

HOMELESSNESS IN MONROE COUNTY

The Cost of Homelessness



- It costs \$8,067 per year for one emergency shelter bed funded by HUD's shelter grants. That is more than the average cost of a Section 8 Housing Choice voucher that supplies permanent housing.
- It is six times more expensive to shelter someone than it is to provide resources and services that keep them in housing.
- Homeless persons spend an average of four days longer per hospital visit.. This extra cost is estimated at \$2,414 per stay. (Source: New England Journal of Medicine)
- Children of homeowners are estimated to have a 13% higher graduation rate and a 9% lower chance of receiving welfare. (Source: Fannie Mae — Housing Policy Debate)
- The largest federal housing assistance program is the entitlement to homeowners to deduct mortgage interest on income tax returns.
- An interesting fact about homelessness is that over one in four people in homeless situations are employed. (National Coalition for the Homeless, 1997)
- Lack of affordable housing was the top issue identified in the United Way of Monroe County's needs assessments in both 1991 and 2001. Additionally, affordable housing was the top need identified in The Salvation Army's need study conducted in 2005.
- The City of Monroe's housing needs survey conducted in 2004 identified a need for additional affordable housing units – especially rental units and home ownership units in the \$130,000 to \$150,000 price range. The surveyed identified 2,145 (25.1%) of the 8,544 rental and owner units with reported housing problems.
- Current fair market rent in Monroe County is \$723 for a two bedroom apartment (\$8,676 per year) and \$944 for a three bedroom (\$11,328 per year). A person who works 40 hours per week earning minimum wage earns \$10,712 per year. At these rates, a family of four (earning \$21,424 with two people working) would spend 53% of their income to rent a three-bedroom apartment.
- Two trends are largely responsible for the rise in homelessness over the past 20-25 years – a growing shortage of affordable housing and a simultaneous increase in poverty. (National Coalition for the Homeless, 2002)
- Two factors help account for increasing poverty – eroding employment opportunities for large segments of the workforce and declining value and availability of public assistance.
- The number of people living at poverty in Monroe County is 10,547. The 2006 Federal Poverty Guidelines are \$9,800 for an individual, \$13,200 for a family of two, \$16,600 for a family of three, and \$20,000 for a family of four.
- The declining value of public assistance is another source of increasing poverty. Current TANF (Temporary Aid to Needy Families) and Food Stamps combined are below the poverty level in **every** State. Welfare does not provide relief from poverty.

The Face of Homelessness

- Homelessness in Monroe County is often invisible – one doesn't see "street people." Yet, through The Salvation Army's warming center that was operated for the first time in 2007, there were 37 individuals who came in off the streets to spend the night indoors during the coldest parts of the winter. Thus, Monroe County does indeed have a population of "street people" – ones who present the greatest challenges to the human service organizations in addressing their needs.
- Additionally, the January 2007 point-in-time study identified 109 individuals and 12 families (33 people) who were homeless in Monroe County – a total of 142 people who were either living in a place that is not considered a place meant for human habitation or who were living in one of the county's shelters.
- In 2005-2006, through the McKinney-Vento Act, Monroe Public School schools served 170 students who qualified for assistance because of being in a homeless situation. In 2006-2007, the number of students totaled 184. All received free lunch, 41 received transportation assistance, and 11 received tutoring assistance.
- The problem is not just Monroe County's – across the State of Michigan, there were 28,938 identified homeless individuals and families during this same point-in time study. 16,401 (or 57%) were homeless families with children.
- Housing assistance can make the difference between stable housing, precarious housing, or no housing at all. The demand for assisted housing clearly exceeds the supply. In Monroe County (and across the State and nation) the applications for Section 8, Housing Choice vouchers, far exceeds the number available.
- Monroe County has limited shelter for homeless women without children – there are a limited number of transitional beds at the Family Manor, Paula's House, and Fairview.
- Rental assistance available through MSHDA Emergency Shelter Grant funds and FEMA are expended each year within two to three months of receipt.
- Attendance at the Community Meals has risen to 140 people per night – 40% of whom are families. Last year at this time, the number was averaging about 70 people – when the meals were available two nights per week instead of seven nights beginning in 2006.
- Other factors that contribute to homelessness include a lack of affordable health care, domestic violence, mental illness, and addiction disorders. A catastrophic illness can start a downward trend into homelessness. The relationship between addiction and homelessness is complex. Many people who are addicted never become homeless, but people who are poor and addicted are clearly at risk of homelessness. Addiction does increase the risk of displacement, and in the absence of appropriate treatment, may result in homelessness.



Did you know ...

that an 8 year old girl typifies the largest segment of homeless in our country.

*That's right. **A child.** Unable to remove herself from a situation beyond her control.*

That's why the Ten Year Plan was developed . . . to help, to hope, to change our world.

Homelessness results from a complex set of circumstances, which require people to choose between food, shelter, and other basic needs. Only a concerted effort to ensure jobs that pay a living wage, adequate support for those who cannot work, affordable housing, and access to health care will bring an end to homelessness. It'll take a village.