

BACK HOME AGAIN:



LaPorte County, Indiana Plan to End Homelessness

Social IMPACT Research Center
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T ABLE OF CONTENTS

Executive Summary	4
Overview of Homelessness in LaPorte County	7
Background on Plans to End Homelessness	22
Development of LaPorte County’s Plan to End Homelessness	24
<i>LaPorte County’s Plan to End Homelessness</i>	28
Implementing the Plan to End Homelessness	37
A Call to Action	39

EXECUTIVE SUMMARY

Homelessness at its essence is not having stable housing. There are many different factors that can lead an individual or family into homelessness, and most of the time these factors are interrelated, such as having a disability and lack of affordable housing in the community. Trends in economic and social vulnerability illustrate how financial and housing stability have eroded in LaPorte County, pushing some into homelessness and putting many at risk.

In LaPorte County:

- 1 in 7 people lives in poverty.
- From 1990 to 2007, there was almost a 40 percent increase in the number of people living in poverty.
- 11.2 percent of people are unemployed.
- Declines in median earnings and median household income are leaving families with less money to pay for their basic necessities.
- 39.1 percent of renters are rent burdened, spending over 30 percent of their income toward housing costs.
- At the end of 2008, 1 in every 33 households was in some state of foreclosure.
- In 2007, 219 youth dropped out of school.
- 17.0 percent of people age 5 and over have a disability.

These trends, which are often out of the control of those experiencing them, influence people's housing stability in profound ways. Having stable housing is one of the most basic human needs. In its absence it becomes difficult to be a productive member of society - to find and hold a job, to access education, or to take care of health and family needs.

It is important that communities develop strong systems of response and actively plan to address the needs of those both facing homelessness and those at risk of becoming homeless. With the advent of its Plan to End Homelessness, LaPorte County is doing just that - developing solutions and taking the necessary steps to be proactive and make a deep impact on homelessness.

Plans to End Homelessness help communities determine and implement key system improvements, build community and political will for addressing homelessness, align resources efficiently, and begin the important march toward ending homelessness. LaPorte County's Plan to End Homelessness harnesses best practices, local realities, and community input to solve a problem that affects far too many lives: those who are at risk of homelessness, those who are experiencing homelessness, and their children, neighbors, friends, and family.

Guiding the Plan is a vision, the overarching goal for the Plan. LaPorte County's Plan to End Homelessness *vision* is to:

Work together to create a county where all residents will live a life free from homelessness.

The mission is the way in which this vision will be achieved. LaPorte County's Plan to End Homelessness *mission* is to:

Strengthen communities in LaPorte County to prevent and eliminate homelessness by establishing a comprehensive, coordinated system that is supported by local government leaders and owned by the wider community.

LaPorte County's Plan to End Homelessness includes goals in three key areas of addressing homelessness: Prevention, Housing, and Income/Services. There are a total of 17 goals in the Plan, with a number of action steps established to reach each goal. These goals and action steps have been designed to serve those needing services in LaPorte County, to help service providers enhance and streamline services, and to help funders of the homeless system target funding and community resources to prevent and end homelessness.

HOMELESS PREVENTION GOALS

Preventing people from becoming homeless is one of the most effective ways to end homelessness in LaPorte County. Through homeless prevention, individuals and families at risk of homelessness are targeted to receive assistance to maintain their housing.

1. Increase access to and funding for financial assistance.
2. Prepare clients to meet with township trustees to apply for Township Assistance.
3. Enhance the importance of personal financial literacy.
4. Prevent those being discharged from health care settings from becoming homeless.
5. Prevent those being discharged from jails/prisons from becoming homeless.

HOUSING GOALS

One of the major causes of homelessness is the lack of housing options and capacity to meet the needs of different populations. For a homeless system to be effective, individuals and families must be moved out of homelessness and into appropriate housing as quickly as possible.

1. Shelter people during unforeseen emergencies and rapidly re-house them.
2. Immediately house people who are being discharged from facilities and stabilize them in the community.
3. Have an adequate supply of permanent supportive housing for disabled populations.

4. Increase the amount of adequate, affordable, and safe housing available.
5. Organize and increase funding streams to better support Plan housing goals.

INCOME AND SERVICES GOALS

Building the infrastructure of the homeless system, such as increasing supportive services as well as increasing income and access to income supports for people with low-incomes, is essential to ending homelessness.

1. Make accessing services easier for clients.
1. Increase employment opportunities.
2. Increase access to income supports.
3. Increase quality of client data through HMIS--the integrated client tracking database.
4. Increase access to transportation.
5. Continue to monitor and update services based on population needs.
6. Increase access to health services.

The LaPorte County Home Team is poised to oversee implementation of the Plan. For the Plan to be successful and eliminate homelessness, it is vital that all systems in the county be involved, including general community members, service and housing providers, faith communities, schools, businesses, foundations, and government.

Everyone can help eliminate homelessness from LaPorte County. There are a variety of ways that you can become involved through the groups you are part of and the roles you hold in LaPorte County:

1. Community members can write a letter to the editor of the local paper about solutions to homelessness.
2. Faith communities can host speakers and workshops on homelessness and related issues.
3. Elected officials can advocate for policies that end homelessness.
4. Business leaders can host financial literacy and adult education classes on site for employees.
5. Service providers can integrate elements of the Plan into their organizations' strategic plans.
6. People experiencing or who have experienced homelessness can participate on client or tenant councils of local housing and service organizations.
7. Landlords can allow low-income tenants to forgo security deposits or set up a payment plan when they are working with a service provider.

OVERVIEW OF HOMELESSNESS IN LAPORTE COUNTY

Background

Simply defined, homelessness is not having a stable place to live. More formal definitions of homelessness typically include the following:

- lacking a fixed, regular, and adequate nighttime residence; *and* having a primary nighttime residence that is a shelter, institution, or a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings;¹
- living doubled up with family or friends in crowded conditions;
- being discharged from jail or prison with nowhere to go;
- living in motels, hotels, or camping grounds; or
- having an eviction being processed and no new residence identified.

Homelessness does not discriminate. People from all walks of life find themselves in crises that can sometimes lead to homelessness. Homelessness may be experienced by:

- Families with children
- People who are unemployed
- People who use or abuse substances
- People who have a mental illness
- People who are low-income
- Youth
- Domestic violence survivors
- People with a low educational attainment
- Single-parent headed households
- Veterans
- People who were formerly incarcerated
- People with chronic illness

Homeless Count

By the U.S. Department of Housing and Urban Development's (HUD) definition, a person is homeless if they lack a fixed, regular, and adequate nighttime residence and if a person has a

¹ U.S. Department of Housing and Urban Development. (2009). Federal definition of homelessness. Retrieved from <http://www.hud.gov/homeless/definition.cfm>

primary nighttime residence that is a temporary shelter, an institution that provides a temporary residence for individuals intended to be institutionalized, or a public or private place not designed for regular sleeping accommodation.

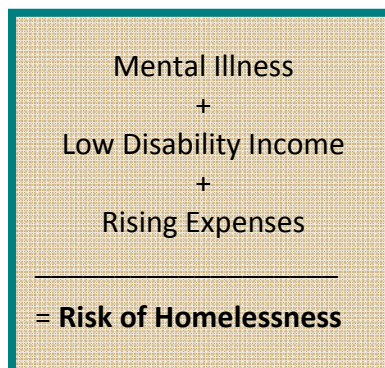
A total of 7,358 individuals in Indiana were counted as homeless in the 2007 point-in-time Homeless Count (Table 13).² This count represents the number of people homeless on a cold winter night and does not represent the number of people homeless during the course of a full year.³ LaPorte County homeless service providers submit their point-in-time homeless count to HUD through the Indiana Balance of State report. In 2007, 4,906 individuals were homeless in the Balance of the State.⁴ Data from the point-in-time counts specific to LaPorte County is only complete for 2009, where they found 62 people who were counted as homeless. As a result of the current recession, approximately 16,400 additional Hoosiers may experience homelessness by the end of 2010, absent effective interventions.⁵

What follows in this report is information about homelessness in LaPorte County, the factors that cause homelessness, and the new Plan to End Homelessness for LaPorte County—the key solutions. Also included are ways for different constituencies to get involved in learning about homelessness, supporting the Plan, and addressing homelessness in LaPorte County.

Causes and Predictors of Homelessness

There are many different factors that can lead an individual or family into homelessness, and most of the time these factors are interrelated.

A 53 year-old woman has a mental illness severe enough to prevent her from working so her single source of income is Social Security Income (SSI), the main government program for people with disabilities who have little or no income to meet basic needs. Because she is a single individual, her maximum SSI payment is \$674 a month, which is not nearly enough to pay for essentials such as shelter, food, clothing, and transportation. The average cost of rent for a one bedroom apartment in LaPorte County, \$530, alone eats up most of her income. Without enough income to cover her expenses, she must make tradeoffs, perhaps paying only half the rent this month so she can afford groceries. Having low benefit levels and living on a fixed income put her at risk for homelessness.



² U.S. Department of Housing and Urban Development. (2009). Homelessness reports and rousing inventories. Retrieved March 30, 2009, from <http://www.hudhre.info/index.cfm?do=viewHomelessRpts>

³ Chicago Coalition for the Homeless. (2006, December). How many people are homeless in Chicago? An FY 2006 analysis. Chicago: Survey Research Laboratory at the University of Illinois at Chicago.

⁴ In 2007, the Balance of State excluded Indianapolis Continuum of Care and the South Bend/Mishawaka/St. Joseph Continuum of Care. In 2006, the Balance of State only excluded Indianapolis, but in 2005, it excluded Indianapolis, the South Bend/Mishawaka/St. Joseph CoC and the Evansville/Knox, Vanderburgh Counties CoC.

⁵ Social IMPACT Research Center's analysis of National Alliance to End Homelessness. (2009, January 15). Homelessness looms as potential outcome of recession. Washington, DC: Author; U.S. Census Bureau, 2007 American Community Survey.

Low wages
+
No benefits
+
No savings

= **Risk of Homelessness**

Consider a family of four with both parents working full-time jobs without benefits in the service industry. The woman is a waitress and the man is a clerk at a retail store. These jobs, like many in the service industry, pay very low wages leaving the family living paycheck to paycheck. The family struggles to simply make ends meet and is not able to put aside any money for savings. When an “emergency” occurs (for what are minor inconveniences to many of us, are indeed crises for low-income families) such as their car breaking down or a child’s hospital stay that produces enormous medical bills, the family does not

have enough income to cover their daily expenses *and* the emergency expense. Low-wage work and lack of adequate savings puts this family at risk for homelessness.

