

Homelessness Prevention Pilot: The Napa County SHARE Program

About the Program

On November 8, 2023, BAHFA awarded \$5 million to Napa County Housing and Homeless Services to design and administer a rental assistance program focused on seniors at risk of homelessness. This award was made through a competitive RFP process, and Napa County was selected based on their strong qualifications and proposed approach, including a contribution of an additional \$1.6 million in local funds to the program. The \$6.6 million program was designed to serve approximately 150 individuals over the next three and a half years, providing a combination of monthly rental assistance and case management.

Program eligibility requirements are based on best practices and research regarding the risk of homelessness and were finalized by a committee of service providers in Napa County to ensure they considered local conditions. To be eligible for the program, participants must be:

- 65 years or older
- Have lived in Napa County for at least one year
- Earn less than \$30,850 if living alone (30% of Area Median Income ("AMI") or below);
- Spend 50% or more of their income on rent
- · Receive no other rental assistance; and
- Have no more than \$7,500 in assets.

Participants are also prioritized for the program based on additional evidence-based factors for homelessness risk: if they have been homeless in the previous three years, if they have received a recent eviction notice due to lack of funds, if they have been evicted in the previous three years, if they have lost a person paying for housing costs such as a spouse, if they are not eligible for federal assistance due to immigration status, if they have a felony conviction, and/or if they have been a victim of financial fraud in the past three years. Disability will be added as a prioritization criterion in the coming months.

Once in the program, participants or their landlords receive a monthly rent check for up to \$800, or the amount needed to ensure they are paying no more than 30% of their income toward rent if less than \$800. Participants also receive case management, which includes assistance with transportation issues, medical care and medications, family and social reunification, home accessibility, and hoarding, and if the participant needs to relocate housing, housing navigation services.

Profile of Year One Program Participants

The program began serving clients in July 2024, and as of October 2025, was serving 94 individuals. The Napa County Department of Public Health is conducting an evaluation of the health and wellness impacts of the program on participants, and more in-depth information about the participants is expected in 2026. The basic information collected at the initial application stage, however, shows that most participants far exceed the threshold for qualifying in the program:

- **Age:** All individuals must be 65 years or older. Among current participants, 48% are aged 70 to 79 and 27% are aged 80 or over.
- **Rent burden:** All individuals must pay at least 50% of their income toward rent to qualify for the program. Of current participants, 53% are over 70% rent burdened and 11% pay over 90% of their income toward rent.
- **Income:** All participants must earn less than 30% of AMI. Of the current clients, three earn under \$250 per month.

The following section includes an analysis of how well the program has met specific objectives in BAHFA's Equity Framework adopted by the BAHFA and ABAG Executive Board in 2024 as part of BAHFA's Business Plan, and areas for growth or lessons for future programming.

Metrics and Equity Framework: Homelessness Prevention

The BAHFA Equity Framework included three Protection Objectives that apply to the Napa SHARE Program:

- 1. Decrease the risk of homelessness among extremely low-income and severely rentburdened seniors
- 2. Connection to other safety net programs
- 3. Centering equity and community voice

1. Ability of the program to decrease the risk of homelessness

One of the primary goals of the SHARE Program is to decrease the risk of homelessness. Leveraging the metrics in BAHFA's Equity Framework, this goal can be evaluated in two ways: decrease of rent burden and number of participants who become homeless.

Decrease of rent burden

The program provides up to an \$800 subsidy per month, or whatever amount up to that amount will decrease participants' rent burden to below 50%. The program was able to reduce rent burden to below 50% for 81 of the participants, but given the extremely low incomes of some participants, 13 remained above 50% rent burdened.

