting tools has found no upper limit beyond which applicants are "too risky" for prevention services. In fact, studies have found that prevention services typically have the biggest impact for those at the highest risk.[39] Research had also found that when screening decisions are made primarily by staff as opposed to by a tool or policy, people who can be successfully served are rejected more frequently, and resources are directed to people with lower risk. This is not a criticism of staff, who are doing their jobs and applying the criteria as they understand them. Rather it is pointing out that where there are significant judgement calls to make it is hard to achieve program wide consistency and to assure that people who need assistance are not screened out.

f. Tenants and landlords report limited awareness of the program

During the COVID pandemic, community resources for EFA were actively advertised by the County. However, EFA has not been as widely advertised since COVID-era resources have ended. Program participants and landlords indicated that the program was not widely

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[39] Marybeth Shinn and Rebecca Cohen, *Homelessness prevention: A review of the literature* (Center for Evidence-Based Solutions to Homelessness, 2019).: Marybeth Shinn, et al., "Efficient targeting of homelessness prevention services for families," *American Journal of Public Health*103, no. S2 (2013): S324-S330.

advertised. Research has shown that many households in need of housing services are unaware of homelessness prevention services. For example, only 24% of respondents in a statewide survey sought prevention assistance from nonprofit or government sources prior to entering homelessness.[40]

The majority of participant survey respondents (57%) learned about the program from a staff member at a Core agency or from friends or family members, about a quarter (28%) found information about the program online, and only 7% saw an advertisement in the community. This was even more true for landlords, with 63% learning about the program when they were contacted by program staff on the tenant's behalf, 21% from their tenant, and 11% from friends or family. No respondents to the landlord survey reported learning about the program from an online search or an advertisement in the community.

g. Some participants found it difficult to access EFA.

In interviews and surveys, a few participants reported barriers to accessing the program. Some participants reported difficulty reaching program staff, often needing to call multiple times before connecting with someone, while others described challenges in scheduling and coordinating in-person appointments. Some participants felt that establishing an online portal to set appointments or submit the application would make the program more accessible.

Recommendations

Before making any changes to the structure and goals of the program, the County should continue to engage in dialogue with Cores and other community stakeholders about how to best utilize EFA as part of the broader homelessness response system, particularly in coordination with other prevention initiatives. Identifying a clear, shared purpose for EFA will strengthen the program design and enhance coordination with other services in the community.

If the County wishes to serve more households at higher risk of homelessness through EFA, the County could:

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[40] Margot Kushel and Tiana Moore, *Towards a New Understanding: The California Statewide Study of People Experiencing Homelessness* (UCSF Benioff Homelessness and Housing Initiative, 2023), **https://homelessness.ucsf.edu/sites/default/files/2023-06/CASPEH_Report_62023.pdf**

1. **Implement an assessment of applicants' homelessness risk factors in alignment with the community's priorities.**

The County could consider focusing EFA resources on households at the highest risk of losing their housing to help maximize the impact on homelessness prevention and ensure alignment with system-wide goals to reduce homelessness in the community. The County, in collaboration with EFA providers, could develop a process, criteria, and an assessment tool to better identify and serve households at highest risk of homelessness. The most recent Measure K EFA contract requires Samaritan House to facilitate the process of working together with Cores and the County to develop and implement a process to identify and prioritize EFA households that have a high risk of becoming homeless, and states that the County will review and approve the process and any related assessment tools. However, this process has not yet developed a tool that prioritizes based on risk.

If the County elects to better target prevention support, the County should also:

- Update program eligibility to better align with a higher-risk target population,

- Use a tool that assesses and prioritizes research-based risk factors of homelessness and aligns with the County's priorities,

- Adjust the program design to remove subjective assessment of need, and

- Remove the sustainability requirement.

To support these changes, the County would also need to adjust the target for contracted performance measures to align with the potential impacts of targeting the program to households at higher risk, such as anticipating a higher rate of subsequent experiences of homelessness.

2. **Adjust EFA program eligibility and screening practices to align with the core goal of homelessness prevention and with complementary prevention strategies in the County.**

The County could consider better aligning program eligibility and screening practices with the core goal of preventing homelessness. The County has the flexibility to allow Measure K EFA funds to fill gaps in the program's reach and could leverage this flexibility to make adjustments to program policies.

Specifically, program policies could be revised to support households in doubled-up living arrangements without a formal lease, and the sustainability requirement could be replaced or removed. Rather than strictly requiring a lease agreement, the program could accept self-certification or other flexible forms of living situation documentation (such as a copy of rent check). Similarly, rather than requiring proof of long-term sustainability, the program could only require documentation of a temporary housing crisis, with clear and consistent criteria on what constitutes a crisis to improve fairness and reduce subjectivity in decision-making.

3. **Expand outreach activities, tailor communication strategies and offer more online and other accessible application options to reach and serve households at higher risk.**

The County and Cores could take steps to improve access for groups that are overrepresented in homelessness or who may face barriers to applying for EFA. While the County uses a webpage and a one-page flyer explaining the variety of services available through Cores, outreach for EFA could be strengthened by providing more specific information about homelessness prevention. Options for improving accessibility include:

- Expanding outreach activities, including agency based and County-wide promotion,

- Tailoring communication strategies to reach populations less likely to engage through traditional channels in the community and those who are less likely to seek "homelessness" assistance, such as online messaging and expanded partnerships with systems that may interact with households not seeking homelessness assistance directly.

- Ensuring that landlords are aware of the program through their networks or through regular outreach or advertising.

The County should also consider how to offer more accessible application processes, such as online applications. While online applications may improve accessibility, it is important to note that this could increase the overall number of applications received and should be paired with enhanced targeting to higher-risk applicants to help manage capacity.

VI. CONCLUSION

The County's commitment to preventing and ending homelessness has led to significant growth in housing and homeless service programs, including an increase in funding for homelessness prevention efforts using local resources from Measure K. Focus Strategies evaluation of the County's EFA program identified areas of strength, including the ability to braid the various funding sources to meet people's needs, leverage private funding, the emphasis on collaboration across Cores, and the role that Samaritan House plays as the fiscal agent.

