



The Issue:

AFFORDABLE HOUSING

Children's Bureau, Inc. Position:

We support the availability of safe and affordable housing for low-income individuals, the working poor, and families at-risk.

We support the following Legislative and/or Policy Initiatives:

- Make housing safe, affordable, and available to all families and young adults entering into independence.
- Uphold beliefs that all families and young adults should receive fair treatment in obtaining housing according to federal fair housing laws.
- Update landlord-tenant laws to assure equitable treatment of all tenants.
- Protect families from predatory lending practices.
- Encourage the development of more community resources and housing subsidies to assist families and young adults in obtaining safe and adequate housing.
- Maximize available Chafee Funds to ensure that young adults transitioning from wardship receive services to educate and assist them with independent living skills.
- Expand independent housing programs that offer individual and family counseling subsidies and program support for youth who have been emancipated or discharged from residential or foster care settings.

Background Information

Homelessness is an issue that plagues both urban and rural communities across the country. It has been estimated that 3.5 million people, including 1.35 million children, are homeless over the course of a year in the United States¹. The Indiana Department of Education has reported that approximately 88,000 Hoosiers, including 29,000 children, are homeless each year as it is defined in the McKinney-Vento Homeless Assistance Act for educational services². While these figures assist in quantifying the number of families and children impacted by homelessness, methodologies and definitions can inhibit the research from gathering an accurate count leading to underestimates of this condition. There is no nationally or state accepted definition of homelessness, which can lead to inconsistent service provision in various service sectors due to eligibility constraints. Studies conducted to determine the number and nature of this population are not able to account for those families that are residing with friends or family by “couch surfing”, but still lack a permanent place to call home for their family¹.

The main cause of homelessness is lack of affordable housing and the availability of housing assistance programs³. The accepted standard for affordable housing is that an individual or family pays 30 percent or less of their monthly income on housing needs. It is estimated that 44 percent of Indiana renters do not earn enough income to meet this standard on a two-bedroom apartment at Fair Market Rent price⁴. Over the past 10 years, Median Household Income in Indiana has dropped over 15 percent to \$44,305, which makes it difficult for families to locate safe, affordable housing in their community⁵. The housing that is obtainable by individuals and families in many neighborhoods is not necessarily safe housing due to structural issues and crime in the community. Low-income households often lack the necessary income to pay for housing and other basic needs, which can lead to homes being unsafe, overcrowded, or unsanitary.

The need for housing assistance has increased in the past couple of years, due to predatory lending practices and the number of foreclosures across the country and in

Indiana. Indiana ranks in the top twenty for foreclosure filings, which results in thousands of families searching for housing and financial assistance to keep their home or locate alternative housing for their family⁶. Indiana’s 211 Partnership, which provides a call center for families to receive information regarding available services in their community, reported that in 2009 13 percent of all calls for assistance were regarding housing needs⁷. It was also reported that financial assistance for rent and utilities and shelter were two of the top unmet needs of those families calling for assistance⁷.

Housing assistance can make a difference between stable housing and homelessness for thousands of families. It has been shown that families who have been homeless and receive a housing subsidy are 21 times more likely to remain in a stable home environment in comparison to families that do not receive a housing subsidy⁸. Families are eligible to receive the federal Section 8 rent subsidy if their income is below 50 percent of the area’s median income⁹. In Indiana, 34,977 families received Section 8 vouchers between May 2009 and August 2010⁹. While thousands of families are receiving assistance through this needed program, statistics show that the number of available vouchers is not adequate in meeting the needs of all families that are eligible. Nationally, one in five income-eligible households obtains a Section-8 voucher¹⁰.

Due to the lack of affordable housing and assistance programs, many families rely on emergency shelters or transitional living programs to provide housing for their family. Despite the need for these shelter resources, there is often not enough bed space to accommodate the need. 27 percent of shelter requests by homeless families are unmet, which results in families either separating to ensure some family members obtain shelter or living on the streets¹¹. This issue is exacerbated in rural communities that often lack any emergency shelters or supportive housing programs.

