Communities across the United States are prioritizing prevention assistance to help individuals and families maintain their current housing, thereby reducing homelessness. In FY20, the Mecklenburg County budget increased funding for prevention assistance by more than $1.8M. The benefits of prevention assistance to residents and the community are significant. Prevention assistance is cost-effective when compared to other housing interventions. Through prevention, households avoid both the trauma of homelessness and the addition of barriers to securing new housing.

Despite an influx of new funding, and the recognized potential for broad community impacts, prevention remains underutilized as a system tool. Charlotte-Mecklenburg can use this report to look at prevention assistance with a new lens, aligning existing resources and efforts to optimize the housing and homelessness system by targeting resources upstream, where they can be more effectively and efficiently used.

Homelessness – the loss of housing – can happen to anyone. Homelessness can result from economic reasons, like an individual's unemployment. Homelessness can also occur when a family separates due to domestic violence. Homelessness can happen as a result of a fire or natural disaster. The loss of housing can happen to anyone, suddenly, regardless of household income level. However, there are many individuals and families who are at a higher risk.

Over 78,000 households in Charlotte-Mecklenburg are housing cost burdened, which means they pay more than 30% of their income on housing related expenses. Already facing housing instability, these households teeter on the edge of homelessness every day and some who become homeless find themselves unable to ever escape. Communities such as Charlotte-Mecklenburg spend millions to fund shelters to temporarily support homeless households until they can move into housing. Re-housing adds additional expense through deposits, inspections, and application fees. Homelessness is costly for all involved, including community members who are not themselves homeless.

The loss of housing cannot be prevented in every instance. However, by targeting resources upstream, communities can help prevent homelessness for the households who may be most likely to experience it.

While there is not a standard definition for prevention, it is generally understood as a category of housing assistance targeting households facing near-term housing instability but who have not yet lost their housing. Informed by existing models and definitions, and evaluated against local and national research, this report offers a new framework to understand prevention assistance along a continuum and also describes local implications of applying such a framework. In addition, the report describes examples of prevention assistance across the continuum from other communities.

To effectively launch upstream, communities must address housing instability as a system, matching prevention resources to needs along the entire prevention continuum. The identified elements below are common elements seen in other prevention practices, and together, could be used to develop a framework for implementing and evaluating prevention assistance.
This report offers the following as recommendations for consideration to optimize the prevention assistance system in Charlotte-Mecklenburg:

**TARGETING STRATEGY**
The continuum of prevention assistance utilizes an overall strategy to align available resources with need, ensuring gaps are met and resources are optimized. Tracking whether prevention assistance is reducing overall homelessness in the community is mandatory.

**MARKETING, OUTREACH, AND IDENTIFICATION OF AT-RISK HOUSEHOLDS**
The continuum of prevention assistance proactively identifies households facing housing instability and intervenes as early as possible to avoid a loss of housing.

**SCREENING AND ASSESSMENT TO DETERMINE LEVEL OF RISK, NEED AND ELIGIBILITY**
The continuum of prevention assistance uses a standardized method to assess and prioritize resources so that households who need assistance the most receive it; the tool identifies which households are most likely to benefit from prevention assistance and minimizes the extent to which resources are allocated to those who are unlikely to experience homelessness in the absence of assistance.

**SHORT-TERM FINANCIAL ASSISTANCE**
The continuum of prevention assistance provides the right match of short-term services to help a household prevent homelessness and move toward housing sustainability.

**FOLLOW-UP OR MONITORING SUPPORTIVE SERVICES**
The continuum of prevention assistance couples supportive services with financial, legal, or other direct assistance during and after the period of housing instability to ensure that the household is able to sustain their housing.

**USE OF DATA TO MEASURE EFFECTIVENESS AND EFFICIENCY**
The continuum of prevention assistance uses data regularly to measure its progress and adjusts where necessary.

Additional research and planning are needed to help inform a local targeting strategy; create and adopt a screening tool and process; and develop a system-wide evaluation framework. The efficacy of the prevention assistance continuum is dependent upon having other high-functioning components of the housing and homelessness ecosystem. In addition to prevention assistance, communities must also increase access to and the availability of affordable housing and permanent subsidies; strengthen the social safety net; target interventions and transition planning for vulnerable populations, including households who are exiting institutional care, corrections and foster care; and ensure that supportive services are easily accessible and targeted to address the specific needs of a household seeking assistance. Launching upstream means effectively addressing housing instability before a household suffers a loss of housing.

Homelessness does not have to be inevitable; it can and must be prevented wherever possible.
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The organizations listed below participated in the development and review of this report.

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CHARLOTTE CENTER FOR LEGAL ADVOCACY
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LEGAL AID OF NORTH CAROLINA
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THE RELATIVES

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