Additional hardships are a reality for a 40 year-old man who has been incarcerated for possessing a small amount of drugs. To be released to parole, he has to identify the address where he will be living when he leaves prison; unfortunately he is only able to line up a place to stay for one week. After the week ends, he has no apartment and no job, and therefore no income with which to rent a place. He may be able to find another friend to stay with for awhile, but at any time this friend can ask him to leave. Being discharged from prison to an unstable housing situation puts him at risk for homelessness.

Time in prison
+
No permanent housing upon release
+
No job upon release

= **Risk of Homelessness**

Of course there are many other examples of financial and social vulnerability that increase an individual or family’s risk of becoming homeless. The overview below documents current economic, employment, income, housing, and other trends that contribute to homelessness in LaPorte County.

Growing Poverty

Poverty is defined by the federal government using an income threshold, also called the poverty line, which varies by family size. A family of three is considered poor if their annual income is below \$18,310, and a family of four is considered poor with an annual income below \$22,050.⁶ When people do not have adequate income to afford food, clothing, and rent, they can eventually fall into homelessness. In 2007, 14,649 individuals in LaPorte County had incomes below the official poverty line (Table 1).⁷ This represents 14.1 percent or 1 in every 7 people in the county living in poverty. Because of the current economic downturn, the number of individuals in poverty is expected to increase.

⁶ U.S. Department of Health & Human Services. (2009). *The 2008 HHS poverty guidelines*. Retrieved March 27, 2009, from <http://aspe.hhs.gov/poverty/index.shtml>

⁷ Social IMPACT Research Center’s analysis of U.S. Census Bureau, 2007 American Community Survey.

The poverty measure has long failed to give an accurate picture of what families need to realize a decent, though modest, standard of living. Estimates that take into account local costs reveal that it takes \$27,043 in LaPorte County for a family of three and \$34,119 for a family of four to make ends meet and be self-sufficient, meaning they do not have to rely on government income supports or private supports to help pay for their basic needs.⁸

Table 1- Number of People in Poverty and Poverty Rate, 2007

Age Group	Number in Poverty	Poverty Rate
Children (0 to 17)	6,087	24.1%
Adults (18 to 64)	7,156	11.2%
Seniors (65+)	1,406	9.5%
TOTAL	14,649	14.1%

Children and single adult-headed households are disproportionately impacted by poverty. One in four children in LaPorte County lives in poverty, the highest poverty rate of any age group.⁹ Households headed by single mothers have the highest poverty rate of any household type at 15.1 percent.¹⁰ Government support for single mother-headed households is limited; in February of 2009, the average annual welfare cash grant (Temporary Assistance for Needy Families or TANF) received in LaPorte County was only \$2,502 – *far* lower than the poverty line for any size family.¹¹

Poverty growth in LaPorte County has far outpaced population growth.¹² Since 1990, the number of people living in the county rose by 3.0 percent while the number of people living in poverty in LaPorte County increased by 44.9 percent. This increase in poverty is higher than in the neighboring Northwest Indiana region (comprised of Lake, Porter, and St. Joseph Counties), which has also been especially hard hit by poverty – since 1990 the number of people living in poverty in Northwest Indiana rose 27.2 percent (Table 2).¹³

Table 2 – Northwest Indiana and LaPorte County Poverty, 1990 & 2007, and Percent Change Over Times

Year	Northwest Indiana		LaPorte County	
	Number in Poverty	Poverty Rate	Number in Poverty	Poverty Rate
1990	95,154	11.5%	10,112	10.1%
2007	120,995	13.5%	14,649	14.1%
Percent Change 1990-2007	27.2%	17.4%	44.9%	39.6%

⁸ Social IMPACT Research Center’s analysis of Alliance 4 Advancement. (n.d.). Indiana self-sufficiency standard calculator. Retrieved May 13, 2009, from <http://www.region4workforceboard.org/calculator/selfsuffcalc.cfm>. Calculated with 1 adult household with 1 preschool-age and 1 school-age child. 2005 annual income updated to March 2009 dollars with the Midwest all urban consumers Consumer Price Index.

⁹ Social IMPACT Research Center’s analysis of U.S. Census Bureau, 2007 American Community Survey.

¹⁰ Social IMPACT Research Center’s analysis of U.S. Census Bureau, 2007 American Community Survey

¹¹ Indiana Family & Social Services Administration, Office of Data and Management. (2009). Indiana FACT: A comparative review of selected programs. LaPorte County. LaPorte, IN: Author.

¹² Social IMPACT Research Center’s analysis of U.S. Census Bureau, Population Estimates and U.S. Census Bureau, 1990 Decennial Census & 2007 American Community Survey.

¹³ Social IMPACT Research Center’s analysis of U.S. Census Bureau, 1990 Decennial Census & 2007 American Community Survey.

Among those living in poverty is a subset of people who live in the most dire form of poverty – extreme poverty. Extreme poverty means living with an annual income below half the poverty line (also called below 50 percent FPL) – less than \$9,155 for a family of three and less than \$11,025 for a family of four in 2009. At this very low-income level families do not have near enough money to pay for the most basic of their needs, such as housing, food, health care, and clothing. This results in families making untenable tradeoffs and going without certain needs being met. Extreme poverty is a reality for 6,023 people in LaPorte County. The number of people in extreme poverty has increased 33.4 percent since 1990, and the extreme poverty rate has risen from 4.5 percent in 1990 to 5.8 percent in 2007.¹⁴

People who have incomes above the poverty line but under twice the poverty line (also called between 100 percent and 200 percent FPL) still face serious struggles in being able to make ends meet, though they are not officially poor by the federal government’s definition. A family of three living below 200 percent of the poverty line has an annual income below \$36,620. For a family of four, it is under \$44,100. In LaPorte County 19,063 people or 18.4 percent of the population have incomes between 100 percent and 200 percent of the poverty line.¹⁵

Struggling Economy

The employment picture in Indiana is characterized by a changing economy. In 1995, the manufacturing sector as a whole accounted for 24.5 percent of the LaPorte County’s total employment, but by 2008 only 19.9 percent of the workforce was employed in manufacturing.¹⁶ In addition to the decrease in manufacturing jobs, there has been a slight increase in service-producing jobs.¹⁷ The shift from goods-producing to service-providing industries can be troubling because of the significant wage disparity between the two industries. In 2008, the manufacturing sector in Indiana had average weekly wages of \$761

Table 3 - Indiana Average Weekly Wages by Sector

	2006 (in 2008 dollars)	2008	Change from 2006-2008
Construction	\$881	\$889	0.9%
Manufacturing	\$827	\$761	-8.0%
Durable Goods	\$860	\$815	-5.2%
Fabricated Metal Products	\$654	\$614	-6.2%
Transportation Equipment	\$1,055	\$949	-10.0%
Non-Durable Goods	\$732	\$626	-14.4%
Retail Trade	\$368	\$353	-4.1%
Financial Activities	\$507	\$484	-4.5%
Health Care & Social Assistance	\$607	\$619	2.0%
Accommodation & Food Services	\$195	\$219	12.0%
Food Services & Drinking Places	\$187	\$214	14.3%

¹⁴ Social IMPACT Research Center’s analysis of U.S. Census Bureau, 2007 American Community Survey.

¹⁵ Social IMPACT Research Center’s analysis of U.S. Census Bureau, 2007 American Community Survey.

¹⁶ Indiana Department of Workforce Development. (2009). *Current employment statistics*. Retrieved March 20, 2009, from http://www.hoosierdata.in.gov/dpage.asp?id=23&page_path=Income%20and%20Wages%20Data&path_id=15&menu_level=smenu1&panel_number=2

while the average wage in accommodation and food services was only \$219 (Table 3).¹⁸ The service industry is playing a vital role in bringing new jobs to the county; the challenge is that the majority of these service industry jobs do not pay a livable wage that allows a family to be self-sufficient. Without wages that are adequate to pay for housing, people rely on the social service system to make ends meet.

LaPorte County has experienced a steep decline in job growth rates since 2000.¹⁹ From 2000 to April 2009, total employment in the county fell by 10.4 percent, from 52,295 to 46,422. Looking at employment change from 2000 to April 2009 reveals that LaPorte County's employment decline was greater than in surrounding counties. While LaPorte County's total employment declined 10.4 percent over this period, Lake County experienced a 6.4 percent decline, Porter County a 0.6 percent decline, and St. Joseph a 9.8 percent decline.²⁰

Northwest Indiana's employment decline mirrors state trends, though the region has experienced greater declines in employment than the state as a whole this decade. Since 2006, the region has experienced significant employment declines with employment dropping sharply in the first few months of 2009 (Figure 1).²¹

Figure 1 - Total Employment, Percent Change from Prior Year, 2000-April 2009



¹⁷ Indiana Department of Workforce Development. (2009). Local area unemployment statistics. Retrieved May 29, 2009, from http://www.hoosierdata.in.gov/dpage.asp?id=32&page_path=&path_id=&menu_level=smenu1&panel_number=5&view_number=2

¹⁸ Indiana Department of Workforce Development. (2008). Indiana weekly earnings. Retrieved from <http://www.hoosierdata.in.gov>

¹⁹ Indiana Department of Workforce Development. (2009). Local area unemployment statistics. Retrieved May 29, 2009, from http://www.hoosierdata.in.gov/dpage.asp?id=32&view_number=1&menu_level=smenu1&panel_number=2

²⁰ Indiana Department of Workforce Development. (2009). Local area unemployment statistics. Retrieved May 29, 2009, from http://www.hoosierdata.in.gov/dpage.asp?id=32&view_number=1&menu_level=smenu1&panel_number=2

