**Homelessness, Temporary, and Affordable Housing**

**A Wisdom Keepers Project Report**

**May 31, 2019**



**By Duane B. Schlereth**

**Wisdom Project - 2017**

**Homelessness, Temporary, and Affordable Housing Project Report**

**Introduction:**

The problem of homelessness is like an old-fashioned wagon wheel. It has many spokes. As long as all of the spokes are in place and are not damaged, the wheel turns and gets you where you are going. If the wagon hits rough spots in the road, a spoke may be damaged. Depending on the severity of the damage, the wagon could still roll on, even with a few wobbles. If a second spoke gets damaged, or if the damage to the first spoke is severe enough, the wagon crashes or comes to a halt until repairs are made. Many brave folks died on the Oregon Trail when their wagons were damaged beyond repair.

Spokes include a person’s job, health, spouse (or living partner), children, child care, transportation to work and other places, and support system, among other things. If an hourly worker gets the flu and is sick, unable to work for a week or 2, their income for that month could be 25 to 50% less than normal. For someone living from paycheck to paycheck, it becomes extremely difficult if not impossible to pay their bills. The result can be catastrophic – eviction from their dwelling place and the devastation of homelessness!

Far too often, many of us not experiencing such difficulties, have a very simplistic view of the situation. “They should just get a job!” “It is their own fault they are homeless!” Often our perception is tainted by the idea of the hobo, the homeless bum under the bridge who would rather live free than work. Such homeless people are a very small minority of the homeless. We can fall into the trap of judging the poor and homeless as people who are at fault for finding themselves in this situation. The reality is that life rose up and bit them! Most of the homeless are working poor whose spokes got damaged. They are desperately trying everything they can to hold their life together – often working 2-3 jobs and desperate for a better life. Events beyond their control have greatly impacted them in a negative manner – sickness, a spouse leaving them unexpectedly, the company they worked for closed or had to lay off people for many reasons.

It has been well documented that there is an almost non-existent supply of houses in Hall County that have a cost which many average people can afford without being stressed and burdened to be able to buy food, clothes, medicine, or put gas in the car to get to work. With the economy of Hall County booming, more workers are coming to our community for the jobs that exist even though houses do not! Many are forced to drive long distances from outlying counties where lower cost housing is available. That long commute adds additional expense and stress to the workers.

One solution to this local issue is to build more housing that workers can afford. Apartments, rental houses, and houses to purchase are needed at much lower prices than currently available.

Fortunately, ours is a loving and giving community. Much has already been done in the county to address this problem. Through the efforts of the United Way of Hall County, the various not-for-profit organizations, donors, and government officials solutions are being considered and implemented. There are still many steps to take to finish creating all the pieces that will cause Hall County to have the strongest wagon wheels in Georgia. Through education, a greater understanding of homelessness prevention and diversion will be reached. As our understanding grows, the giving hearts in our community will respond with ideas, time, and money to address the need.

**Project Objectives:**

1. Identify alternatives for temporary housing
2. Identify who in Hall County is already actively working in this type of activity
3. Identify obstacles to temporary housing in Hall County
4. Identify solutions to these obstacles

**The Problem:**

1. This is a complicated problem. There are no cookie cutter solutions.
2. Homelessness is one aspect of poverty.
	1. It has a significant effect on other aspects of peoples’ lives – affecting health, education, and ability to reach their full potential
3. There are many different interrelated causes.
	1. These include personal issues and structural issues (culture, economic factors, government structure)
4. There are many different types of homeless people.
	1. Homelessness affects families (either 1 or 2 parents), singles, unaccompanied youth, those with mental illness, those with disabilities, veterans, and more
5. There are many different solutions which often vary depending on the type of person affected.
6. Solutions are need for different time frames.
	1. Immediate (emergency)
	2. Short-Term to medium term (transitional)
	3. Long-term (permanent)
7. There are many organizations (service providers) involved in helping with solutions.
8. There are many resources needed once the need has been identified –
	1. Vision and ideas of what to do
	2. Leaders to direct the efforts
	3. Acceptance of the solutions by public, donors, and the recipients
	4. Money (for buildings, staff, funding for financial assistance, and other things)
	5. Effective collaboration among providers of help to enhance the effectiveness of the solutions