The evaluation also found areas where the County can strengthen the implementation of EFA, such as further standardizing implementation practices, strengthening coordination with other parts of the homelessness response system, enhancing data collection, and if the County so chooses, intentionally targeting support to households most likely to experience homelessness. The recommendations in this report should be viewed as strategies to continue strengthening the current EFA program, while also providing options for adjustments that align with and complement targeted homeless prevention initiatives.

Focus Strategies used a mixed-method approach that included a thorough document review, qualitative data collection and synthesis, and quantitative analysis to evaluate San Mateo County's Emergency Financial Assistance (EFA) program. Focus Strategies collaborated with the Center on Homelessness (COH) and the County Executive's Office (CEO) to identify the most appropriate sources of information, individuals to engage with, and analysis approach. This appendix provides a summary of the methodology of each information gathering component of the evaluation.

Document Review. Focus Strategies collected and conducted a review of documents provided by COH and Samaritan House. The documents include:

- EFA program guidelines and procedures,

- contracts and amendments,

- budgets and expenditure reports,

- performance and monitoring reports,

- eligibility requirements,

- application documents, and

- Clarity training materials.

Review of Best Practices in Homelessness Prevention. Focus Strategies conducted a literature review of recognized best practices for homelessness prevention and emergency financial assistance programs. This research included an examination of studies on pathways into homelessness in California, evaluations of the impact of prevention and emergency assistance interventions, and published analyses of screening tools designed to target resources effectively, including tools developed in New York City, Los Angeles, Santa Clara County, and San Francisco. Drawing on both academic research and program documentation from these communities, the review identified common factors and approaches that can strengthen targeting and improve outcomes. Findings from this research, along with other best practices identified in the broader literature, informed the recommendations presented in this evaluation.

Stakeholder Interviews. Focus Strategies conducted seven interviews with City representatives and CEO and COH staff. Interviewees were asked to share their perspectives on the purpose and goals of EFA, the populations served and eligibility criteria, the application and decision-making processes, collaborations with Core Service Agencies, County departments, and city partners, and the use of data and funding structures. Interviewees were also invited to discuss program strengths, key challenges, and opportunities to improve targeting, prioritization, and overall program effectiveness. The following table lists the stakeholders interviewed for this evaluation.

EFA Stakeholder Interviews

Name of Interviewee(s)	Agency	Date of Interview
Khalia Parish	San Mateo County, Center on Homelessness	November 12, 2024
Christopher Ratana	San Mateo County, Center on Homelessness	November 13, 2024
Iliana Rodriguez	San Mateo County, County Executive's Office	November 26, 2024
Mike Callagy	San Mateo County, County Executive's Office	December 4, 2024
Jessica Silverberg	San Mateo County, Center on Homelessness	December 10, 2024
Nori Jabaa	City of Foster City	January 29, 2025
Lisa Gauthier	San Mateo County Board of Supervisors, formerly City of East Palo Alto	January 30, 2025

Engagement with the Lived Experience Advisory Group. Focus Strategies attended the Lived Experience Advisory Group (LEAG) meeting on December 17, 2024. During the meeting, LEAG members shared feedback on their own or others' experiences with EFA, provided input on which risk factors should be prioritized if resources are targeted to households at highest risk of homelessness, and offered guidance on the planned approach to engaging with program participants. Members also suggested additional types of questions and methods for effectively gathering participant feedback.

Focus Groups with Core Agencies. Focus Strategies facilitated eight focus groups with leadership and frontline staff from the County's Core Service Agencies. A total of 46 Core agency representatives participated across the sessions, including 14 program managers and 31 direct service staff involved in administering EFA. The focus groups explored staff

perspectives on the purpose and goals of EFA, processes for identifying and determining eligibility for applicants, and the supports provided to households who receive assistance. Staff also discussed challenges with application and eligibility determinations, strengths of the program, and opportunities for improving effectiveness and equity. The following table outlines the focus groups conducted.

EFA Core Agency Focus Groups

Agency	Number of Participants	Date
Core Agency Directors Network	14	January 8, 2025
Pacifica Resource Center	3	April 8, 2025
Fair Oaks Community Center	7	April 8, 2025
Samaritan House	8	April 10, 2025
YMCA Community Resource Center	7	April 15, 2025
Coastside Hope	2	April 16, 2025
Puente de la Costa Sur	5	April 17, 2025
Daly City Community Services Center	4	April 24, 2025

Participant Interviews. Focus Strategies conducted interviews with EFA applicants to better understand their experiences with the program. Interviews explored participants' decisions to apply for assistance, how they learned about the program, and their experiences with the application process. Participants who received assistance were asked about the amount and timing of funds received, whether the support helped them stabilize their housing, and whether they were connected to other services. Those who did not receive assistance were asked about how the decision was communicated to them, what other supportive services they accessed, and whether they were able to resolve their housing needs through other means. All participants were asked to share their current housing situation and provide recommendations for improving the program. Interviews were conducted over the phone and offered in both English and Spanish. Each interview participant received a $50 gift card in recognition of their time and contributions.

Participant Surveys. Focus Strategies collected 90 surveys from a diverse group of EFA applicants. The survey collected information on where applicants applied for assistance, how they learned about the program, and the type of financial support they sought. Respondents were asked whether they received financial assistance or referrals, whether they accessed

support from other programs, and their current housing stability. The survey also included questions about the application process, such as ease of completing forms and gathering required documents, as well as satisfaction with case management support. Respondents rated their agreement with statements about the program and provided open-ended feedback on how the program could be improved. Demographic questions were included to help assess patterns of access and outcomes across different groups. The survey was offered in both English and Spanish, and participants could complete it either online or using a physical copy provided by the Core agency through which they applied for EFA. To encourage participation, respondents were compensated with a $25 virtual gift card in exchange for completing the survey.

Landlord Surveys. Focus Strategies also collected input from 19 landlords and property managers through an online survey. Respondents were asked about their property portfolio, experiences coordinating with EFA, and ease of receiving emergency financial assistance payments on behalf of tenants. The survey included questions about communication with program staff, timeliness of payments, and clarity of documentation requirements. Landlords were also asked about the impact of EFA on tenants and issues that impact tenancy after EFA payment. Additional questions captured how landlords learned about the program and their willingness to recommend working with EFA to other property owners. Responses provided valuable insight into the program's effectiveness from the landlord perspective and identified opportunities to strengthen landlord engagement. To recognize their participation, landlords who completed the survey were offered the opportunity to enter a raffle for one of three $50 Visa gift cards.