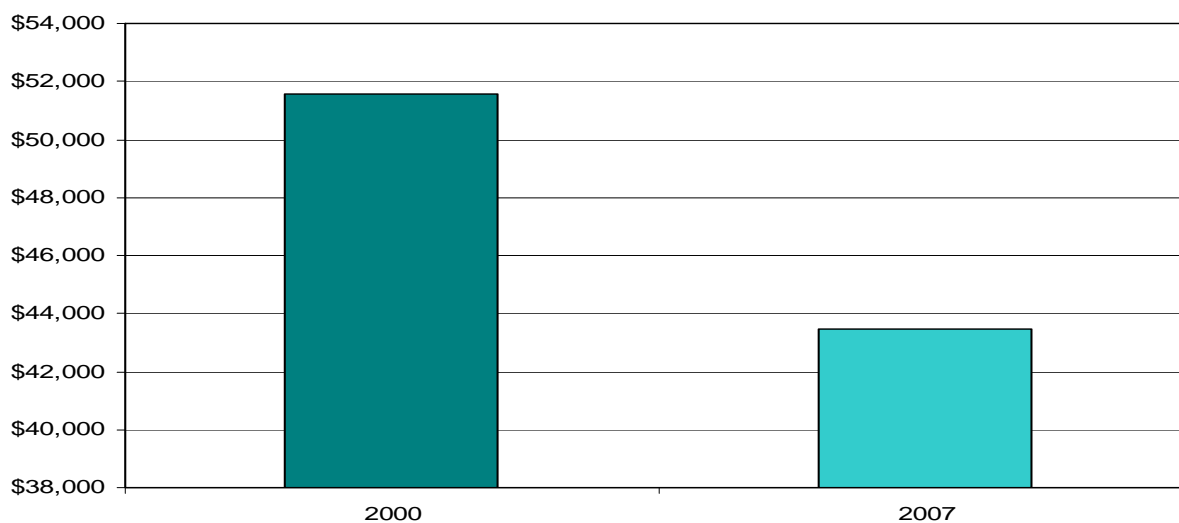
²¹ Indiana Department of Workforce Development. (2009). Local area unemployment statistics. Retrieved May 29, 2009, from http://www.hoosierdata.in.gov/dpage.asp?id=32&view_number=1&menu_level=smenu1&panel_number=2

Unemployment rates in LaPorte County have increased dramatically in the past few years. Due to the current economic downturn, the number of people who are unemployed continues to increase. In April of 2009, 11.6 percent of the labor force was unemployed, representing 6,167 workers. This unemployment rate is nearly twice as high as it was in January of 2007.²²

Declining Incomes

Incomes and earnings in LaPorte County reflect the reality of a changing economy. Many households in the county are trying to get by with low incomes. Forty percent of households in LaPorte County have an annual income below \$35,000.²³ From 2000 to 2007, both median earnings and median household incomes declined in LaPorte County.²⁴ The median annual earnings level in LaPorte County in 2007 was \$26,480. In terms of real dollars (adjusted for inflation) median annual earnings have dropped by \$2,765 since 2000. The median household income in LaPorte County is \$43,480 meaning half of all households in the county have total annual incomes above \$43,480 and half below. Similar to the drop in earnings, the median household income has also declined, falling \$8,070 since 2000 (Figure 2).

Figure 2 - Annual Medium Household Income, 2000 and 2007, in 2007 dollars



Lack of Affordable Housing

Housing is considered affordable when a rental or mortgage payment plus utilities consume less than 30 percent of a household's income. An adequate supply of affordable housing is vital for preventing and ending housing instability and ultimately homelessness for extremely low-income households. Housing costs that are too high, coupled with stagnant or declining incomes and earnings, have resulted in housing becoming more and more unaffordable for many LaPorte County families.

²² Stats Indiana. (2009). Labor force estimates. Retrieved March 20, 2009, from http://www.stats.indiana.edu/laus/laus_view1.html

²³ Social IMPACT Research Center's analysis of U.S. Census Bureau, 2007 American Community Survey.

²⁴ Social IMPACT Research Center's analysis of U.S. Census Bureau, 2000 Decennial Census & 2007 American Community Survey.

Fair Market Rents (FMR) are calculated annually by the U.S. Department of Housing and Urban Development (HUD) and are based on data from the 2000 decennial census, the biannual American Housing Survey, and random digit dialing telephone surveys, updated for inflation. Fair Market Rents, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency.²⁵ An analysis of FMRs reveals that rents rose by 45 percent in LaPorte County from 2000 to 2009.²⁶ The 2009 FMR for a two-bedroom unit in LaPorte County is \$673. In LaPorte County, workers need to earn nearly \$13.00 an hour to afford a two-bedroom apartment at the FMR. A worker who gets paid Indiana’s minimum wage of \$6.55 an hour would need to work 79 hours a week in LaPorte County to be able to afford a two-bedroom apartment at the FMR (Table 4).²⁷

Table 4 - LaPorte County Rent Affordability, 2009

Fair Market Rent (FMR) for 2BR, 2009	Estimate of Mean Renter Hourly Wage, 2009	Monthly Rent Affordable at Mean Renter Wage, 2009	Wage Needed to Afford 2BR FMR, 2009	Work Hours per Week at IN Min. Wage to Afford 2BR FMR, 2009
\$673	\$9.81	\$510	\$12.94	79

The opposite of being able to afford housing is having a high housing cost burden. Households are cost burdened when they spend more than 30 percent of their income on housing costs, which includes rent or a mortgage payment and utilities. The rate of cost-burdened households has increased significantly in LaPorte County. One in four households in LaPorte County rent, and in 2007, 39.1 percent of these renter households were paying over 30 percent of their income toward rent.²⁸ Almost one in six (16.5 percent) of all renter households in LaPorte County are severely rent burdened, paying half or more of their income toward housing costs (Figure 3).²⁹ When families are rent burdened they must devote too much of their budgets for housing costs, leaving less money for other essentials such as food, medication, and transportation.

²⁵ The U.S. Housing and Urban Development. (2007). Fair market rents for the section 8 housing assistance payments program. Retrieved from http://www.huduser.org/datasets/fmr/fmrover_071707R2.doc

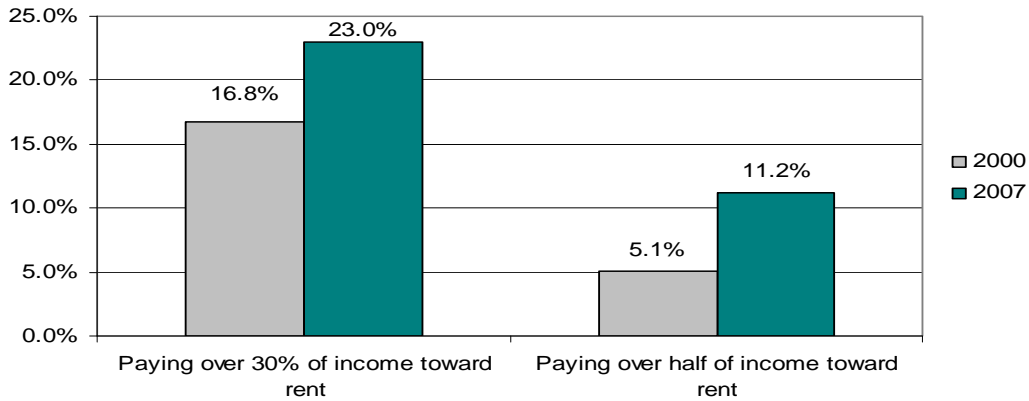
²⁶ Social IMPACT Research Center’s analysis of National Low Income Housing Coalition. (2009 and 2000). Out of reach 2009 and 2000. Washington DC: Author.

²⁷ Social IMPACT Research Center’s analysis of National Low Income Housing Coalition. (2009 and 2000). Out of reach 2009 and 2000. Washington DC: Author.

²⁸ Social IMPACT Research Center’s analysis of U.S. Census Bureau, 2000 Decennial Census & 2007 American Community Survey.

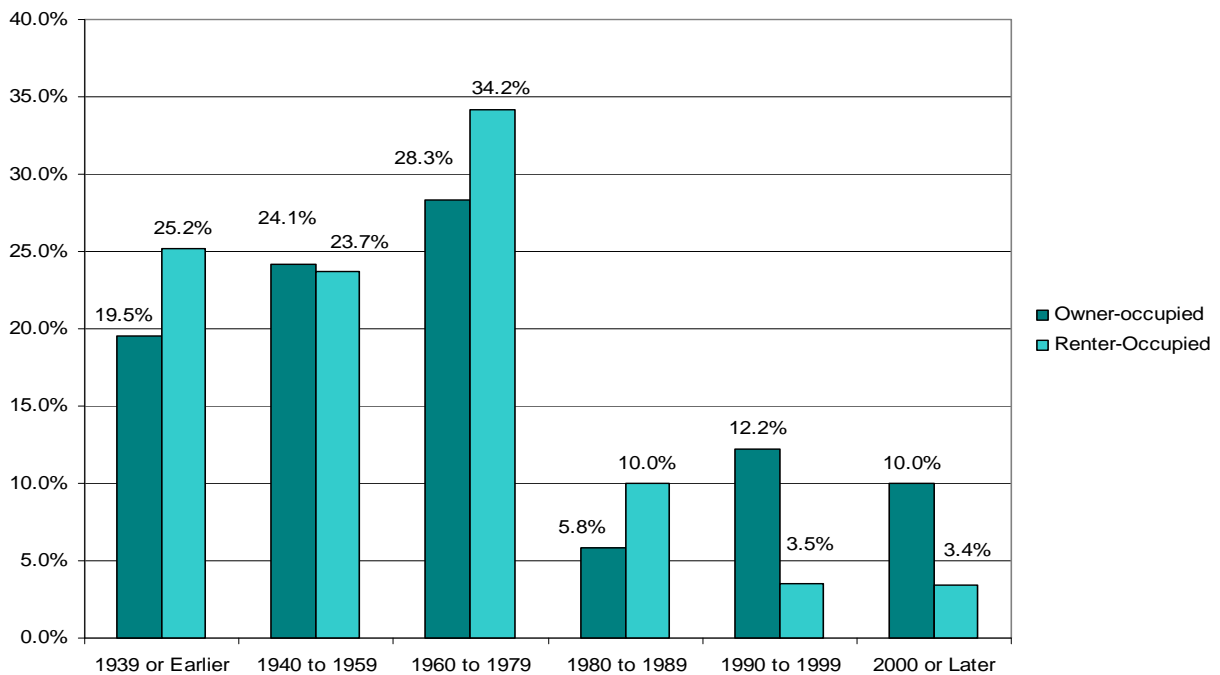
²⁹ Social IMPACT Research Center’s analysis of U.S. Census Bureau, 2007 American Community Survey.