**General Attributes of Successful Programs:**

1. Recipients (clients) have skin in the game.
	1. They are invested in their success
	2. They are held accountable for their actions and responses
	3. Rules and boundaries are established which must be observed to receive assistance
		1. Willingness to adhere to these rules often gauges the person’s commitment to change their actions to a better way
2. Referrals from other service providers, court systems, or detention centers can be another method of pre-screening the clients to determine their attitude and willingness to change
3. Programs deal with the whole person – spirit, mind, and body
	1. Clients are taught responsibility and self-control to change attitudes and habits that may have led to actions that contributed to their situations.
	2. They are taught practical life skills such as personal finance and budgeting, and are also provided credit counselling to assist them in an ongoing basis
4. One on one case management helps to jointly create plans with the clients
5. Good communication between clients and service providers is essential
	1. This allows questions and difficulties to be honestly discussed and possible solutions to be discovered that fit the individual involved
6. There is follow up case management after the initial period of assistance to help overcome obstacles that arise later

**Some Specific Things that are Effective:**

1. Prevention of homelessness is often less costly and less disruptive to the individuals than a later cure.
	1. Providing small amounts of money to pay overdue rent or utilities can prevent eviction
		1. The United Way (UW) of Hall County has a program of GAP (Gaining Access to Potential) funding for such short-term, often one time needs to prevent homelessness
		2. The UW assesses the client’s budget and future planning to see if GAP funding will be effective in preventing homelessness rather than just giving because of a need.
	2. Providing assistance for items that if missing can have a major impact on a person’s ability to provide for their needs. (UW) Such items as:
		1. Transportation (public transportation, taxis, friends, own car including necessary repairs)
		2. Child care
		3. Tools of the trade
2. When homelessness cannot be prevented, providing emergency shelter that meets immediate needs is critical.
	1. Family Promise
	2. Good News at Noon
	3. Gateway Domestic Violence Center
	4. My Sister’s Place
	5. Others
3. Providing transitional housing to allow clients time to save money for future rent, utility deposits, and similar needs while developing the life skills needed to maintain a stable lifestyle can be a great program. (Family Promise, Gateway, My Sister’s Place)
4. Providing clients actual employment which gives them time to prove themselves and demonstrate their abilities and work ethic to employers while moving much of the burden for transportation and clothing to the service provider instead of the client. (North Georgia Works)
5. Providing guarantees of rent payment to landlords to remove their reluctance to rent to people with bad history of payment or evictions. (Action Ministries)
6. Working with landlords to get them to accept payment of rent on a weekly basis rather than a monthly basis. Such payment schedule greatly facilitates the payment by the working poor. (Action Ministries)

**Some Ineffective or Harmful Attributes:**

1. Programs that enable or facilitate bad behavior or a lack of self-discipline
2. Sometimes goodhearted giving can hurt because welfare cannot elevate people out of poverty if the giving: (Book – “Toxic Charity”)
	1. Diminishes the client’s dignity
	2. Creates dependency in the client
	3. Destroys the client’s personal initiative
	4. Erodes the client’s work ethic
	5. Dismantles family structures
	6. Disempowers people when we do FOR them what they CAN DO for themselves
		1. Instead, we can strive to empower the poor through
			1. Employment
			2. Lending which establishes mutually beneficial relationships characterized by
				1. Responsibility
				2. Accountability
				3. Respect
				4. A legitimate exchange that requires the lender to be responsible for assessing the risk
				5. Leaving the dignity of the borrower intact
			3. Investing that is a method of sharing resources that
				1. Strengthens the poor through job-creating partnerships
				2. Implies an ownership stake
				3. Requires a sound business plan, reasoned risk/reward ratio, adequate controls, and accountability
3. Providing assistance without assessing the underlying reasons for the situation.
4. Not taking into consideration the many facets involved in a family’s crisis
5. Clients remaining in the same old toxic environment
6. Good-hearted but inexperienced people dealing with this type of need, who have no training, business experience, or long-term planning

**Some Specific Ineffective Things:**

1. Not letting clients know what is expected of them and what they have to do before they receive help.
	1. Their willingness to do these things helps judge their interest and potential success of the assistance
	2. This shifts the potential responsibility to the client
		1. If they do not do the things required, maybe they really did not want help but were just looking for a handout.
2. Some training classes and counseling may be offered at times which are not convenient for a single, working parent