Clarity Data. COH provided Focus Strategies with de-identified data from the County's Clarity system for applicants to EFA between July 2022 and June 2024. The analysis included demographic and household composition data, information on requests for assistance, funding sources and payment amounts, disposition outcomes, referral destinations, and screening assessment data from the current workflow. Program entry records were also reviewed to track homelessness enrollments for EFA applicants during the two years prior to and up to 12 months following their application.

Focus Strategies assessed the datasets for completeness and consistency across the retired and current workflows and restructured them to support analysis at both the household and request level. Focus Strategies generated descriptive statistics, frequency distributions, and cross-tabulations to examine applicant characteristics, types and sources of assistance,

payment patterns, and subsequent entries into homelessness. The analysis identified key trends in demand, access to and use of funds, and the relationship between receipt of EFA and later homelessness outcomes. However, because data on households who applied for but did not receive assistance was not consistently collected, there was no reliable comparison group for assessing relative outcomes. In addition, important household characteristics, such as housing status at application, reasons for applying, or prior risk factors, were not systematically recorded. These gaps limited the ability to conduct comparative analysis, and as a result, the findings should be understood as descriptive and exploratory.

Learnings from the CES and Shelter Evaluations. Focus Strategies was also completing two separate evaluations at the time of the EFA evaluation – an evaluation of Coordinated Entry and Diversion and an evaluation of the Shelter system. Information pertinent to the EFA evaluation was sometimes raised by stakeholders participating in focus groups or interviews for these two evaluations. Focus Strategies incorporated any relevant information from the engagements into the findings and recommendations of this report.

APPENDIX B. ADDITIONAL QUANTITATIVE DETAILS

A. Participant Interviews

Summary of Participant Interview Respondent Demographics

Interview Item Response	Number	Percent
Interview Language		
English	13	76%
Spanish	4	24%
Agency		
Coastside Hope	1	6%
Daly City Community Service Center	2	12%
Fair Oaks Community Center	4	24%
Pacifica Resource Center	2	12%
Samaritan House	4	24%
YMCA Community Resource Center	4	24%
Type		
Rent/mortgage	10	59%
Move-in	5	29%
Different expense	2	12%
Received Assistance		
Yes	12	71%
No	3	18%
Don't know	2	12%
Race/Ethnicity (alone or in combination)		
African/Black/African American	3	18%
American Indian/Alaska Native/First Nation/Indigenous	1	6%
Asian	1	6%
Latina/e/o or Hispanic	8	47%
White/European	6	35%
Prefer not to answer	1	6%
Gender		
Woman	15	88%
Man	2	12%

Interview Item Response	Number	Percent
Age Range		
18-24	1	6%
25-34	4	24%
35-44	7	41%
45-59	3	18%
60+	2	12%

B. Participant Survey Results

Summary of Responses to Participant Surveys

Survey Item Response	Number	Percent
Interview Language		
English	74	82%
Spanish	16	18%
Agency		
Coastside Hope	1	1%
Daly City Community Service Center	19	21%
Fair Oaks Community Center	27	30%
Pacifica Resource Center	19	21%
Samaritan House	11	12%
YMCA Community Resource Center	12	13%
Unknown	2	2%
Program Information Source		
Friend, family member, or acquaintance	19	21%
Staff member at the agency where I applied for assistance	32	36%
Flyer or advertisement in the community	6	7%
Online search	25	28%
Other	8	9%
Type		
Rent/mortgage	58	64%
Move-in	18	20%
Different expense	12	13%
Unknown	2	2%

Survey Item Response	Number	Percent
Received Assistance		
Yes	66	73%
No	10	11%
Don't know	14	16%
Race/Ethnicity (alone or in combination)		
African/Black/African American	1	1%
American Indian/Alaska Native/First Nation/Indigenous	12	13%
Asian	8	9%
Latina/e/o or Hispanic	41	46%
Native Hawaiian/Pacific Islander	2	2%
White/European	20	22%
Other	5	6%
Prefer not to answer	7	8%
Unknown	7	8%
Gender (alone or in combination)		
Woman	69	77%
Man	10	11%
Culturally specific identity (e.g., Two spirit, third gender)	1	1%
Transgender	1	1%
Non-binary	1	1%
Prefer not to answer	3	3%
Unknown	7	8%
Total Household Members		
1 person	20	22%
2 people	28	31%
3 to 4 people	24	27%
5 or more people	11	12%
Unknown	7	8%
Minor Children in Household		
Yes	48	53%
No	35	39%
Unknown	7	8%

Survey Item Response	Number	Percent
Seniors (60+) in Household		
Yes	16	18%
No	67	74%
Unknown	7	8%
Age Range		
18-24	4	4%
25-34	15	17%
35-44	21	23%
45-59	32	36%
60+	11	12%
Unknown	7	8%
Disability Status		
Yes	37	41%
No	40	44%
Prefer not to answer	6	7%
Unknown	7	8%
Assistance from or Referrals to Other Services		
Yes	46	51%
No	32	36%
Don't know	12	13%
Assistance from Other Prevention or Housing Program(s)		
Yes	53	59%
No	24	27%
Don't know	12	13%
Unknown	1	1%
EFA Application was Easy		
Strongly Agree	41	46%
Somewhat Agree	25	28%
Somewhat Disagree	8	9%
Strongly Disagree	4	4%
Unknown	12	13%

Survey Item Response	Number	Percent
EFA Documentation Process was Easy		
Strongly Agree	38	42%
Somewhat Agree	30	33%
Somewhat Disagree	5	6%
Strongly Disagree	5	6%
Unknown	12	13%
Support Available for EFA Application		
Strongly Agree	45	50%
Somewhat Agree	20	22%
Somewhat Disagree	9	10%
Strongly Disagree	7	8%
Unknown	9	10%
Case Manager Made EFA Process Easy		
Strongly Agree	48	53%
Somewhat Agree	17	19%
Somewhat Disagree	5	6%
Strongly Disagree	8	9%
Unknown	12	13%
Would Recommend EFA		
Strongly Agree	55	61%
Somewhat Agree	15	17%
Somewhat Disagree	4	4%
Strongly Disagree	6	7%
Unknown	10	11%
Would Not Have Maintained or Moved Into Housing Without EFA (n = 66)		
Strongly Agree	42	64%
Somewhat Agree	9	14%
Somewhat Disagree	2	3%
Strongly Disagree	3	5%
Unknown	10	15%