Figure 3 - LaPorte County Renter Households by Cost Burden and Severe Cost Burden, 2000 and 2007



Compounding the problem of housing cost burden is the fact that a large share of housing stock in the county is quite old. Rental housing in LaPorte County is much more likely to be older than owner housing (Figure 4). Rental housing has a greater proportion of older housing units; 93.1 percent of rental housing units were built before 1990 compared to 77.7 percent of owner-occupied units. Older housing stock is less energy efficient and needs more upkeep and repairs; low-income people may have difficulty paying their energy bills and owners may have difficulty investing in much needed rehabilitation.³⁰

Figure 4 – LaPorte County Housing by Year Structure was Built by Tenure, 2007



³⁰ Author's analysis of U.S. Census Bureau, 2000 Decennial Census & 2007 American Community Survey.

Low Educational Attainment

According to the Indiana Chamber of Commerce, 931,000 Indiana workers have an educational deficiency that limits their employability.³¹ For jobs that are in demand, these workers lack some kind of educational credential, such as a high school, associates, or bachelor's degree. In LaPorte County in particular:

- 46 percent of residents function at a level one or level two literacy level (out of five). Having a level two literacy level means that the person can locate two features of information in a sports article, but cannot integrate multiple pieces of information from one or more sources. Having a low literacy level severely limits the type of work a person can get.
- 10,431 people, or nearly 14 percent, ages 25 and over do not have a high school diploma. 31,491 people, or 41 percent, have only a high school diploma. These percentages are generally the same for the state of Indiana as a whole.³²
- 21 percent of all people living in poverty do not complete high school, and 48 percent have only a high school education.³³
- Of all high school graduates in LaPorte County, a little over half went on to higher education, such as vocational school, or an associates or bachelors degree.³⁴

There is potential for LaPorte County to develop jobs that pay decent wages, but the workforce needs to have the skills to fill the jobs. Low educational attainment and low literacy levels are challenges to recruiting good jobs and helping families work their way out of poverty. Not having skills to compete in the workforce can be detrimental to individuals and families.

Incarceration and Re-Entry into the Community

People who spent time incarcerated face a number of barriers to successful reintegration into the community. In Indiana, people who have a drug-related felony on their record are not able to access the Supplemental Nutrition Assistance Program (food stamps) or Temporary Assistance for Needy Families (TANF), a cash assistance program, for the rest of their life.³⁵ In addition, people with prior criminal convictions cannot have their felony expunged (removed from their record) in Indiana.³⁶ This can make it extremely difficult to rent an apartment since many landlords perform background checks and are unwilling to rent to people with a record.

³¹ Schoeff, Mark. (August 2008). Ambitious plan for workforce education faces Washington inertia. *Workforce Management*. Retrieved from <http://www.workforce.com/section/11/feature/25/70/56/index.html>
7713f4529ebb%7D/WORKFORCE%20MANAGEMENT%20MAGAZINE%2008.08.PDF

³² Social IMPACT Research Center's Analysis of US Census Bureau, 2008 American Community Survey.

³³ Social IMPACT Research Center's analysis of U.S. Census Bureau, 2008 American Community Survey.

³⁴ State of Indiana. (2007). High school graduates higher education intent. Retrieved from http://www.stats.indiana.edu/dms4/new_dpage.asp?profile_id=303&output_mode=1

³⁵ Legal Action Center. (2004). After prison: Roadblocks to entry. Retrieved from http://www.hirenetwork.org/pdfs/LAC_PrintReport.pdf

³⁶ Indiana Legal Services. (2004). What is expungement? Retrieved from http://www.indianajustice.org/Data/DocumentLibrary/Documents/1098360036.49/view_article_publicweb?topic_id=2040000

Nationally, less than 32 percent of state prison inmates have a high school diploma or a higher level of education, compared to 82 percent of the general population.³⁷ Low educational attainment is another barrier to successful reintegration; without the ability to secure a job, it can become nearly impossible to pay rent.

When someone is discharged from a correctional institution, they are returned to the county where the crime was committed. In Indiana, there are numerous institutions people can be discharged from and released back to LaPorte County. In 2008, there were 141 prisoners released from Indiana Department of Corrections facilities across the state back into LaPorte County.³⁸ In LaPorte County there are three state correctional facilities: Indiana State Prison, Lakeside Correctional Facility, and Westville Correctional Facility. In 2008³⁹:

- 4 prisoners were released from the Indiana State Prison, maximum security, to LaPorte County.
- 13 prisoners were released from the Lakeside Correctional Facility to LaPorte County.
- 54 prisoners were released from Westville Correctional Facility to LaPorte County

There is a perception in the community that family members of people who are incarcerated in LaPorte County move to the county to be closer. Currently there is not tracking system to track the number of people who move to LaPorte County in order to be closer to the prisons inmates. There are a number of bussing services, predominantly from larger cities such as Indianapolis, that take monthly trips to Indiana State Prison and Westville for family and friends to visit inmates. This may deter family members from moving to LaPorte County because they have monthly transportation.

Mental and Physical Disabilities

People with disabilities are disproportionately represented among those in poverty and are at high risk of becoming homeless. Due to the instability of severe mental illnesses, people with a disabling mental illness can cycle in and out of homelessness if there are not services and housing specialized to their needs. In addition, it can be difficult for people with physical disabilities to find appropriate housing that is accessible and affordable.

Nationally, nearly 15 percent of people age 5 and over have a disability.⁴⁰ In LaPorte County, that percent is slightly higher with nearly 17 percent (16,261 people) of people age 5 and over having a disability. In LaPorte County, people with a disability are 38.8 percent more likely to be poor than those without (Table 5).⁴¹

³⁷ "Second Chance Act of 2007." Retrieved July 22, 2009 from <http://www.govtrack.us/congress/billtext.xpd?bill=h110-1593&version=enr&nid=t0%3Aenr%3A78>

³⁸ Indiana Department of Corrections. (2008). Indiana department of corrections: 2008 releases. Retrieved from <http://www.in.gov/idoc/2376.htm>

³⁹ Garner, Aaron, personal communication, June 17, 2009.

⁴⁰ Social IMPACT Research Center's analysis of U.S. Census Bureau, 2007 American Community Survey.

⁴¹ Social IMPACT Research Center's analysis of U.S. Census Bureau, 2007 American Community Survey.

Table 5 - Poverty Status by Disability Status for Non-institutionalized Age 5 and Over, 2007

	With a Disability			With No Disability		
	Total	Number in Poverty	Percent in Poverty	Total	Number in Poverty	Percent in Poverty
Age 5 and over	16,261	2,617	16.1%	80,249	9,321	11.6%

People with a disability are less likely to work than those without a disability in LaPorte County; nearly two thirds of people with a disability are not working compared to less than a quarter of those without a disability (Table 6).⁴² The average annual benefit received in 2007 in LaPorte County for Supplemental Security Income (SSI), the main government program for people with disabilities who have little or no income to meet basic needs, is \$7,949—less than the poverty line for one person. In 2007, there were over 1,500 households in LaPorte County receiving SSI.⁴³

Table 6 - Employment Status by Disability Status for the Non-institutionalized Population Ages 16 to 64, 2007

	Total	With a Disability	With a Disability, Not Working	No Disability	No Disability, Not Working
Ages 16 to 64	66,546	8,769	5,446	57,777	13,033

National research reveals that 2.6 percent of all adults have a severe and persistent mental illness.⁴⁴ Among those most severely disabled with a mental illness are the approximately 0.5 percent of the population who receive disability benefits for mental-health related reasons from the Social Security Administration. Therefore, it is estimated in LaPorte County that there are 2,189 adults age 20 and over with a severe and persistent mental illness and 421 who receive disability benefits. It is this group of 421 severely mentally ill adults with limited financial resources that are most in need of housing and services.

Substance Use and Abuse

Substance use and abuse can be both a precipitating factor and a consequence of being homeless.⁴⁵ Further, individuals who are homeless rarely have substance abuse disorders alone—many have serious mental illnesses and physical health problems which can be intensified by the use of substances. Nationally about half of homeless individuals who use substances also have a mental illness, referred to as co-occurring disorders. Individuals with co-occurring disorders are more likely to be homeless due to their complex needs.⁴⁶

⁴² Social IMPACT Research Center's analysis of U.S. Census Bureau, 2007 American Community Survey.

⁴³ Social IMPACT Research Center's analysis of U.S. Census Bureau, 2007 American Community survey.

⁴⁴ U.S. Department of Health & Human Services, Office of the Surgeon General. (2001). Mental health: A report of the surgeon general. Retrieved June 10, 2009 from <http://www.surgeongeneral.gov/library/mentalhealth/home.html>

⁴⁵ Zerger, S (2002). Substance abuse treatment: What works for homeless people? A review of the literature. Nashville, TN: National HCH Council.

⁴⁶ Winarski, J. (1998). Implementing interventions for homeless individuals with co-occurring mental health and substance use disorders. Rockville, MD: CMHS.

Nationally about one half of single adults who experience homelessness are alcohol users and one third use other substances. Data on the number of people who are substance users and who are homeless are not available for LaPorte County. It is documented however in the 2005 Northwest Indiana Epidemiology Report, 6.9 percent of alcohol drinkers in LaPorte County reported they were chronic drinkers, drinking 60 or more drinks in the last month. Chronic drinkers were mostly men.⁴⁷

The availability of alcohol treatment has increased since 2006. At the Swanson Center in 2006 alcohol-related admissions comprised 49 percent of all admissions. In 2008, that percentage increased to 64 percent due to an increase in capacity at the center.

Domestic Violence

When a person flees an abusive situation, they inevitably are leaving their housing behind. Without an alternate place to stay or adequate income to rent another apartment, women, especially those with children, and occasionally men, find themselves immediately homeless.

Reports of domestic violence are higher among young adults, those living in poverty, and African American and Latino populations.⁴⁸ Data are not available for the number of people who became homeless due to domestic violence in LaPorte County; however, in a 2005 survey 2.5 percent of all adults in LaPorte County acknowledged being a victim of domestic violence in the past five years.⁴⁹ Relative to the population in 2008, 2.5 percent translates to 6,777 adults.⁵⁰ Stepping Stone Shelter for Women, a shelter for domestic violence and sexual assault survivors, reported serving 265 clients in 2008.

Youth

It is estimated that between 1 million and 1.5 million teenagers nationally experience at least one episode of homelessness each year. In LaPorte County, there is no specific data on youth who are homeless but there are data on risk factors. Certain groups of youth are more at risk of becoming homeless:

- *Being involved in the juvenile justice system:* Youth who have had contact in the juvenile justice system have an increased chance of becoming homeless.⁵¹ Many studies have shown that a third of homeless youth have been involved in the criminal system.⁵² Re-entering their communities after release can prove challenging due to barriers related to jobs, education, and housing as well as lack of acceptance by their family.