**Some Obstacles in dealing with Homelessness:**

1. Perception of Homelessness
	1. The word itself has many bad connotations to people
	2. “Not in My Back Yard” (NIMBY) issues as a result
2. Unequal treatment of people due to race, felon record, past evictions, age, disability, credit score, illegal immigration status, or other reasons.
3. Areas of concentrated poverty
4. Interrelated problems for the poor
	1. Housing, transportation, day care, health and health care, jobs, education, money management
	2. For the poor with children, using taxis for transportation is an issue since the taxis do not have car seats which are required to be used by law. That can lead to fines and additional financial difficulty.
5. Government regulations and requirements can increase the cost of a house by 37%. This additional cost often causes the rents on apartments or the payment on a mortgage to be beyond what the working poor can afford. (See section below – Observations about Affordable Housing)
6. Financial needs – for the Non-profit organization (NPO) as well as for the poor
7. Prior evictions or other past faults that make landlords reluctant to rent to these clients
8. Difficulty for NPO to attract and retain sufficient, quality staff
	1. Due to the often-low pay and lack of benefits (which is made more difficult in a very tight job market)
	2. Burn out due to the emotional nature of the job
	3. Bad fit for the employee
9. The rules and regulations of some NPOs (shelters etc.) such as the time a client can be in the shelter during each day, the length of time to obtain a job, fees by the NPO, lack of transportation by the client to find and keep a job may be such that
	1. Clients cannot meet the requirements
	2. Clients refuse to comply, choosing rather to be homeless instead
10. Many clients lack a support system of family, friends, or other connections that can assist them even with relatively minor issues like a flat tire that prevents them from getting to work on time
11. Many clients lack a telephone to receive messages and job offers
	1. The Lifeline program is available to eligible consumers that meet low-income guidelines or other eligibility guidelines outline on the website at <https://www.safelinkwireless.com/Enrollment/Safelink/en/Web/www/default/index.html#!/planFeatures>
12. Changing clients thinking and self-belief to remove internal barriers (UW)
	1. To instill hope and belief that things can get better
	2. To obtain buy-in to change habits and actions that contributed to their situation
13. Some of the feelings and descriptions of what it is like to be poor used by those suffering from poverty were: (Book – “When Helping Hurts”)
	1. Illness, humiliation, shame. We are afraid of everything. We are like garbage.
	2. We had no celebration, did not invite people to our home; unhappiness, low self-esteem, depression, and social isolation
	3. Felt inferior, powerless, unheard
	4. Hopeless, always be hungry, always be poor
	5. These descriptions are in more psychological and social terms
14. The book – “When Helping Hurts”, goes on to describe this in more detail
	1. Shame, a poverty of being, is a major part of the brokenness that low-income people experience
	2. This feeling of inferiority can stop the poor from
		1. Taking initiative
		2. Seizing opportunities
	3. People with wealth or adequate funds available often feel superior and reduce the poor to an object to help to fulfill the rich person’s need to accomplish something (A god-complex)
	4. One problem of many poverty-alleviation efforts is that the design & implementation exacerbates the problems of shame, inferiority of the poor, and the god-complex of the rich
	5. We need to better understand the nature of poverty to change both types of people
	6. As the rich allow themselves recover from a sense of pride, they can demonstrate to the poor that the poor
		1. have unique gifts and abilities and
		2. help them regain dignity
15. Clients lack funding for repairs to their houses so they deteriorate and get less safe and healthy places to live
16. Lack of affordable housing in the community
	1. See presentation from the Urban Land Institute attached concerning this issue in Hall County specifically.
	2. There are not enough apartments or houses (either to rent or to purchase) at rates that the working poor can afford without being cost-burdened (that is not having enough money after housing costs to pay for food, clothing, medical care or insurance, and other needs). A **cost-burdened** household is **any household that is spending more than 30% of total income on housing costs**. **Severely cost-burdened** households spend **over 50%** of total income on housing costs.
17. Slumlords who charge excessive rent for substandard houses
18. Unscrupulous lenders (Pay Day lenders, Title Brokers, etc.) who charge very high interest rates to desperate people. Such rates make it difficult to break the cycle of poverty.
19. Addictions or mental health issues of clients compound these other obstacles
20. While Gateway provides immediate, emergency help to victims of domestic violence, what is missing is a long-term housing resource. Giving victims of domestic violence priority to get on the waiting list for public housing assistance would be a welcome step.
21. There are often very long waiting lists to get help due to a lack of funding for the NPOs who provide assistance.
22. Undocumented immigrants face additional challenges due to their status.
	1. They fear using the court system to protect themselves
	2. Federal housing assistance is geared to legal residents only
	3. They often have language issues in addition to the lack of money
	4. They have difficulty obtaining health care
23. Lack of time for clients working multiple jobs to attend the classes they need to break the poverty cycle.