Survey Item Response	Number	Percent
Assistance Met Needs (n = 66)		
Strongly Agree	48	73%
Somewhat Agree	7	11%
Somewhat Disagree	2	3%
Strongly Disagree	4	6%
Unknown	5	8%
Current Living Situation		
Rented or owned apartment, house, or room	19	21%
Experiencing homelessness, on the streets or in shelter	9	10%
With family or friends, not paying rent	1	1%
Unknown	61	68%
Currently Residing in San Mateo County		
Yes	82	91%
No	3	3%
Unknown	5	6%
Currently Living in Same Housing as When Applied for EFA		
Yes	56	62%
No	24	27%
Unsure	5	6%
Unknown	5	6%
Nature of Move if Not in Same Housing (n = 34)		
Involuntary move	15	44%
Voluntary move	8	24%
Unsure	6	18%
Unknown	5	15%
Ability to Stay in Current Housing for Next Six Months Without Additional Assistance (n = 56)		
Very Likely	27	48%
Somewhat Likely	8	14%
Somewhat Unlikely	9	16%
Very Unlikely	7	13%
Don't know	5	9%

C. Landlord Survey Results

Summary of Responses to Landlord Surveys

Survey Item Response	Number	Percent
Landlord or Property Portfolio Type		
Private individual or family-owned property	14	74%
Property management company	3	16%
Sublet or home sharing (e.g., renting out a room in your residence)	1	5%
Lifeline Services Supportive Living Environment	1	5%
Number of Units Owned and Leased		
5 or fewer	6	32%
6 to 10	5	26%
11 to 20	4	21%
21 to 50	0	0%
51 to 100	1	5%
More than 100	2	11%
Only room(s) within my primary residence	1	5%
Year Most Recently Received EFA on Behalf of a Tenant		
2023	3	16%
2024	13	68%
2025	3	16%
Number of Times Received EFA on Behalf of a Tenant		
1	6	32%
2	6	32%
3	3	16%
4	1	5%
5	1	5%
5+	2	11%

Survey Item Response	Number	Percent
Experience Coordinating with the Program to Receive Payments		
Very Easy – The process was smooth, easy to understand, and required minimal extra work.	7	37%
Somewhat Easy – The process was smooth overall, relatively easy to understand, and did not require much extra work.	6	32%
Neutral – The process was neither easy nor difficult.	4	21%
Somewhat Difficult – The process was challenging overall, relatively difficult to understand, and/or required extra work.	1	5%
Very Difficult – The process was challenging, difficult to understand, and/or required a substantial amount of extra work.	1	5%
Communication with EFA Program Staff was Easy		
Strongly Agree	11	58%
Somewhat Agree	5	26%
Somewhat Disagree	1	5%
Strongly Disagree	0	0%
Not Applicable	2	11%
EFA Program Staff Answered Questions		
Strongly Agree	9	47%
Somewhat Agree	5	26%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Not Applicable	5	26%
EFA Documentation Process Was Clear		
Strongly Agree	14	74%
Somewhat Agree	4	21%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Not Applicable	1	5%

Survey Item Response	Number	Percent
EFA Document Gathering Was Easy		
Strongly Agree	16	84%
Somewhat Agree	2	11%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Not Applicable	1	5%
EFA Payment was Received in a Timely Manner		
Strongly Agree	11	58%
Somewhat Agree	5	26%
Somewhat Disagree	1	5%
Strongly Disagree	2	11%
Would Recommend EFA to Other Landlords or Property Managers		
Strongly Agree	13	68%
Somewhat Agree	2	11%
Somewhat Disagree	2	11%
Strongly Disagree	1	5%
Not Applicable	1	5%
Most Recent Payment Received Resolved Issue Impacting Tenant Staying in Unit		
Yes	16	84%
No	1	5%
Partially or Temporarily	2	11%
Tenant Able to Remain in Unit for Remainder of Lease Following EFA Payment		
Yes	17	89%
No	2	11%
Reason Tenant Not Able to Remain in Unit for Remainder of Lease (n = 2)		
Nonpayment of Rent	0	0%
Lease Violation	0	0%
Property Damage	0	0%
Unauthorized Tenants	0	0%
Illegal Activity	0	0%
Voluntary Early Departure/Personal Reasons	1	50%
Other	1	50%

Survey Item Response	Number	Percent
Program Information Source		
I learned about it when the program contacted me on a tenant's behalf	12	63%
From a friend, family member, or acquaintance	2	11%
Other (please specify)	5	26%

D. Clarity Analysis Additional Details

The following tables present descriptive statistics from the de-identified Clarity data on EFA applicants. Data on households who applied but did not receive assistance was not consistently captured during the reporting period, so findings should be interpreted with caution. Because of these gaps, the analysis is descriptive and exploratory, and the tables are intended to illustrate observed patterns.

Summary of EFA Applicant and Recipient Household Demographics

Demographic Group	Applicant Households (n = 4,070)	Recipient Households (n = 2,253)
Household Type		
Adult-Only	2,278 (56%)	1,191 (53%)
Family with Children	1,765 (43%)	1,050 (47%)
Other/Unknown Household Type	27 (1%)	12 (1%)
Number of People in Household		
1	1,662 (41%)	852 (38%)
2	757 (19%)	442 (20%)
3	613 (15%)	354 (16%)
4	495 (12%)	292 (13%)
5+	538 (13%)	310 (14%)
Unknown Count	5 (0%)	3 (0%)
Number of Minor Children in Household		
0	2,296 (57%)	1,200 (53%)
1	778 (19%)	474 (21%)
2	570 (14%)	327 (15%)
3+	421 (10%)	249 (11%)
Unknown Count	5 (0%)	3 (0%)