Rent Burden of Participants Before Subsidy

Percentage of rent burden	Number of participants	Percentage of Participants before Subsidy
0-49%		n/a
50-60%	14	15%
61-70%	9	10%
71-80%	24	26%
81-90%	17	18%
91-100%	11	12%
101+%	19	20%

Percentage of Participants After Subsidy

Percentage of rent burden	Number of participants	Percentage of Participants After Subsidy
reicentage of felli bulden	participants	-
0-49%	81	86%
50-60%	3	3%
61-70%	3	3%
71-80%	2	2%
81-90%	1	1%
91-100%	0	0%
101+%	4	4%

Number of participants who lost housing/became homeless in first year of program

No participants lost housing or became homeless in the first year of receiving funds. However, at least one known applicant for the program became homeless in the two-week application period, making her no longer eligible for the program.

2. Connect participants with other safety net programs

One of the goals of the program, which corresponds to a stated outcome in the Equity Framework, is the ability of protection programs to connect participants with other safety net programs that can offer additional stabilizing benefits.

The SHARE program offers intensive case management services, which include regular inperson home visits to each participant, to connect participants with other services including healthcare, behavioral healthcare, basic needs like groceries, cleaning/hoarding resolution, budgeting and financial services, housing navigation, and social connection opportunities.

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These services vary depending on the client; however, qualitative feedback from clients to date has been positive and affirming.

However, no participants have "graduated" from the program due to connection with resources that could provide similar or improved housing stability benefits. To truly help stabilize these participants, permanent subsidies or housing arrangements that meet their budgets without this subsidy must be obtained. BAHFA staff have and will continue to work with Napa County staff to ensure that all available connections are made to permanent safety net resources to protect these participants from homelessness following the conclusion of the program.

3. Centering Equity and Community Voice

Initially, the contract for this pilot included the requirement that Napa County create a committee of people with lived experience to ensure that community voice was centered in the creation and ongoing administration of the program. However, after several months of working toward this structure with service providers, recruitment challenges, and the difficulty of creating a cohort of older adults who represent the service population made this goal a challenge. With input from BAHFA, Napa pivoted to contracting with Tangible Development, a nationally recognized trainer and facilitator in equity-focused service provision, to provide an intensive training program to all front-line and administrative staff of the program.

Throughout the first year of the program, staff have also closely monitored the demographic makeup of the program to ensure that the participants reflected the population of people experiencing homelessness and earning extremely low incomes in Napa County. In a preliminary review of the program, the SHARE program identified a gap in the racial diversity of participants, which did not reflect the demographics of the county. At the time, 88% of participants identified as white, 4% as two or more races, and 8% as other. Ethnically, 21% of participants identified as Hispanic or Latino, compared to 42% of the county overall. The program increased outreach efforts to the Latinx communities in Napa County through presentations at community centers, faith-based communities, and other settings to ensure that lack of awareness of the program did not operate as a barrier. Following adjustments to the outreach, the program's participants more closely reflect the county's demographics. As of September 2025, 75% identified as white, 17% as other, 3% as two or more races, 2% Black, and 1% Asian; 35% identified their ethnicity as Hispanic or Latino. Napa staff are continuing to ensure that the program is widely marketed to potential participants who are at risk of homelessness in the county.

Other Lessons Learned

Lower participation than expected.

The program began serving clients in July 2024, and as of October 2025, is now serving 94 seniors. During the design period, the program was expected to serve at least 150 individuals over the course of four years. Despite proactive and sustained program outreach, the program has consistently been slightly under-enrolled during its first year. While Napa County staff continue their outreach efforts and enroll new participants each month, it is likely that due to the county's small population, the need for this program will remain slightly lower than higher population counties with more individuals at risk of homelessness.

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County-administered rental assistance moves at a slower pace than private entities.

While the Napa County staff have developed an efficient, customer-service focused application process (including in-person and phone support to complete applications in multiple languages), the process to apply and receive the first rental assistance check takes several weeks at minimum. County staff also report that applicants frequently need more time to complete applications and to obtain the required paperwork to verify their eligibility, which can prolong this process. The pace of losing housing can move much faster – research shows that many individuals in California have under 10 days, and in some cases as little as a few hours' notice before they lose their housing. This means that the program likely cannot support people who within this narrower timeframe of losing their housing.