**Observations about AFFORDABLE Housing: (Frank Norton)**

1. The words “Affordable Housing” has negative connotations to many people.
	1. A suggestion was made by the Urban Land Institute to use the term “Housing affordability” instead.
2. Hall County has a CRISIS of Affordable houses, not just a LACK.
3. The definition of what is affordable differs depending on the target market.
	1. Very low-income people – rents need to be < $700/month
		1. They often will need subsidies
		2. Landlords are reluctant to accept Federal Section 8 housing vouchers for payment due to the paperwork involved
	2. People with good jobs who are not highly paid – costs need to be $700-$1,200/month depending on their salary range and whether or not they are a two-income family.
		1. These are teachers, firemen, policemen, etc. who are the backbone of society
4. To provide this range of cost we need houses costing less than $250,000.
	1. The average cost in Hall County is $265,000
5. Government restrictions can contribute to the lack of affordable housing in several ways:
	1. Density restrictions bring a requirement for more land which raises the cost
	2. Setback requirements can eliminate many, otherwise suitable lots from being used to build on
	3. Impact fees and utility tap-on fees add substantially to the cost of a house – about $8,600 in 2018 in the City of Gainesville
	4. Construction codes that dictate
		1. the type of foundation
		2. minimum size of a house (which affects the overall cost of the house due to size and may restrict the new trend for “Tiny Houses” as well)
		3. required materials, or
		4. items beyond a minimum standard required to be included in the house
		5. There are some surrounding cities and counties that restrict slab foundations and dictate metal studs instead of wood. These substantially increase the cost of the house.
6. The low supply of suitable houses causes price increases due to the law of supply and demand
	1. The result is that workers are living a long distance away from work
	2. While saving on housing costs, they incur large costs for gasoline and car repairs
	3. The workers also lose some of their ability to be an integral part of the community because they are spending their time and energy with a long-distance daily commute
7. There appears to be a bias against smaller homes. The prevailing thinking seems to be:
	1. Smaller means lower quality
	2. Smaller will lower property values of surrounding houses
	3. We want large, nice homes in our community
	4. **But** where will the workers who are the backbone of the community live?

**Possible Modifications to Create Affordable Housing:**

1. Create a special set of regulations and building standards for houses costing up to $175,000
	1. Many cities in Washington State have done this
	2. See book “Pocket Neighborhoods” for innovative, creative solutions to density and design issues
	3. There needs to be a method to regulate this after the houses are initially sold
		1. Possible covenants or deed restrictions
2. For water & sewer tap fees – Allow multiple small houses to use one tap
	1. The volume of use for 2-3 small houses would be the same as larger houses
3. There are many houses with lots of unused living space like extra bedrooms, basements, or garages that could provide housing to certain segments of the community.
	1. Consider changes to regulations to allow multiple families in one dwelling