Demographic Group	Applicant Households *(n = 4,070)*	Recipient Households *(n = 2,253)*
Race/Ethnicity of Head of Household (alone or in combination)		
American Indian, Alaska Native or Indigenous	69 (2%)	36 (2%)
Asian or Asian American	350 (9%)	165 (7%)
Black, African American or African	470 (12%)	269 (12%)
Hispanic/Latina/e/o	2,360 (58%)	1,304 (58%)
Middle Eastern or North African	21 (1%)	14 (1%)
Native Hawaiian or Pacific Islander	109 (3%)	64 (3%)
White	2,207 (54%)	1,338 (59%)
Unknown Race/Ethnicity	152 (4%)	69 (3%)
Gender of Head of Household		
Man	1,392 (34%)	767 (34%)
Woman	2,644 (65%)	1,468 (65%)
Other Gender	3 (0%)	2 (0%)
Unknown Gender	31 (1%)	16 (1%)
Age Group of Head of Household		
Under 18	15 (0%)	5 (0%)
18 to 24	190 (5%)	96 (4%)
25 to 34	917 (23%)	496 (22%)
35 to 44	1,074 (26%)	605 (27%)
45 to 54	797 (20%)	450 (20%)
55 to 59	369 (9%)	209 (9%)
60 and above	701 (17%)	388 (17%)
Unknown Age	7 (0%)	4 (0%)
Disability Status of Head of Household		
1 or More Disability	506 (12%)	307 (14%)
No Known Disability	1,772 (44%)	1063 (47%)
Unknown Status	1,792 (44%)	883 (39%)

Demographic Group	Applicant Households (n = 4,070)	Recipient Households (n = 2,253)
Household Income		
$0	980 (24%)	445 (20%)
$1-$1,000	59 (1%)	28 (1%)
$1,000-$5,000	228 (6%)	145 (6%)
$5,000-$10,000	160 (4%)	93 (4%)
$10,000-$20,000	444 (11%)	252 (11%)
$20,000-$30,000	357 (9%)	205 (9%)
$30,000-$40,000	222 (5%)	131 (6%)
$40,000-$50,000	153 (4%)	80 (4%)
$50,000+	184 (5%)	90 (4%)
Unknown Income	1,283 (32%)	784 (35%)
History of Homelessness in 2-Year Period Prior to EFA Application		
1 or More Entries	254 (6%)	160 (7%)
No Known Entries	3,816 (94%)	2,093 (93%)

Summary of EFA Recipient Payments by Household Demographics

Demographic Group	Average Amount Per Payment	Median Amount Per Payment
All	**$2,951**	**$2,425**
Household Type		
Adult-Only (n = 1,327)	$2,653	$2,100
Family with Children (n = 1,246)	$3,260	$2,746
Other/Unknown Household Type (n = 13)	$4,563	$3,510
Number of People in Household		
1 (n = 960)	$2,520	$2,000
2 (n = 504)	$2,953	$2,525
3 (n = 429)	$3,154	$2,500
4 (n = 346)	$3,365	$3,000
5+ (n = 374)	$3,424	$2,599
Unknown Count (n = 3)	$5,040	$5,400

Demographic Group	Average Amount Per Payment	Median Amount Per Payment
Number of Minor Children in Household		
0 (n = 1,367)	$2,666	$2,100
1 (n = 568)	$3,016	$2,500
2 (n = 385)	$3,418	$2,832
3+ (n = 293)	$3,525	$2,930
Unknown Count (n = 3)	$5,040	$5,400
Race/Ethnicity of Head of Household (alone or in combination)		
American Indian, Alaska Native or Indigenous (n = 42)	$3,149	$2,759
Asian or Asian American (n = 184)	$3,902	$3,436
Black, African American or African (n = 294)	$3,070	$2,822
Hispanic/Latina/e/o (n = 1,564)	$2,859	$2,284
Middle Eastern or North African (n = 14)	$2,899	$3,019
Native Hawaiian or Pacific Islander (n = 75)	$3,049	$2,500
White (n = 1,601)	$2,591	$2,049
Unknown Race/Ethnicity (n = 73)	$3,012	$2,279
Gender of Head of Household		
Man (n = 928)	$2,696	$2,048
Woman (n = 1,666)	$3,093	$2,525
Other Gender (n = 2)	$3,194	$1,464
Unknown Gender (n = 20)	$3,194	$1,946
Age Group of Head of Household		
Under 18 (n = 4)	$3,515	$3,850
18 to 24 (n = 121)	$2,476	$1,512
25 to 34 (n = 563)	$3,188	$2,630
35 to 44 (n = 709)	$3,031	$2,580

Demographic Group	Average Amount Per Payment	Median Amount Per Payment
45 to 54 (n = 536)	$2,925	$2,400
55 to 59 (n = 238)	$2,692	$2,212
60 to 64 (n = 199)	$2,701	$2,350
65 and Above (n = 242)	$2,903	$2,000
Unknown Age (n = 4)	$3,830	$3,560
Disability Status of Head of Household		
1 or More Disability (n = 331)	$2,918	$2,500
No Known Disability (n = 1,156)	$3,271	$2,765
Unknown Status (n = 1,129)	$2,634	$1,992
Household Income		
$0 (n = 477)	$3,112	$2,598
$1-$1,000 (n = 32)	$2,521	$2,356
$1,000-$5,000 (n = 153)	$2,603	$2,200
$5,000-$10,000 (n = 101)	$2,781	$2,410
$10,000-$20,000 (n = 280)	$2,943	$2,500
$20,000-$30,000 (n = 228)	$2,991	$2,479
$30,000-$40,000 (n = 139)	$3,053	$2,784
$40,000-$50,000 (n = 84)	$2,783	$2,566
$50,000+ (n = 100)	$3,636	$3,000
Unknown Income (n = 1,022)	$2,885	$2,052
History of Homelessness in 2-Year Period Prior to EFA Application		
1 or More Entries (n = 180)	$2,238	$2,000
No Known Entries (n = 2,436)	$3,004	$2,461

Summary of Entries into Homelessness Services Within 12 Months of EFA Application by Application Status

EFA Application Status	Households with Homelessness Services Entries
Assistance Received (n = 2,062)	74 (4%)
Assistance Not Received (n = 1,623)	85 (5%)

Note: Summary only includes households who applied for EFA between July 2022 and April 2024 to allow for a full 12-month follow-up period for homelessness services entries.