⁴⁷ LaPorte County Local Epidemiology and Outcomes Workgroup. (2009). The consumption and consequences of alcohol, tobacco, and other drugs in LaPorte county. Healthy Communities

⁴⁸ Professional Research Consultants. (2005). Epidemiology report on the health concerns of northwest Indiana.

⁴⁹ Professional Research Consultants. (2005). Epidemiology report on the health concerns of northwest Indiana.

⁵⁰ Social IMPACT Research Center's analysis of U.S. Census Bureau, 2008 Annual Population Estimates.

⁵¹ National Alliance to End Homelessness. (2009). Hearing. Retrieved from http://appropriations.house.gov/witness_testimony/CJS/Witness_04_02_09/Nat_Alliance_to_End_Homelessness.pdf

⁵² National Alliance to End Homelessness. (2009). Hearing. Retrieved from http://appropriations.house.gov/witness_testimony/CJS/Witness_04_02_09/Nat_Alliance_to_End_Homelessness.pdf

- *Dropping out of school:* In 2007, 219 youth dropped out of schools in LaPorte County.⁵³ Without a high school diploma, finding a job with a livable wage is extremely difficult and can put youth without other supports at risk for homelessness.
- *Having children at a young age:* Though LaPorte County's teen birth rate has declined from 2002 to 2006, the county has a higher teen birth rate (39.1 per 1,000) than the state of Indiana overall. In 2006, 703 (51.7 percent) of all births were to a non-married mother, and 93 of them were to single mothers under the age of 20 without a high school diploma.⁵⁴
- *Running away from home with no other place to go:* Youth who have been physically, mentally, or sexually abused may run away to escape the trauma. Approximately 40 to 60 percent of homeless youth have experienced physical abuse, and between 17 and 35 percent experience sexual abuse.⁵⁵ With a lack of alternative places to stay, these youth often find themselves homeless.⁵⁶
- *Experiencing discrimination and hardship associated with being LGBTQ:* Nationally, 1 in 5 homeless teenagers self-identify as lesbian, gay, bisexual, transgendered, or questioning. Research shows that for this population, being kicked out of their homes because of their parent's disapproval is the reason most LGBTQ youth become homeless.⁵⁷

Providers in LaPorte County report serving homeless youth who have experienced each of these issues and often multiple issues at a time. These circumstances often create situations in which youth are forced to support themselves, usually with no income. There is a lack of housing specifically for youth, and they often end up living doubled up with friends and other family members, in shelters, or on the streets.

Summary

Recent and current poverty, economic, and housing trends illustrate how financial and housing stability have eroded for many people in LaPorte County, putting them at greater risk of homelessness:

- 1 in 7 people in LaPorte County lives in poverty.
- From 1990 to 2007, there was almost a 40 percent increase in the number of people living in poverty.
- In April 2009, 11.6 percent of people in LaPorte County were unemployed.
- Declines in median earnings and median household income are leaving families with less money to pay for their basic needs (?).

⁵³ State of Indiana. (2009). High school dropouts: LaPorte county, indiana in 2007. Retrieved from http://www.stats.indiana.edu/dms4/new_dpage.asp?profile_id=326&output_mode=2

⁵⁴ Anne E. Casey Foundation.(2009). Kids count data center. Retrieved June 10, 2009 from <http://datacenter.kidscount.org/data/bystate/stateprofile.aspx?state=IN&group=Grantee&loc=2337&dt=1%2c3%2c2%2c4>

⁵⁵ Fosburg, Linda B. and Dennis, Deborah L. Practical Lessons: The 1998 National Symposium on Homelessness Research. U.S. Department of Housing and Urban Development, U.S. Department of Health and Human Services, August, 1999: pp. 3-9.

⁵⁶ National Alliance to End Homelessness. (n.d.). Youth. Retrieved from <http://www.endhomelessness.org/section/policy/focusareas/youth>

⁵⁷ National Alliance to End Homelessness. (2009). A national approach to meeting the needs of LGBTQ homeless youth. Retrieved from <http://www.endhomelessness.org/content/article/detail/2240>

- In 2007, nearly 40 percent of renters were rent burdened, paying over 30 percent of their income on rent and utilities.
- In 2007, 219 youth dropped out of school.
- 17 percent of people age 5 and over have a disability.

These trends, which are often out of the control of those experiencing them, influence people's housing stability in profound ways. Having stable housing is one of the most basic human needs. In its absence it becomes difficult to be a productive member of society – to find and hold a job, to access education, or to take care of health and family needs.

It is important that communities develop strong systems of response and actively plan to address the needs of those both facing homelessness and those at risk of becoming homeless. With the advent of its Plan to End Homelessness, LaPorte County is doing just that—developing

Stable housing is one of the most basic human needs. In its absence it becomes difficult to be a productive member of society – to find and hold a job, to access education, or to take care of health and family needs.

solutions in the face of the many barriers and challenges presented here.

BACKGROUND ON PLANS TO END HOMELESSNESS

Many communities have struggled with addressing and eliminating homelessness. Communities have built shelters and transitional housing and developed soup kitchens and drop-in centers, with the goals of getting people who are homeless off the streets. Importantly these solutions address the immediate needs of those experiencing homelessness; however, they have not been successful at decreasing and eliminating homelessness for the long term. Communities now realize that shelters, transitional housing, and other support services, are all part of the solution, but will not permanently eliminate homelessness. In order to address the root causes of homelessness and thereby eliminate it, communities must have other elements in place.

In 2000, the National Alliance to End Homelessness (NAEH) published, *A Plan, Not a Dream: How to End Homelessness in Ten Years*.⁵⁸

This document outlined key strategies to ending homelessness, drawing on research and best practices from around the country.

NAEH asserted that by creating plans, communities can determine and implement key system improvements, build community and political will for addressing homelessness, align resources efficiently, and begin the important march toward ending homelessness.

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A Plan, Not a Dream: How to End Homelessness in Ten Years outlined four key strategies for ending homelessness:⁵⁹

- **Planning for outcomes** includes collecting data to develop the best strategies for different populations. This also includes having homeless service providers be part of the planning process.
- **Closing the front door** into homelessness is focused on preventing people from becoming homeless in the first place through developing complete discharge plans from hospitals and jails that do not allow people to be discharged into homelessness, utility and rental assistance during emergencies, and offering financial budgeting classes.
- **Opening the back door** out of homelessness aims at getting individuals and families out of homelessness as quickly as possible, with an emphasis on developing affordable housing to meet that goal.

⁵⁸ National Alliance to End Homelessness. (2000). A plan, not a dream: How to end homelessness in ten years. Retrieved from <http://www.endhomelessness.org/content/article/detail/1397>

⁵⁹ National Alliance to End Homelessness. (2006). A new vision: What is in community plans to end homelessness? Retrieved from <http://www.endhomelessness.org/content/article/detail/1397>.

- **Building the infrastructure** of the homeless system, such as increasing services and access to income supports, is also essential to ending homelessness.

To date across the nation there have been 234 plans developed, with another 130 in the development process.⁶⁰ Although no plans have reached the end of their time frame, many communities are already starting to see positive changes and a reduction in homelessness. For example, in four years Quincy, Massachusetts saw a 14 percent decrease in the number of chronically homeless people in their community—people who cycle between long periods of homelessness and other institutions and commonly have complex physical and/or mental health issues. They were able to move 60 chronically homeless people into permanent housing and close a 35 bed emergency shelter due to decreased demand. In addition, a pilot evaluation found tremendous cost savings to the community due to a decrease in use of expensive services, such as emergency rooms and inpatient medical stays.⁶¹ In Norfolk, Virginia, homelessness has decreased by 25 percent in the first two years of their plan. In addition, the number of unsheltered people decreased by 69 percent.⁶²

LaPorte County can see dramatic results like these communities. For a county of its size, developing and implementing a Plan to End Homelessness is not only wise, but is also cutting edge in Indiana. To date only three plans exist in the state: Indianapolis, Fort Wayne, and Evansville-Vanderburg County.

LaPorte County is taking the necessary steps to be proactive and make a deep impact on homelessness.

LaPorte County is taking the necessary steps to be proactive and make a deep impact on homelessness by developing key solutions. The time is ideal for developing a plan in LaPorte County and to join the ever growing movement to end homelessness in Indiana and the United States.

⁶⁰ National Alliance to End Homelessness. (2006). A new vision: What is in community plans to end homelessness? Retrieved from <http://www.endhomelessness.org/content/article/detail/1397>.

⁶¹ National Alliance to End Homelessness. (2009). Community snapshot: Quincy, MA. Retrieved from <http://www.endhomelessness.org/content/article/detail/2522>

⁶² National Alliance to End Homelessness. (2008). Community Snapshot: Norfolk. Retrieved from <http://www.endhomelessness.org/content/article/detail/2043>

DEVELOPMENT OF LAPORTE COUNTY'S PLAN TO END HOMELESSNESS

Continua of Care are federally designated local planning bodies that coordinate housing and services funding for homeless individuals and families across the United States. Indiana has two formal Continua of Care: the Indianapolis Continuum and the Balance of State. LaPorte County falls into the Balance of State continuum, but it is difficult to do in-depth local planning through that venue since it covers such a large and diverse geographic area. To address local needs in LaPorte County, a team was formed to work on issues of homelessness at a local level. This group, *the Home Team*, includes a variety of representatives:



The Home Team has been meeting monthly since 2004 to develop strategies for preventing and eliminating homelessness, to encourage coordination of services between service providers in LaPorte County, and to identify gaps in services. A portion of the Home Team has also formed a Marketing Committee to increase awareness of homeless issues around the county. Anyone from the community is welcome to participate in monthly meetings and provide input into issues related to homelessness and housing.