**What is Being Done in Hall County:**

1. **United Way of Hall County** –
	1. In April 2017, more than 250 community members came together to discuss both the great attributes and challenges of our community and to analyze the gaps in services for those in our community experiencing poverty.
	2. The result was the Community Game Plan with a two-pronged approach (See <http://unitedwayhc.wpengine.com/gameplan/> for a copy. See attached Appendix A)
		1. ONE HALL – leaders in our community meet monthly to discuss three focus areas to help meet the service needs in the community. These focus areas are:
			1. Education
			2. Health
			3. Financial Stability (which includes the topics of this Wisdom Project report – homelessness, temporary housing, and affordable housing as well as related topics)
		2. The Compass Center – A one-stop resource navigation center aimed to help residents navigate existing resources in our community to address multi-dimensional needs.
	3. As part of this project a resource list of “Affordable Housing Resources” has been published at <https://docs.google.com/document/d/e/2PACX-1vTUhqc-u7cUoJr5Zs7rZbkbyRfF4hNdgu_9su1zMrUnlNN81FpmnFE-U-OdBsL6Mvm-08zlZoQn1IJp/pub> . This is also attached Appendix B. The list gives details of apartments for rent as well as other housing options for transitional housing, the operators of most of which were interviewed for this Wisdom Project report. More information on a few of those is given below.
	4. As part of the ONE HALL initiative, in partnership with Gainesville Housing Authority, asked the Urban Land Institute to arrange for a “Technical Review Panel” of prominent developers, builders, and others associated with housing to conduct a review of affordable housing solutions in Hall County. See the attached Appendix C presentation which provided a preliminary summary of their findings. A more detailed report is expected later in 2019.
2. **Family Promise**
	1. Families are the fastest growing segment of the U.S. homeless population, which now numbers 2.5 million. 1 in 45 American children will experience homelessness this year and in 1 in 5 will live in poverty.
	2. There is a desperate need for a community based, comprehensive response to homelessness.
	3. The mission of Family Promise of Hall County is to equip a community to end the cycle of family homelessness. Our vision is for a community where every family has a stable home, a sustainable income and hope for a better future together.
	4. Family Promise currently offers six programs and services to homeless children and their families as well as to families participating with partner agencies in Hall County. These programs include the 90-day short-term Housing Program, the long-term Next Step Affordable Housing Program, Little Steps Community Daycare, L.I.F.E Program (Local Initiative for Family Empowerment), Promise to Feed Program, and North GA Community Diaper Bank Program).
	5. The **90-day short-term Housing Program** partners with a network of local community host churches. Approximately 4-5 times per year the host churches provide families in our program with lodging in their facility, evening meals and hospitality for one-week increments.
	6. The **Next Step Affordable Housing Program** provides affordable housing opportunities to graduates of the Family Promise 90-day short-term Housing Program.
	7. The **L.I.F.E. Program** (Local Initiative for Family Empowerment) provides life-skills training workshops for low-income families in Hall County. These workshops teach decision-making skills that help families deal with life challenges in a more effective way than they were implementing before.
	8. **Little Steps Community Day Care** is a free, temporary child-care option for families in the 90-day program as well as a day care option for families referred to us by our community partner agencies. This program provides parents with quality childcare while they are searching for employment, interviewing for jobs, awaiting eligibility for government sponsored child-care, attending mandated classes or waiting for the first paycheck to be deposited.
	9. The **Diaper Bank of North Georgia** is a community outreach program in partnership with the Junior League of Hall County-Gainesville. This program not only provides diapers to all the children in the daycare but the Day Center is the only open site in Hall County which provides free diapers to the families in need in our community. We distribute two Wednesdays a month from 10 am -3 pm.
	10. The **Promise to Feed Program** is available to all of the current and previous clients of Little Steps Community Daycare, L.I.F.E. Program, and Family Promise of Hall County. These families are able to pick up food boxes every other week, Wednesday thru Friday. Food boxes include frozen meats and staple items, such as canned fruits and vegetables. Since starting “Promise to Feed” in January of 2019 we have distributed over 1,600 pounds of food to families.
3. **North Georgia Works** –
	1. We are a transitional workforce development center for men, many of whom are homeless or recently discharged from prison. We are operating in a renovated facility that will be able to eventually hold 60 men.
	2. Our programs include:
		1. Teaching life skills (Soft Skill, Cognitive Skill, and Executive-Functioning Skill development)
		2. Emphasizing personal responsibility (through relationship building, developing disciplines/lifestyles by following a regimented schedule, work ethic construction, developing an Abundance-mentality verses a Scarcity-mentality through various program components & seeing in modeled among staff & volunteers, & other means)
		3. Teaching numerous other classes with practical applications (Christian Discipleship, Money Management, Parenting, GED, & other classes)