Summary of Entries into Homelessness Services Within 12 Months of EFA Application by Type of Assistance Requested

Assistance Type	Assisted Households with Homelessness Services Entries	Not Assisted Households with Homelessness Services Entries
Rental Assistance (Assisted n = 1,410; Not Assisted n = 1,183)	49 (3%)	60 (5%)
Security Deposit (Assisted n = 324; Not Assisted n = 164)	11 (3%)	19 (12%)
Utility Assistance (Assisted n = 275; Not Assisted n = 243)	4 (1%)	6 (2%)
Transportation Assistance (Assisted n = 78; Not Assisted n = 60)	21 (27%)	12 (20%)
Mortgage Assistance (Assisted n = 14; Not Assisted n = 9)	0 (0%)	0 (0%)
Other Housing Assistance (Assisted n = 15; Not Assisted n = 12)	0 (0%)	2 (17%)

Assistance Type	Assisted Households with Homelessness Services Entries	Not Assisted Households with Homelessness Services Entries
Other Essential Need (Assisted n = 214; Not Assisted n = 109)	2 (1%)	5 (5%)

Summary of Entries into Homelessness Services Within 12 Months of EFA Application by Household Demographics

Demographic Group	Assisted Households with Homelessness Entries	Not Assisted Households with Homelessness Entries
Household Type		
Adult-Only (Assisted n = 1,093; Not Assisted n = 968)	48 (4%)	64 (7%)
Family with Children (Assisted n = 957; Not Assisted n = 641)	24 (3%)	21 (3%)
Unknown Household Type (Assisted n = 12; Not Assisted n = 14)	2 (17%)	0 (0%)
People in Household		
1 (Assisted n = 781; Not Assisted n = 726)	37 (5%)	54 (7%)
2 (Assisted n = 404; Not Assisted n = 275)	15 (4%)	13 (5%)
3 (Assisted n = 323; Not Assisted n = 229)	8 (2%)	9 (4%)
4 (Assisted n = 268; Not Assisted n = 184)	10 (4%)	3 (2%)
5+ (Assisted n = 283; Not Assisted n = 207)	4 (1%)	6 (3%)

Demographic Group	Assisted Households with Homelessness Entries	Not Assisted Households with Homelessness Entries
Unknown Count (Assisted n = 3; Not Assisted n = 2)	0 (0%)	0 (0%)
Children in Household		
0 (Assisted n = 1,102; Not Assisted n = 976)	50 (5%)	64 (7%)
1 (Assisted n = 428; Not Assisted n = 271)	7 (2%)	8 (3%)
2 (Assisted n = 299; Not Assisted n = 215)	11 (4%)	8 (4%)
3+ (Assisted n = 230; Not Assisted n = 159)	6 (3%)	5 (3%)
Unknown Count (Assisted n = 3; Not Assisted n = 2)	0 (0%)	0 (0%)
Race/Ethnicity		
American Indian, Alaska Native or Indigenous (Assisted n = 34; Not Assisted n = 30)	1 (3%)	2 (7%)
Asian or Asian American (Assisted n = 153; Not Assisted n = 162)	8 (5%)	8 (5%)
Black, African American or African (Assisted n = 235; Not Assisted n = 167)	10 (4%)	11 (7%)
Hispanic/Latina/e/o (Assisted n = 1,199; Not Assisted n = 948)	33 (3%)	40 (4%)
Middle Eastern or North African	2 (17%)	0 (0%)

Demographic Group	Assisted Households with Homelessness Entries	Not Assisted Households with Homelessness Entries
(Assisted n = 12; Not Assisted n = 4)		
Native Hawaiian or Pacific Islander (Assisted n = 60; Not Assisted n = 41)	3 (5%)	6 (15%)
White (Assisted n = 1,230; Not Assisted n = 794)	48 (4%)	47 (6%)
Unknown Race/Ethnicity (Assisted n = 66; Not Assisted n = 78)	0 (0%)	0 (0%)
Gender		
Man (Assisted n = 720; Not Assisted n = 561)	36 (5%)	44 (8%)
Woman (Assisted n = 1,324; Not Assisted n = 1,046)	38 (3%)	41 (4%)
Other Gender (Assisted n = 2; Not Assisted n = 1)	0 (0%)	0 (0%)
Unknown Gender (Assisted n = 16; Not Assisted n = 15)	0 (0%)	0 (0%)
Age Group		
Under 18 (Assisted n = 5; Not Assisted n = 9)	0 (0%)	0 (0%)
18 to 24 (Assisted n = 81; Not Assisted n = 85)	2 (2%)	5 (6%)
25 to 34 (Assisted n = 464; Not Assisted n = 373)	14 (3%)	11 (3%)
35 to 44 (Assisted n = 553; Not Assisted n = 420)	23 (4%)	24 (6%)

Demographic Group	Assisted Households with Homelessness Entries	Not Assisted Households with Homelessness Entries
45 to 54 (Assisted n = 405; Not Assisted n = 311)	16 (4%)	19 (6%)
55 to 59 (Assisted n = 192; Not Assisted n = 143)	8 (4%)	9 (6%)
60 to 64 (Assisted n = 163; Not Assisted n = 118)	3 (2%)	9 (8%)
65 and Above (Assisted n = 195; Not Assisted n = 161)	8 (4%)	8 (5%)
Unknown Age (Assisted n = 4; Not Assisted n = 3)	0 (0%)	0 (0%)
Disability Status		
1 or More Disability (Assisted n = 271; Not Assisted n = 176)	40 (15%)	46 (26%)
No Known Disability (Assisted n = 961; Not Assisted n = 603)	26 (3%)	26 (4%)
Unknown Status (Assisted n = 830; Not Assisted n = 844)	8 (1%)	13 (2%)
Household Income		
$0 (Assisted n = 397; Not Assisted n = 472)	16 (4%)	21 (4%)
$1-$1,000 (Assisted n = 28; Not Assisted n = 31)	2 (7%)	2 (6%)
$1,000-$5,000 (Assisted n = 127; Not Assisted n = 74)	5 (4%)	4 (5%)
$5,000-$10,000 (Assisted n = 79; Not Assisted n = 55)	1 (1%)	8 (15%)