The Home Team commissioned a needs assessment in 2006 that was conducted by the Indiana Coalition on Housing and Homeless Issues to assess the gaps in the homeless system.⁶³ The study made nine recommendations to the Home Team, which they, in turn, endorsed. These recommendations included:

1. The LaPorte County Commissioners, local units of government, and the Home Team should work together to develop a 10 Year Plan to End Homelessness.
2. The LaPorte County Home Team should continue to encourage all homeless providers in the county to use the Homeless Management Information System (HMIS).
3. The Home Team should continue to function as the “core” Continuum of Care for LaPorte County and become more active in the regional planning process.
4. The Home Team should continue to be involved in the Consolidated Planning Process for the city of Michigan City, the city of LaPorte, and the State of Indiana, as well as encourage member organizations to submit Community Development Block Grant (CDBG), Home Investment Partnerships Program (HOME), and Emergency Shelter Grant (ESG) applications.
5. All affordable housing and homeless prevention and intervention providers in LaPorte County should continue to participate in the LaPorte County Homeward Bound Walk.
6. Local units of government in the county should work to ensure that all local funds available for providing affordable housing and ending homelessness are accessed and leveraged to obtain additional state and federal funds.
7. Homeless service providers and housing providers should consolidate and coordinate services.
8. There should be an enhanced information and referral system.
9. Implement transitional and permanent supportive housing.

The first recommendation, developing a Year Plan to End Homelessness, was seen as extremely important by the Home Team. The Home Team, with leadership from the Unity Foundation, hired the Social IMPACT Research Center (IMPACT) to develop and write LaPorte County’s Plan to End Homelessness (the Plan). IMPACT used a dynamic, interactive approach to develop the Plan in order to hear multiple people’s viewpoints, use the best information possible, and produce a user-friendly Plan to guide the county’s work in the future.

The first stage in Plan development was to draw from knowledge attained from other ground-breaking Plans to End Homelessness being carried out across the county. Understanding **best practices** in plan structure, plan components, and evaluation methods helped inform the development of LaPorte County’s Plan.

The second stage in the development was obtaining **data specific to LaPorte County**. An environmental scan was conducted to determine influencing trends such as poverty, housing

⁶³ Indiana Coalition on Housing and Homeless Issues. (2007). LaPorte county homeless needs assessment. Retrieved from <http://www.uflc.net/homelessstudy.doc>.

costs, rental units, and income, that have contributed to the existence of homelessness in LaPorte County and that have the potential to impact the success of the Plan. Please see

Next, IMPACT developed a **survey** that was sent to service providers, hospitals, housing providers, and elected officials to gather information about the scope and dynamics of homelessness; the current homeless system infrastructure in terms of types and capacity of services, facilities, resources, coordination, and homeless tracking; and barriers, opportunities, and innovative idea to address homelessness.

IMPACT also conducted **focus groups** with 24 people who were experiencing homelessness, had been homeless in the past, or knew someone who was homeless. The focus groups were designed to document the unique experience of homelessness in LaPorte County, to document barriers to remaining stably housed, and to actively engage people experiencing homelessness in identifying solutions.

In addition to the surveys and focus groups, **ten interviews** were conducted with key stakeholders, including elected officials, community leaders, and service providers. Please see

After all data were collected, three **community forums** were held. Community residents were invited to attend and learn about homelessness in their county, as well as generally learn about LaPorte County's Plan to End Homelessness. Community residents were able to ask questions and learn ways to get more involved.

Lastly, two **strategic planning sessions** took place with members of the Home Team. IMPACT presented preliminary results on the data that had been collected as well as challenges and best practices from around the country, and then the bulk of the meeting time was spent creating goals of the Plan and identifying action steps and time frames for achieving those goals.

Throughout this process, many important details surfaced about the homeless system in LaPorte County. There are three main shelters in the county: one men's shelter, one family shelter, and one domestic violence shelter. Together these three shelters have a total of 75 beds. There are over 50 housing and service providers in the county that assist clients who are at risk of homelessness or are currently homeless. According to service and housing providers, the current demand for services exceeds the capacity at many organizations. For that reason, and because not all necessary services, such as substance use treatment, emergency shelter, and permanent housing, are located in the county, providers often have to refer clients out of the county for vital services.

In addition, different organizations are providing similar services, making it difficult for clients to fully understand where to go for services. The system is not coordinated, and although providers work together on many projects, a Plan to End Homelessness is an important way to streamline goals, funding, and services in LaPorte County. The Plan will help enhance the

homeless system in a way that will benefit people who are homeless, providers, and the wider community.

LaPorte County's Plan to End Homelessness was developed to include both key best practices to eliminate homelessness and best practices in plan implementation, while keeping in mind the uniqueness of LaPorte County. The Home Team was instrumental in helping IMPACT develop LaPorte County's Plan to End Homelessness, and as a result of working so closely on Plan development, they have already begun to implement some of the solutions.

The Home Team is poised to continue implementation the Plan. The Plan is a vital tool that will guide the next years of their work in the homeless system.

For the Plan to be successful and eliminate homelessness, it is vital that all systems in the county be involved - service and housing providers, schools, businesses, foundations, and government.

For the Plan to be successful and eliminate homelessness, it is vital that all systems in the county be involved - service and housing providers, schools, businesses, foundations, and government.

LAPORTE COUNTY'S PLAN TO END HOMELESSNESS

LaPorte County's Plan to End Homelessness harnesses best practices, local realities, and community input to solve a problem that affects far too many lives: those who are at risk of homelessness, those who are experiencing homelessness, and their children, neighbors, friends, and family.

Guiding the Plan is a vision, the overarching goal for the Plan. LaPorte County's Plan to End Homelessness *vision* is to:

Work together to create a county where all residents will live a life free from homelessness.

The mission is the way in which this vision will be achieved. LaPorte County's Plan to End Homelessness *mission* is to:

Strengthen communities in LaPorte County to prevent and eliminate homelessness by establishing a comprehensive, coordinated system that is supported by local government leaders and owned by the wider community.

LaPorte County's Plan to End Homelessness includes goals in three key areas of addressing homelessness: Prevention, Housing, and Income/Services. There are a total of 17 goals in the Plan, with a number of action steps established to reach each goal. These goals and action steps have been designed to serve those who have been identified as needing services in LaPorte County, to help service providers enhance and streamline services, and help funders of the homeless system target funding and community resources to prevent and end homelessness.



HOMELESS PREVENTION GOALS

Those at risk of homelessness include low-income populations, especially those who may have lost their job, those who may have a potential housing crisis, and those who lack friends and family that can help support them during a crisis. Preventing people from becoming homeless is one of the most effective ways to end homelessness in LaPorte County. Through homeless prevention, individuals and families at risk of homelessness are targeted to receive assistance to maintain their housing. Currently, a large majority of homeless funding goes toward assisting people once they become homeless. LaPorte County is following the best practices model of preventing people from becoming homeless in the first place, instead of waiting until people become homeless before they receive services. The cost associated with assisting someone during a crisis and thus preventing a homeless episode is much less than the cost of providing services and housing once an individual or family becomes homeless.⁶⁴

Increase access to and funding for financial assistance

For many people, homelessness can be prevented by receiving emergency financial assistance with ongoing supports. To support its goal of preventing homelessness, LaPorte County has received money to launch the Homeless Prevention and Rapid Re-housing Program (HPRP), a federal program aimed at preventing

homelessness in the first place, and helping people who are homeless move to permanent housing quickly, where they can stabilize and reduce stress as quickly as possible. See *Housing Goals* below to find out more about the Rapid Re-housing portion of this program.

Many things will happen in LaPorte County to achieve the homeless prevention goals:

First, in order to prevent homelessness, targeted outreach to people who are at risk of homelessness will be conducted to inform them of prevention funds that are available. Prevention funds are available for rental or mortgage assistance and utility bills. Reaching out to those who are at risk is a great way to provide prevention services to people before they become homeless. In addition, increasing the length of time for the assistance beyond a one-time payment, will allow the individual or family to become more financially stable.

Second, all people seeking homeless prevention funds from any social service or government agency in the county will be able to call a hotline, 2-1-1, and speak to a representative who has access to an up-to-date database of services in their community, such as monetary assistance, rental assistance, and other services. People seeking prevention funds in LaPorte County will be triaged to Housing Opportunities for intake, income verification, and assessment. If the person is seeking longer-term assistance they will be sent to Sand Castle Shelter or Catholic Charities to receive case management that will support them during their emergency or until they become stably housed and for a period of time following the assistance. People may also

⁶⁴ National Alliance to End Homelessness. (n.d.). The cost of homelessness. Retrieved from <http://www.endhomelessness.org/section/tools/tenyearplan/cost>

receive other services for which they may be eligible such as counseling or referrals to substance use treatment.

These changes improve the system in the following ways:

- HPRP is bringing much needed new resources into the county at a time when incomes are declining and hardship is rising.
- The new triage process will limit the number of people accessing the wrong agencies for services; instead, it will be easier to communicate which agencies are providing which services.
- Centralizing the funding process will also increase coordination among assistance providers and create a more streamlined system.
- This best practice of linking financial assistance to case management can reduce future financial risk that may be incurred by the households.

Other financial assistance funds typically used for services that are not covered under HPRP will be streamlined to best effectively serve the need of people in LaPorte County. For example, since Sand Castle Shelter and Catholic Charities will be providing some prevention assistance for specific needs, other prevention assistance funds will be able to be used for other needs of the client.

Prepare clients to meet with township trustees to apply for Township Assistance

The township trustees throughout the county are able to distribute Township Assistance to residents in their respective

townships. Township Assistance can be used for basic necessities, such as medical care, clothing, food, shelter, transportation, utilities, and household essentials.

Currently, service providers and potential clients are not clear on the eligibility rules, the amount and types of assistance people can receive, documentation requirements, and the proper sequence as to when the assistance can be applied for. In order to clarify what this resource can be used for, when, and why, the Michigan Township trustee's office has agreed to educate service providers on the rules and application process so they can inform their clients. This training will also need to take place with all of the relevant trustee offices and in an ongoing manner so new staff is informed of this important resource.

Enhance importance of personal financial literacy

Financial instability often contributes to homelessness. Tight budgets can lead to debt accumulation and late payments on bills and rent - which can ultimately lead to eviction. Once homeless, it can be difficult to save money for rental applications and security deposits. The Plan seeks to increase financial literacy for people who are homeless or low-income in the community by increasing the offerings of financial budgeting, eviction prevention, foreclosure prevention, and credit counseling classes. Although these classes are already being offered by a number of agencies in the county, additional funding as well as an expansion to evening hours are needed to meet the needs of county residents.