		4. Providing actual employment for the clients with businesses in the community. This gives clients about 6 to 8 months to demonstrate their work ethic and talents to the employers. After that time, most if not all the clients will be hired by those employers at a wage higher than the initial period. During that initial period, NGW basically acts as a temp employment agency. The businesses pay NGW who in turn pay the workers. The workers are all paid the same rate during this initial period. At the end of this period, the men will have saved sufficient money from their wages to pay for housing, transportation, and other needs.
4. **My Sister’s Place** –
	1. Homelessness can happen to anyone. It isn’t just a problem that occurs because of laziness or drug abuse. The vast majority of our residents are homeless because of regular life events like
		1. divorce,
		2. loss of employment, or
		3. unexpected expenses like major car repairs upsetting their delicate budget.
	2. My Sister’s Place provides a nurturing home, transportation assistance, nutritious meals and other basic necessities to the single women and mothers with children whom we serve.
	3. While they are with us, we provide:
		1. life skills workshops
		2. case management
		3. counseling and
		4. tools to help them to be in a better position when they leave than they were in when they arrived.
5. **Good News at Noon** –
	1. We are working by
		1. Providing daily meals to homeless and those in need. All of our meals are prepared, donated, and served by various groups, churches, and families.
		2. Providing a long-term place to stay for men.
		3. Providing a place to stay nightly for a different group of men.
6. **Gateway Domestic Violence Center** –
	1. Our Mission: We help create an environment for safe, healthy, self-sufficient growth, and violence-prevention through crisis intervention, comprehensive support services and community collaboration.
		1. **Crisis Hotline** We are available to answer your questions and provide assistance at any time. Our crisis hotline is answered 24/7, 365 days a year. The number is 770-536-5860. Or you can reach the shelter in Georgia nearest you at 1-800-33HAVEN. All calls are handled confidentially.
		2. **Shelter** Gateway offers emergency shelter for battered women and their children. Our shelter is in a confidential location in Gainesville. We also offer some transitional housing for clients moving out of our emergency shelter.
		3. **Classes and Support Groups for Women** Gateway offers programs each week. **Programs for Children** An early learning program is offered for infants and toddlers while mothers attend groups. Gateway offers innovative programs for children ages 4-11 that help children who have witnessed abuse at home. These groups teach children about safety and give them an outlet to express their fears and concerns. Teens have their own group as well, and the teen group is facilitated by one of Gateway’s contract Occupational Therapists or Counselors.
		4. **Occupational Therapy** Gateway uses Occupational Therapists to help victims of domestic violence thrive. We partner with Brenau University’s OT program. OTs help people with the things that “occupy” their time like job skills, parenting and communication skills. OT services are available to women, teens and children.
		5. **Legal Advocacy / Protective Orders** Gateway offers assistance filing temporary protective orders. Gateway has two legal advocates housed on the fourth floor of the Hall County Courthouse. Advocates assist victims of domestic violence who are seeking a Temporary Protective Order. These advocates can be reached at 770-531-7153 or by email. Forms and additional information can be found on our website.
		6. **Community Presentations and Education** Gateway knows that education is key when it comes to identifying, caring for and helping a victim of domestic violence. Our advocates are more than happy to share our mission, present information on domestic violence and share testimonials to community groups. Gateway offers a domestic violence education curriculum to local schools. In elementary school, we teach children that “hands are not for hitting” and we also teach them what to do if there is abuse in their homes. In middle schools, we teach teens about healthy dating relationships and “red flags” for potential abuse. Upon request, we will work with high school and college groups. Our program is completely free.
	2. Gateway needs a new facility so that it can continue to effectively meet the safety and support needs of women and children fleeing domestic violence. The emergency shelter was built in 1983. Since that time, the community’s population has grown from 80,278 to 193,535 people. Gateway does not own the building where the shelter is located, and the owner needs the property. The current lease expires on December 31, 2020, and Gateway plans to move before that time. Additionally, the demand for shelter space has increased significantly in recent years, requiring Gateway to overcrowd the shelter and book hotel rooms for families.
	3. Article in 12/23/2018 GAINESVILLE TIMES – Just in time for Christmas, Gateway Domestic Violence Center received some welcome holiday cheer in its campaign to build a new emergency shelter. The campaign, Gateway to 2020, had its application for funding in the 2018 Round of the Competitive Affordable Housing Program (AHP) approved and was awarded $720,000. The program, administered through the Federal Home Loan Bank of Des Moines, partners with communities and organizations who are helping to meet critical housing needs. The award takes Gateway’s campaign total above the $2 million mark of its $2.5 million goal. The silent phase of the campaign raised approximately $735,000 before it was announced publicly in March 2017. Earlier this year, Gateway secured a site to build the new shelter and hopes to break ground once the $2.5 million goal is reached.