Demographic Group	Assisted Households with Homelessness Entries	Not Assisted Households with Homelessness Entries
$10,000-$20,000 (Assisted n = 229; Not Assisted n = 168)	9 (4%)	10 (6%)
$20,000-$30,000 (Assisted n = 186; Not Assisted n = 132)	8 (4%)	4 (3%)
$30,000-$40,000 (Assisted n = 120; Not Assisted n = 69)	7 (6%)	4 (6%)
$40,000-$50,000 (Assisted n = 72; Not Assisted n = 59)	1 (1%)	2 (3%)
$50,000+ (Assisted n = 74; Not Assisted n = 71)	0 (0%)	1 (1%)
Unknown Income (Assisted n = 750; Not Assisted n = 492)	25 (3%)	29 (6%)
History of Homelessness in 2-Year Period Prior to EFA Application		
1 or More Entries (Assisted n = 145; Not Assisted n = 86)	30 (21%)	27 (31%)
No Known Entries (Assisted n = 1,917; Not Assisted n = 1,537)	44 (2%)	58 (4%)

APPENDIX C. OVERVIEW OF HOMELESSNESS PREVENTION RESEARCH AND BEST PRACTICES

As a component of the San Mateo County Emergency Financial Assistance (EFA) evaluation, Focus Strategies researched and compiled key literature on the effectiveness of and best practices for homelessness prevention and emergency rental assistance.[41] The following subsections describe key findings from the research and best practices literature that should be considered when designing or refining prevention programs, with a focus on practices to prevent as many people from experiencing homelessness as possible.

Pathways into homelessness and interest in prevention for residents of California

A recent statewide study of people experiencing homelessness in California found that nearly half (49%) of survey respondents were in a doubled-up living situation—staying temporarily with friends or family—prior to losing housing, while 19% entered homelessness from institutional settings such hospitals or correctional facilities and 32% entered from a leaseholder arrangement. These findings suggest that most individuals do not transition directly from a lease or mortgage into homelessness but instead experience a period of housing instability in which they exhaust other options before entering homelessness.[42] This highlights the importance of designing prevention programs that can reach people in informal living arrangements where possible.

The study also found that high housing costs and low incomes combined with individual- or household-level shocks such as job/income loss, illness, and conflict within the household or with landlords were the most frequently cited reasons contributing to their loss of housing. Importantly, 82% of respondents felt that one-time financial assistance between $5,000 – $10,000 would have prevented their homelessness, though only 36% sought help from a nonprofit or government programs. The study recommends expanding targeted prevention programs for both leaseholders and non-leaseholders, along with other strategies to reduce the inflow into homelessness such as shallow subsidies.

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[41] Focus Strategies completed a review of research and regional examples of screening approaches for emergency financial assistance programs that target funds to people at risk of homelessness for the San Mateo County Center on Homelessness in November 2023. The information from that review, as well as additional review of evidence and best practices from the field informed this evaluation.

[42] Margot Kushel and Tiana Moore, *Towards a New Understanding: The California Statewide Study of People Experiencing Homelessness* (UCSF Benioff Homelessness and Housing Initiative, 2023), **https://homelessness.ucsf.edu/sites/default/files/2023-06/CASPEH_Report_62023.pdf**.

Prevention programs exist on a spectrum from universal to targeted approaches

Prevention programs range from universal approaches to more targeted interventions, often characterized by where in an individual's housing stability journey the resources are provided. According to the U.S. Interagency Council on Homelessness (USICH), universal supports are systems, policies, and programs designed to set the foundation for housing stability. [43] Universal supports are positioned "upstream" from targeted prevention efforts and include initiatives such as income assistance programs (e.g., TANF, SSI/SSDI, EITC), affordable housing programs, tenant protection policies, and eviction-related supports like a right to housing counsel. This type of prevention aims to strengthen the safety net before individuals experience a housing stability crisis.

The National Alliance to End Homelessness (NAEH) describes targeted homelessness prevention as "assistance to households at greatest risk for literal homelessness within a defined period of time […] who lack other safe housing options and resources to avoid literal homelessness "but for" timely and individualized prevention assistance."[44] Targeted prevention focuses on people who are at the highest risk of experiencing homelessness and often includes standardized risk screening for vulnerability indicators and systems to ensure coordinated access to support. While similar in some respects, NAEH notes that eviction prevention programs are distinct from targeted homelessness prevention, as they are a more "upstream" approach.

Emerging evidence suggests that prevention programs can reduce the number of people who subsequently experience homelessness

Research has shown that targeted prevention programs have a modest, but significant impact on preventing future homelessness. This impact appears for prevention programs with different intervention components, including those with and without case management services in addition to financial assistance.

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[43] U.S. Interagency Council on Homelessness, Ending Homelessness Before it Starts: A Federal Homelessness Prevention Framework
(2024), **https://www.usich.gov/sites/default/files/document/Federal%20Homelessness%20Prevention%20Framework_2.pdf**.
[44] National Alliance to End Homelessness, *Stronger Together: A Roadmap to An Effective Homeless System— Targeted Homelessness Prevention: Stemming the Inflow* (2024), **https://endhomelessness.org/wp-content/uploads/2024/10/2.15.24-Targeted-Prevention.pdf**.

For example, a program in New York City that provided limited financial assistance paired with case management, legal referrals, and mediation services was found to reduce the incidence and number of nights spent in shelter for program participants. [45] Studies on the impact of emergency financial assistance without additional services have found similar impacts. A study of participants who contacted the Homelessness Prevention Call Center in Chicago found that households who received assistance with rent and security deposits were less likely to enter shelter within six months compared to households who called when funding was not available.[46] Most recently, similar results for those who received assistance were found in a randomized controlled trial of participants with mid-range risk scores in Santa Clara County.[47]

Most households applying for prevention programs avoid homelessness even when they did not receive assistance

While research has shown that prevention programs can have a statistically significant impact on reductions in future homelessness, it is important to note that the substantive impact on rates of homelessness is low. For example, the studies in Chicago and Santa Clara found that over 95% who did not receive assistance did not subsequently enter homelessness. [48] These findings highlight the need for tools that target people at higher risk.

Assessment tools can help improve targeting services to those most likely to enter homelessness

Targeted prevention programs should be calibrated to reach those households at greatest risk for homelessness. However, risk of homelessness can be hard to identify in practice as evident in the low rate of subsequent homelessness found in studies in Chicago and Santa Clara. Episodes of homelessness often result from the intersection of structural factors (e.g.,

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[45] Howard Rolston, et al., *Evaluation of the homebase community prevention program* (Abt Associates, Inc., Bethesda, MD, 2013), **https://www.abtglobal.com/sites/default/files/migrated_files/cf819ade-6613-4664-9ac1-2344225c24d7.pdf**.