Prevent those being discharged from health care

settings from becoming homeless

Discharge planning protocols that prevent homelessness are essential. This includes ensuring that people being discharged from hospitals, nursing homes, and mental health facilities are being discharged into appropriate housing. Not only is this better for people's health and well being, it is also a more efficient way to manage resources. Many studies have shown that people who are homeless utilize more costly services, such as emergency rooms, inpatient mental health centers, and inpatient medical care, usually due to the lack of primary care physicians and the lack of preventive care.⁶⁵ Without housing, their health often deteriorates which means that they may end up back in the hospital within a short amount of time after discharge. In order to effectively ensure discharge planning is in place in LaPorte County, a Health Care Ad Hoc Committee is being formed, comprised of health care providers and representatives from the Home Team. The committee will investigate, promote, and if possible, implement the following:

- Put in place protocols to screen people for homelessness upon entry into a health care or related facility.
- Have social workers develop discharge plans before people leave the institution.
- Develop relationships with housing and housing assistance providers to establish a meaningful referral and placement process.
- Ensure communications and follow-up once housing is in place by having a case

manager provide services and referrals to other services as needed after discharge.

Prevent those being discharged from jails and prisons from becoming homeless

Similar to discharge from health care settings, discharge planning protocols that prevent homelessness are essential for jail and prisons. In order to effectively ensure these protocols are in place, a Corrections Ad Hoc Committee is being formed, comprised of representatives from the local Department of Corrections facilities and representatives from the Home Team. The committee will investigate, promote, and if possible, implement the following:

- Ensure that individuals are screened at intake to predict their risk of being homeless upon discharge.
- Create an individual discharge plan as early as possible in the individual's stay. Each discharge plan will need to consider financial, medical, mental health, social support, benefits, employment training, as well as housing needs.
- Invite a relevant case manager from a social service agency and/or a housing locator to share office space on a semi-regular basis at the jail or prison to streamline the transition back into the community.

⁶⁵ National Alliance to End Homelessness. (n.d.). The cost of homelessness. Retrieved from <http://www.endhomelessness.org/section/tools/tenyearplan/cost>



HOUSING GOALS

One of the major causes of homelessness is the lack of housing options to meet the needs of different populations, such as people with disabilities, runaway youth, those who were formerly incarcerated, or families with low incomes. These housing goals aim to move individuals and families out of homelessness and into appropriate housing as quickly as possible.

Shelter people during unforeseen emergencies and rapidly re-house them

In some instances, there are unforeseen emergencies that cause people to need emergency shelter for short periods of time. It is important that stable housing is available and that the length of time spent in emergency housing is as brief as possible.

In order to more effectively shorten the length of homelessness, there are a number of steps that will be taken in LaPorte County:

- Implementation of the Rapid Re-Housing portion of the HPRP funds will help many people receive housing. This is primarily targeted at families and individuals who have lived independently in permanent housing in the past, and who will not likely need permanent supports to remain housed.
- Improving data tracking will give the Home Team a better idea about the needs of specific populations. Tracking will take place in HMIS, where all people will be entered into the database,

whether or not they receive services at the particular agency they are requesting services from.

- All shelters will seek to improve their services. All shelter residents will be assessed for eligibility for HPRP funds. In addition, policies will be explored to determine if it is feasible for non-married couples to stay at Sand Castle Shelter.
- Changes will be made to the Interfaith Men's Shelter. These include:
 - Housing the shelter at a permanent location instead of moving to different churches each night.
 - Determining if there is funding to staff a permanent employee that can provide services to the men, such as case management and referrals to health-related services.
 - Entering each client into the Homeless Management Information System (HMIS) to improve data collection about who needs the shelter.

Immediately house people who are being discharged from facilities and stabilize them in the community

The main institutions in LaPorte County that are discharging people are health care settings and prisons and jails. A subset of people do not have stable housing upon discharge and are at risk of both becoming homeless and returning to the institution from which they were released due to deteriorating health because they do not have a roof over their head or because they violated parole requirements related to housing. Transitional housing is designed to fill the gap between discharge from an institution or emergency shelter and the time needed to find and place someone

into permanent housing. Transitional housing is time-limited housing with a goal of moving someone into permanent housing.

In order to effectively house people immediately after discharge, the Health Care and Corrections Ad Hoc Committees who are also working on discharge planning in the *Prevention Goals*, will collaborate to find the best possible way to develop discharge plans that can successfully place people into housing upon release, and will work to increase the number of transitional housing units specifically for this population.

Have an adequate supply of permanent supportive housing for disabled populations

Supportive housing refers to affordable, individual units combined with supportive services to help people remain stably housed. Supportive housing can take the form of individual scattered apartments, entire apartment buildings of varying size, or single family homes. Supportive services such as case management, counseling, job training, and financial literacy are provided on site or through a local social service agency. This model generally targets those with a disability, such as mental illness or substance use.

Permanent supportive housing (PSH) has been repeatedly proven to be a cost effective solution for homelessness. Studies have shown that the cost of supportive housing is offset by the reduction in primarily state funded services such as jails, hospitals, mental health services, substance

abuse treatment, and Medicaid services.⁶⁶ The Plan supports this highly effective model.

The goal in LaPorte County is to develop 30 units of supportive housing by 2013. Targeted outreach to potential residents will take place when new units are a few months away from being ready for occupancy in order to most effectively serve those most in need of PSH. Relationships will be built with clients in shelters, and they will be referred to doctors to assess their disability status, and hence eligibility for the supportive housing.

In addition, there will be an investigation of master lease approaches with private market landlords. This is when organizations buy and hold the lease for a specific unit, then sublease it to an individual and provide supportive services along with the lease. This approach builds trust with landlords who may not be willing to rent to someone who was formerly homeless and may not have a past rental history. It also increases the stock of permanent supportive housing without having to develop new buildings.

Increase the amount of adequate, affordable, and safe housing available

Affordable housing is essential for low-income individuals and families. Housing is affordable when housing costs consume less than 30 percent of a family's income. There are a variety of ways to increase the amount of affordable housing to those in

⁶⁶ National Alliance to End Homelessness. (n.d.). Urban/rural cost analysis chart. Retrieved from <http://www.endhomelessness.org/section/data/interactivemaps/mainecostchart>

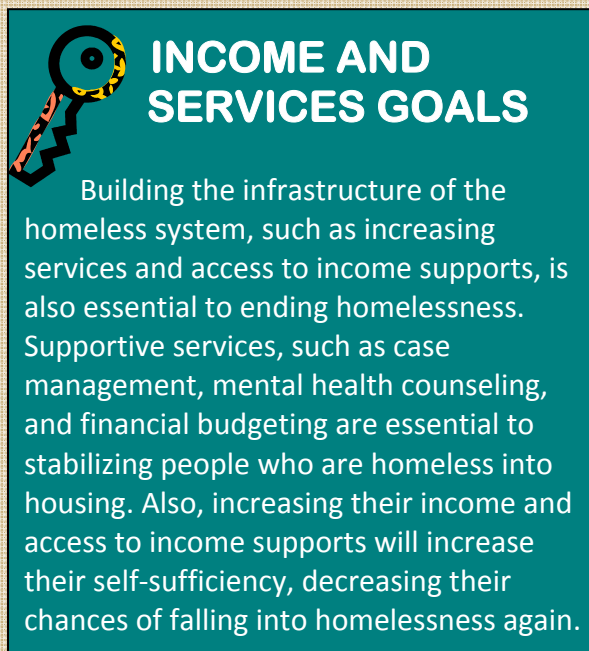
need. The LaPorte County Plan aims to do the following:

- Housing locators will work with clients to access affordable apartments in the private market.
- Private market landlords will be convened to discuss different topics, such as renting to high-risk renters and participating in an online directory of landlords that lists affordable rental units available.
- To increase the number of units available for single men, the Michigan City Housing Authority's transitional housing will be transformed into permanent affordable housing.
- The Home Team will investigate the need to develop a Community Housing Development Organization with the ultimate goal of leveraging new funding opportunities for affordable and permanent supportive housing.

In addition, to increase the safety of the current housing stock, the city of Michigan City received Neighborhood Stabilization Program funds to revitalize the Westside neighborhood. The revitalization will focus on demolitions of older homes, new construction of single family homes, and acquisition and rehabilitation of foreclosed properties. Constructing new homes and demolishing substandard homes will improve the housing stock for the city of Michigan City's west side neighborhood and make it easier for homeowners to pay utility bills and keep up with routine maintenance.

Organize and increase funding streams to better support Plan housing goals

In order to effectively carry out the housing goals, all available funding streams for housing development and operations will be documented and assessed to determine where LaPorte County could leverage new funds and direct those funds toward areas of need. To increase awareness about the funding possibilities, providers will be educated about all existing funding streams for affordable and permanent supportive housing. In addition, the Planning Departments of the cities of Michigan City and LaPorte will present their Community Development Block Grant (CDBG) and Neighborhood Stabilization Program (NSP) fund usage to the city council. This will give the city council members an idea of the positive impacts of these funds for the community.



INCOME AND SERVICES GOALS

Building the infrastructure of the homeless system, such as increasing services and access to income supports, is also essential to ending homelessness. Supportive services, such as case management, mental health counseling, and financial budgeting are essential to stabilizing people who are homeless into housing. Also, increasing their income and access to income supports will increase their self-sufficiency, decreasing their chances of falling into homelessness again.

Make services more accessible

In order to allow easier access to services for clients, a committee of social service

providers will determine the most efficient service referral system, such as a single point of entry for all services or allowing all providers to conduct standardized client intakes. Once agreement is reached a new system will be put in place and implementation monitored.

Increase employment opportunities

In order to be able to pay their rent and meet their basic needs, people need income, and for those who are not disabled, employment income is typically their only option. People who are homeless or were homeless in the past often have barriers to employment, such as poor employment histories, criminal records, or lack of skills. Relationships will be built with employers who are willing to employ people with employment barriers and who may offer additional employment training. In addition, there will be a push to increase adult education partnerships and to provide skill building and employment services at shelters to help people obtain jobs. Lastly, the Home Team will meet with Work One, a job training and placement agency in LaPorte County, to discuss setting aside workshops or resources for those who are or were formerly homeless and have barriers to employment.

Increase access to income supports

Ensuring that people in need have easy access to the income supports and benefits they for which they are eligible, such as SSI, SSDI, TANF, Medicaid, and SNAP (formerly food stamps), is an essential way to end homelessness and risk of homelessness. By

increasing their incomes, people will have more money to make ends meet and will be less likely to be at risk of homelessness. To increase the number of people in the homeless system receiving income supports, all case managers will be trained about the benefits people can receive and eligibility requirements. This will ensure that all clients who meet with case managers will be assessed to determine eligibility for benefits. In addition, relationships will be built with Social Security and state government offices to help increase access to benefits for which clients are eligible.