**Homelessness Prevention in Montgomery County, PA ( near Philadelphia & Pennsylvania Dutch country) – Some of Their Thoughts:**

1. Our community adopted a homeless crisis response system that quickly moves literally homeless residents directly to permanent housing.
	1. has evolved to include a single call center,
	2. diversion from shelter for those that have alternative housing op­tions,
	3. housing-focused emergency shelters,
	4. a robust rapid re-housing program, and
	5. prioritization for permanent supportive housing for those that need more support to maintain housing stability.
	6. As a result of these system transforma­tions, Montgomery County has reduced homelessness by 37% in four years.
2. They haven’t yet tackled the monumental effort of preventing more vulnerable families and individuals from losing their housing in the first place
3. Your Way Home (YWH), one of the sponsors of this project, is a transformational partner­ship between government, philanthropic, nonprofit and community partners to end homelessness in our community.
	1. Its goal is to make the experience of home­lessness brief, rare and non-recurring.
	2. It has developed a common agenda, a shared set of metrics, and mutually align­ing activities.
	3. Your Way Home embraces a “**housing first**” approach to ending homelessness by first helping people find or maintain permanent housing with stability and
	4. then connecting them with community, health, human, and financial services they need to prevent future experiences of homelessness.
	5. Through coordinated entry and assessment, Your Way Home prioritizes housing and services based on
		1. vulnerability and need rather than on a first come, first serve basis.
	6. Through progressive engagement, consumers are given just as much services and support as they need to succeed
		1. in order to preserve costly interven­tions like permanent supportive or subsidized housing for families and individuals with significant and lasting barriers to housing stability.
4. **Homelessness Prevention** assistance aimed at helping households
	* 1. avoid eviction or homelessness.
5. **Diversion** assistance aimed at helping households
	* 1. stay safely in current housing or, if that is not possible,
		2. move to other housing without requiring a shelter stay first.
		3. Priority is given to households that are most likely to be admitted to shelters or be unsheltered if not for this assistance.
6. The **main difference** between diversion and prevention is that prevention targets people at imminent risk of homelessness, whereas, diversion targets people as they are applying for entry into shelter.
7. Preventing homelessness requires
	1. root cause analysis,
	2. systems change,
	3. targeting of resources,
	4. policy changes for organizations and systems,
	5. research and evaluation, and
	6. using data to plan, establish metrics, and measure progress.
8. Housing stability is the primary goal of homelessness prevention. Some upstream prevention strategiesare**:**
	1. Affordable housing campaign – preserve and create new affordable rental housing for extremely low-income households
		1. Broad-based emergency financial assistance and services
		2. Court-based eviction prevention
		3. Public housing eviction prevention
		4. Universal risk screener with targeted prevention services
		5. Target high-cost and vulnerable people
			1. Frequent users of jail, hospitals, detox, etc.
			2. Support youth transitioning from foster care
			3. Support elderly households to stay in home via home modification and home-based services
		6. Target vulnerable children and families
			1. Public and assisted housing eviction prevention services
			2. School-based supports
			3. Train family and child providers to provide housing stabilization service
9. Educate (and re-educate) partners and allies that the loss of housing due to eviction (whether legal or informal) has harmful consequences to the household and the community even if they do not become literally homeless and require assistance through the homeless crisis response system.
	1. The causes of eviction and homelessness are complex and multi-dimensional.
	2. Race plays a critical role in determining eviction rates and is correlated with rates of homelessness
10. The challenge of prevention is targeting services and resources toward those most likely to become homeless
11. Accurately targeted and effective community-based prevention programs can be cheaper for cities than expensive shelter stays
12. **An Innovative program model: Veterans Homelessness Screening Clinical Reminder**

The screener is very simple to administer, includes only four questions, and predicts homelessness reasonably accurately

* 1. In the past two months, have you been living in stable housing that you own, rent, or stay in as part of a household?
		1. Yes, living in a stable housing *Proceed to question 2*
		2. No, not living in a stable housing *Proceed to question 3*
	2. Are you worried or concerned that in the next 2 months you may NOT have stable housing that you own, rent, or stay in as part of a household?
		1. Yes, worried about housing in the near future *Proceed to question 3*
		2. No, not worried about housing in the near future *Reminder completed*
	3. Where have you lived for MOST of the past 2 months?
		1. Apartment/House/Room - No government subsidy
		2. Apartment/House/Room – With government subsidy
		3. With Friend/Family
		4. Motel/Hotel
		5. Hospital, Rehabilitation Center,
		6. Anywhere outside (e.g., street, Drug Treatment Center, vehicle, abandoned building
		7. Homeless Shelter
		8. Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
	4. Would you like to be referred to talk more about your housing situation?
		1. Patient agrees to referral
		2. Patient declines referral at this time – given information for future reference
	5. What’s the best way to reach you?
		1. How to reach: \_\_\_\_\_\_\_\_\_\_\_\_\_\_
1. There are families and individuals who are harmed by hous­ing instability and homelessness (under definitions broader than HUD’s) that need attention.
2. Additionally, dislocation and housing instability negatively impact communities in multiple ways. For example,
	1. Stable children in schools with “high churn” have been shown to have poor academic achievement as teachers spend more time orienting and working with the newly arriving children.
	2. Neighborhoods with high eviction rates are less cohesive and economically stable than those with lower rates.
	3. Housing instability also precipitates systemic responses that are costly (e.g., transporting students to new school districts, operating housing/evic­tion courts, providing homeless services, etc.).
	4. Housing instability is also associ­ated with negative health outcomes which can be costly to health systems and taxpayers.