[46] William N. Evans, James X. Sullivan, and Melanie Wallskog, "The impact of homelessness prevention programs on homelessness," *Science* 353, no. 6300 (2016): 694-699, **https://www.science.org/doi/10.1126/science.aag0833**.

[47] David C. Phillips and James X. Sullivan, "Do homelessness prevention programs prevent homelessness? Evidence from a randomized controlled trial," *The Review of Economics and Statistics* (2023): 1-30

[48] Howard Rolston, et al., *Evaluation of the homebase community prevention program* (Abt Associates, Inc., Bethesda, MD, 2013), **https://www.abtglobal.com/sites/default/files/migrated_files/cf819ade-6613-4664-9ac1-2344225c24d7.pdf**.; William N. Evans, James X. Sullivan, and Melanie Wallskog, "The impact of homelessness prevention programs on homelessness," *Science* 353, no. 6300 (2016): 694-699, **https://www.science.org/doi/10.1126/science.aag0833**; David C. Phillips and James X. Sullivan, "Do homelessness prevention programs prevent homelessness? Evidence from a randomized controlled trial," *The Review of Economics and Statistics* (2023): 1-30.

high rents, limited housing) with unpredictable, individual-level events.[49] This unpredictability can make targeting programs to those at higher risk more difficult.

To address this challenge, communities have developed screening tools that aim to more accurately predict which households will experience homelessness, while reducing "false alarm" rates, or the number of incorrect predictions. Research has found that screening tools can increase accuracy, particularly when compared to the judgment of prevention provider staff.[50]

Focus Strategies reviewed screening tools used in several communities across the country. The tools assign points to various risk factors to identify households at higher risk. A few factors emerged that were highly weighted in most tools including prior experiences of homelessness and living in a doubled-up situation. Other common factors included institutional discharges, age, being asked to leave by a landlord, receiving an eviction notice, disability, and involvement with the legal system.

Targeted prevention programs are more effective for households with more risk factors
Many programs with a goal of preventing homelessness may screen out households at higher risk under the assumption that some households may be "too risky" to help. For example, a review of emergency rental assistance programs during the COVID pandemic found that many programs targeted assistance "far upstream of tenants at immediate risk," often through strict eligibility requirements.[51]

Perhaps counterintuitively, research on targeting tools has found that there is no upper limit beyond which applicants are too risky for prevention services. In fact, studies have found that prevention services often have the biggest impact for those at the highest risk. More efficient targeting of those at higher risk should also be considered when analyzing program performance. For example, programs with a low "failure rate" (i.e., a low number of people who do not subsequently enter homelessness) may indicate that the program is not targeting

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[49] Marybeth Shinn and Rebecca Cohen, *Homelessness prevention: A review of the literature* (Center for Evidence-Based Solutions to Homelessness, 2019).

[50] Andrew L. Greer, et al., "Targeting services to individuals most likely to enter shelter: Evaluating the efficiency of homelessness prevention," *Social Service Review* 90, no. 1 (2016): 130-155, **https://www.journals.uchicago.edu/doi/abs/10.1086/686466**.

[51] Claudia Aiken, Ingrid Gould Ellen, Isabel Harner, Tyler Haupert, Vincent Reina, and Rebecca Yae. 2022. "Can Emergency Rental Assistance Be Designed to Prevent Homelessness? Learning from Emergency Rental Assistance Programs." *Housing Policy Debate* 32, no. 6: 1–19. **https://doi.org/10.1080/10511482.2022.2077802**.

those at the highest risk, while a program with a higher failure rate may indicate better targeting.[52]

Guidance and Best Practices for Homelessness Prevention and Emergency Rental Assistance Programs

In addition to the emerging evidence described above, organizations have developed guidance and best practices on how prevention programs can be designed to have better impact.

NAEH advises that targeted homelessness prevention should be:

- *Efficient*: Programs should be well targeted to reach the right people (i.e., those very likely to become homeless "but for" assistance),

- *Effective*: Programs should provide sufficient assistance to reduce or eliminate a person's housing crisis,

- *Equitable and Evidence-based*: Programs should be rooted in research and prioritization approaches that center racial and other equity considerations using data-driven indicators. [53]

The National Low Income Housing Coalition developed several best practices based on their review of emergency rental assistance programs.[54] The best practices include:

- *Use a broad definition of housing instability for eligibility determinations*: Housing instability should allow for self-certification of cost burdens, living in doubled-up situations, the accumulation or expectation of back rent or utilities, and those currently experiencing homelessness. In addition, programs should not require an eviction notice, should not restrict access based on immigration status, and should allow residents with public housing vouchers to access the program.

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[52] Marybeth Shinn and Rebecca Cohen, *Homelessness prevention: A review of the literature* (Center for Evidence-Based Solutions to Homelessness, 2019): Marybeth Shinn, et al., "Efficient targeting of homelessness prevention services for families," *American Journal of Public Health* 103, no. S2 (2013): S324-S330.

[53] National Alliance to End Homelessness, *Stronger Together: A Roadmap to An Effective Homeless System— Targeted Homelessness Prevention: Stemming the Inflow* (2024). **https://endhomelessness.org/wp-content/uploads/2024/10/2.15.24-Targeted-Prevention.pdf**.

[54] Johnson, Kim, and Rebecca Yae, *Review of Best Practices for State and Local Emergency Rental Assistance Program* (National Low Income Housing Coalition, 2021). **https://nlihc.org/sites/default/files/Best-Practices-for-State-and-Local-Emergency-Rental-Assistance-Programs.pdf**.

- *Create a simple and accessible application process*: Applications should be short, simple, and in plain language, with information available in multiple languages and distributed widely through online platforms, community organizations, social service agencies, and 211. Programs should also allow for multiple submission options including online, mail, and in person, and assistance should be available to complete the application.

- *Minimize documentation requirements to avoid barriers for households and administrative burdens on program staff:* Programs should allow self-declaration forms where possible and required documents should be easy for households to obtain. Programs should also consider allowing multiple ways to show tenancy including old rent checks or signed affidavits to avoid excluding households in non-traditional living situations.