Increase quality of client data through HMIS

A key source of data on homelessness is the Homeless Management Information System (HMIS). To date, the HMIS system in LaPorte County is used by only a handful of providers and as such cannot be used as a complete and reliable source of data on homelessness. LaPorte County plans to increase the number of providers using the HMIS system. They will then use the HMIS data to analyze the homeless system in many ways: how many people are homeless, how long people are homeless, the causes for their homelessness, what services they are accessing, and how long they are on waiting lists. This will help evaluate programs, address gaps in services, determine efficient allocation of resources, and measure outcomes. In order to have the best data quality possible, LaPorte County will review the data on a quarterly basis at a minimum.

Increase access to transportation

The majority of homeless services are offered in the cities of Michigan City and LaPorte. Since there is no public transportation that bridges the two cities or those cities and rural communities, people who live in rural parts of the county without reliable transportation find it difficult to get to service providers. Accessing services in the face of transportation challenges is a significant problem in LaPorte County, due to the large size of the county area.

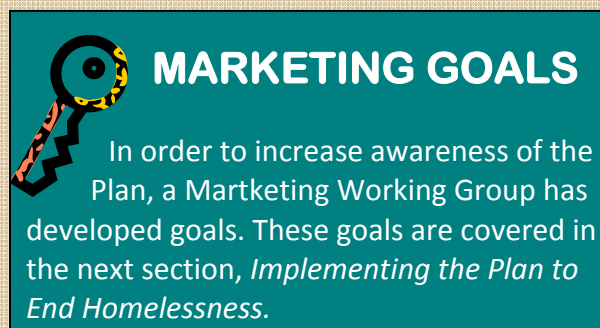
A large majority of low-income and homeless populations do not have personal transportation or have cars that are old, poorly maintained, and prone to breakdowns, making it hard to access services and employment. The Home Team seeks to obtain bus subsidies for those who cannot afford public transportation. In addition, car donations and van pools with major employers will be investigated to determine feasibility for homeless and formerly homeless clients to use where public transportation is not an option. LaPorte County can also join the Regional Bus Authority which would link transportation services within LaPorte County to those in Lake and Porter Counties.

Continue to monitor and update services based on population needs

Through the use of HMIS, service use will be tracked to identify gaps in services so that the needs of specific populations can be better served in the future, including single men, single parent-headed families, youth who have run away or were in foster care, and families headed by grandparents.

Increase access to health services

Many people who are experiencing homelessness suffer from chronic health conditions, such as heart disease, diabetes, and HIV/AIDS. Without adequate health care and a lack of stable housing, being homeless can intensify symptoms of illness. The Health Care Ad Hoc Committee, as mentioned in the *Prevention Goals*, will be responsible for creating seamless transitions from hospitals to community clinics, such as HealthLinc and LaPorte Community Health Center, for immediate follow-up with complete discharge plans. The goal is to increase follow-up care with less wait time and reduce the number of people being re-admitted to hospitals because of lack of follow-up care. In addition, the Health Care Ad Hoc Committee seeks to increase the capacity of health care providers to serve low-income populations in clinics.

A graphic with a teal background. On the left is a stylized key icon with a yellow and black patterned handle and a circular head. To the right of the key, the text reads: **MARKETING GOALS**
In order to increase awareness of the Plan, a Marketing Working Group has developed goals. These goals are covered in the next section, *Implementing the Plan to End Homelessness*.

IMPLEMENTING THE PLAN TO END HOMELESSNESS

Since the National Alliance to End Homelessness (NAEH) released *A Plan, Not a Dream: How to End Homelessness in Ten Years* almost 10 years ago, 234 cities, counties, states, and regions have developed plans to end homelessness. One hundred and eighty-five of those are county-wide plans. The first wave of communities that developed plans focused on ending chronic homelessness through outreach and services to those who are homeless. During recent years, plans have included other populations such as domestic violence survivors, families, and youth. They have also shifted to focusing more on homeless prevention and rapidly re-housing people once they become homeless.⁶⁷

Learning from the progress of plans across the country, NAEH recently identified four factors that are thought to lead to successful plan implementation: identifying a person or body of people who are responsible for implementation, setting numeric outcomes, identifying a funding source, and setting a clear implementation timeline.⁶⁸

In addition, the United States Interagency Council on Homelessness has identified additional best practices that lead to innovative Plans to End Homelessness:⁶⁹

- **Disciplined people** includes building community and political will around the implementation of the plan, facilitating partnerships with leaders in all arenas of society to work toward the plan, and develop solutions that are client centered and offer choice.
- **Disciplined thought** includes creating a Plan to End Homelessness much like a business plan with outcomes, best practices, and a timeline. Disciplined thought also includes realizing budget implications of homelessness and including innovative prevention and intervention approaches.
- **Disciplined action** includes a plan implementation team that keeps the document alive, that continually updates the plan, and that taps into traditional and non-conventional funding streams.

Building Public and Political Will in LaPorte County

The Marketing Working Group will create media attention around the Plan and its progress. The local media will be able to spread information about homelessness throughout the community.

⁶⁷ National Alliance to End Homelessness. (2009). A shifting focus: What's new in community plans to end homelessness. Retrieved from <http://www.endhomelessness.org/content/article/detail/2502>.

⁶⁸ National Alliance to End Homelessness. (2009). A shifting focus: What's new in community plans to end homelessness. Retrieved from <http://www.endhomelessness.org/content/article/detail/2502>.

⁶⁹ United States Interagency Council on Homelessness. (n.d.). Good...to better....to great: Innovations in 10 year plans to end chronic homelessness in your community. Retrieved from <http://www.usich.gov/slocal/Innovations-in-10-Year-Plans.pdf>.

Hosting events when large parts of the Plan are launched or significant progress is realized is another strategy to increase attention for and support for the Plan.

Another important step will be to secure community buy in of the Plan and create ownership among community members. The Marketing Working Group will document and share with the community the positive impacts of permanent supportive housing, and will facilitate tours of successful permanent supportive housing. In addition, there will be an investigation into the creation of a speaker's bureau, consisting of Home Team and community members, that presents the Plan to different groups, including neighborhood clubs, councils, and schools.

In addition to community buy in of the Plan, the Marketing Working Group will also strive to secure political buy in of the Plan. Local elected officials will be invited to Home Team meetings and contacted for individual meetings to learn about the Plan and their responsibilities as leaders. The Marketing Working Group will gather letters of support from elected officials in other communities with Plans to End Homelessness to raise awareness of the success of other communities and to help inform elected officials in LaPorte County about the Plan.

Another important step will be to secure community buy in of the Plan and create ownership among community members.

Monitoring Progress and Updating the Plan

The Home Team is responsible for continual monitoring, updating, and implementing the Plan's goals and action steps. The Plan will be evaluated quarterly for progress and annually for effectiveness and will be updated to reflect any changes. The Home Team will seek updates and feedback from all working groups and ad hoc committees in order to be most informed on the Plan's progress. Annually the Home Team will develop an update of the Plan to be made public and will continue to provide information to the community on the progress of the Plan.

In addition, the Home Team has made the following recommendations:

- Homeless system funders should align their funding streams with the goals of the Plan.
- LaPorte County Council and city councils in LaPorte County should adopt the Plan and align their policies with the Plan.
- Eliminate duplication of services provided by organizations for people experiencing homelessness and those at risk.
- One key point person should be appointed to see that each action step is completed within in each goal.
- One key point person should be in charge of each ad-hoc committee and report to the Home Team quarterly on their progress.
- Timelines be followed as closely as possible.

CALL TO ACTION

The task of eliminating homelessness from LaPorte County isn't just for the Home Team. There are a variety of ways that you can become involved through the groups you are part of and the roles you hold in LaPorte County, whether that be as part of a community of faith or as an everyday citizen, an elected official, a business leader, a service provider that hasn't been engaged in the Home Team before, or a landlord.

General Community

- Host a dinner for friends to discuss homelessness.
- Hold a block party to raise money for a local homeless organization of your choice.
- Attend community meetings to be informed of events in your neighborhood.
- Encourage others to read LaPorte County's Plan to End Homelessness.
- Write a letter to your elected official about the Plan and ask for their support.
- Write a letter to the editor of your local paper about solutions to homelessness.
- Don't make assumptions about people's lives-- get to know people who are different than you.
- Hold a clothing or food drive with your friends and neighbors.

Faith Community

- Add volunteer opportunities with homeless agencies in bulletins and newsletters.
- Host speakers or workshops on homelessness and related issues.
- Be aware of available services and refer people to services when needed.
- Host financial management and budgeting workshops.
- Host a study group about why people of faith are called to stand for social justice and solutions to poverty.

Homeless Service Providers

- Send representative from your organization to monthly Home Team meetings if you are not already involved.
- Participate in the Homeless Management Information System.
- Collaborate with other service providers and streamline funding to best meet Plan goals.
- Include elements of the Plan in your organizations' strategic plans.

Landlords

- Partner with service providers to develop affordable units for those who are homeless.
- Inform service providers about available affordable apartments for rent or participate in the landlord database.
- Allow low-income tenants to forgo security deposits or set up a payment plan when they are working with a service provider.
- Furnish each apartment with one piece of furniture for low-income families.
- Save decent furniture left from previous tenants and offer to low-income tenants upon move in.
- Do not have universal restrictions against housing people with criminal records-- have flexibility and allow prospective tenants to explain their situation.

People Experiencing or Who Have Experienced Homelessness

- Set up a meeting with your local elected official to tell them your story and what types of things you need or needed to become stably housed.
- Attend monthly Home Team meetings and weigh in on what needs to be improved.
- Speak with media about homelessness so that others can be informed.
- Participate on tenant or client councils of local housing or service organizations.

Businesses

- Send representatives to monthly Home Team meetings.
- Distribute fact sheets to employees about public benefits such as cash assistance (TANF), SNAP (formerly food stamps), Medicaid, and the Earned Income Tax Credit.
- Advertise job openings at homeless service provider sites.
- Assess wage levels to determine if they are livable wages and if families can be self-sufficient.
- Sponsor fundraisers for homeless organizations.
- Serve on boards of directors of nonprofit organizations.
- Host financial literacy, English as a Second Language, and adult education classes on site during lunch hours.

Elected Officials

- Have conversations with service providers and other elected officials about the Plan.
- Have staff participate in Home Team meetings.
- Attend community events and show your support for the Plan.
- Advocate for policies that end homelessness.