**What Can the Wisdom Keepers Do:**

**Now and Short-Term**

1. Teach life skill classes at various NPOs
	1. Many of the low-income families have never been taught practical skills necessary for a successful life. These basics of knowledge and wisdom which can empower the families to improve their lives include short classes on financial literacy, parenting, healthy living, job skills and career development, dealing with bosses and coworkers, cultivating healthy relationships, and many other topics could be taught on an ongoing basis so that new families experiencing homelessness can take advantage of them. Many of the NPOs already have a curriculum in place but need people like the Wisdom Keepers (WK) to be instructors.
2. Assist the governments and the people in the community to better understand the definition of “Affordable Housing” and to combat the negative connotations of that phrase
	1. As seen in the report of the Urban Land Institute, appendix C, it seems that in the minds of many developers, government officials and the public, affordable means housing that starts at $1,200 per month when in reality it must be nearer $700-$900 to allow workers to participate without being cost burdened. This disconnect has driven the numbers and types of housing that are built in the county and especially in the City of Gainesville. Presenting real life examples of budgets for common workers such as entry level teachers, policemen, and firemen could help change the mind-set and enable more truly affordable housing units to be built sooner.
3. Advocate to enhance the perception concerning homelessness and affordable housing
	1. As mentioned in the introduction, many of us have a tainted, simplistic view that the causes of a family’s homelessness are always their own fault. As we understand the interrelationships of the various spokes of the wagon wheel that must be strong for the family to have a stable, economic life, we can change our perception and do more to assist them in achieving that desired stability. Wisdom Keepers with influence and standing in the community can be a voice who others will listen to.
4. Provide mentors to the staff and boards of NPOs
	1. Most of the Wisdom Keepers have had successful careers. Many have served as leaders on boards of NPOs. Many WK have already had experience dealing with current situations faced by the boards such as personnel, governance, or fund raising. WK are in a unique position to offer timely advice to the members of current boards of NPOs.
5. Be volunteer coordinators for local NPOs to help smooth out the services being provided to clients
	1. NPOs usually rely heavily on unpaid volunteers to supplement their paid staff’s activities. Often there is a substantial amount of coordination needed to ensure that sufficient, trained volunteers are scheduled and on hand to help. Having experienced WK who can assist in the coordination of those volunteers is a tremendous asset to the NPO.
6. Provide transportation to clients of NPOs
	1. One of the spokes of the wagon wheel that often is broken, is transportation. Employers require their workers to be on-time on a daily basis. Having reliable transportation assists the workers in retaining their jobs which is the major spoke in their financial stability. Additional, transportation of children to school or medical attention is difficult to arrange. Some of the NPOs interviewed for this report have vehicles to provide such transportation but need volunteers to drive them
7. Provide funding for GAP needs
	1. Every NPO needs money to operate. While giving is not one of the main functions of the Wisdom Keepers, as individuals, WK do support many NPOs.
8. Be active in One Hall meetings and committees
	1. As discussed in the report, the One Hall groups are actively working on different aspects of alleviating poverty. WK would be welcome additions to those efforts. One Hall could benefit from the experience, influence, and contacts that WK have developed over their lives.

**Long-Term**

1. Advocate change in government regulations related to zoning and building codes
	1. Such changes may involve many more conversations and time-consuming efforts to achieve. The achievement of several short-term items above will facilitate the effort for lasting changes that can lower housing costs. As mentioned in the report, many cities in Washington State have changed zoning ordinances to accommodate modifications that make it easier to be creative in finding solutions to the long-term supply of housing units which are truly affordable to the workers who are the backbone of the community.