While affordable housing is the primary cause of homelessness, many other factors can contribute to a family or individual becoming homeless for a period of time. Lack of work

opportunities or low wages can contribute to an individual being unable to afford housing available in their community³. Due to a decrease in availability and value of public assistance, such as food stamps and TANF, families who receive these benefits do not have enough income to also provide housing without a housing subsidy¹¹. Poverty and the lack of affordable housing are the main factors of homelessness; however, other conditions and challenges can move a family from having a stable home environment to homelessness. Issues such as lack of affordable health care, domestic violence, mental illness, and substance abuse can serve as a catalyst to a family losing their home and resorting to living with others or living on the street to meet their basic needs¹¹.

It is imperative that strategies be implemented to support families in accessing services that can lead to them obtaining a stable home or preventing homelessness from occurring in the first place. Various strategies of prevention have been proven successful, such as mediation services that assist families in negotiating eviction notices and basic financial assistance to ensure basic needs are being met⁸. The reality is that homelessness cannot be prevented in each situation, thus it is important to have mechanisms in place to assist families in obtaining the needed services to become self-sufficient. Services need to be in place that assists families in exiting the shelter system and obtaining permanent housing with supportive case management to address challenges to self-sufficiency⁸.

One example of supportive services that are needed to ensure positive outcomes for families and children impacted by homelessness is the McKinney Vento Homeless Assistance Act. This Act was created to respond to the educational needs of homeless children to promote consistent attendance and educational success and remove any barriers to achieving these objectives for these families¹². This act requires that school systems allow homeless children to attend their school of origin and provide transportation to that school. It also allows homeless students to enroll in school without school or medical records, and provides automatic eligibility for Title 1

Services¹². This Act has been successful at ensuring consistency in education for homeless students and has mandated schools meet the needs of these students to help facilitate their education.

One population that is overwhelmingly impacted by homelessness is youth that have aged out of the foster care system and “unattached youth.” Unattached youth are those children that have no identified guardian or responsible adult in their lives¹³. It has been estimated that 5 to 7.7 percent of youth experience homelessness each year¹⁴. One risk factor for an individual becoming homeless is that they have been involved in the foster care system as a child, which is evidenced by a national statistic that states that 25 percent of former foster youth will become homeless within 2.5 to 4 years after exiting care.¹⁴

Young adults entering into independence struggle with obtaining safe and affordable housing. At age 18, many young adults who were wards of the court are being released from wardship and must become independent adults. However, due to lack of knowledge and resources, many young adults struggle in obtaining permanent housing and employment. The Chafee Foster Care Independence Program can assist these youth in obtaining the necessary supports and skills to become self-sufficient. This program assists in providing independent living services, room & board assistance, education & training vouchers, etc¹⁵. It is crucial that these funds are maximized to ensure that these young adults transitioning to adulthood can become stably housed and self-sufficient.

Homelessness has drastic consequences for all individuals and families that are impacted and for the community at-large. This segment of the population needs supportive services to assist them in accessing permanent homes and to address challenges that may impede their success in becoming self-sufficient. By investing in programs that provide assistance and supportive services and ensuring current programs are maximized, families across the state of Indiana can obtain a stable home environment that promotes positive outcomes for their children.

CBI Program Impact and Participation:

CBI home-based, family preservation and independent living clients are directly affected by housing policies. Inadequate shelter can impede achieving permanency for a child with his/her family.

For More Information Contact:**Children's Bureau, Inc.**

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<http://www.childrensbureau.org/corp/adv/index.php>

¹ National Coalition for the Homeless. (July 2009). *How many people experience homelessness?* Retrieved from, http://www.nationalhomeless.org/factsheets/How_Many.html

² Indiana Department of Education. (No Date). *Frequently asked questions: McKinney-vento education for homeless children and youth.* Retrieved from, http://www.doe.in.gov/alted/mckinney_vento_faq.html

³ National Coalition for the Homeless. (2009). *Why are people homeless?* Retrieved from, <http://www.nationalhomeless.org/factsheets/why.html>

⁴ Indiana Coalition on Housing and Homeless Issues. (December 12, 2006). *Local families must earn \$12.36 an hour to afford a two-bedroom apartment.*

⁵ Institute for Working Families. (2011). *2010 Status of working families in Indiana report: 2010 update* Retrieved from, <http://www.incap.org/documents/iwvf/2011/FINAL%202010%20Status%20of%20Working%20Families.pdf>

⁶ Realty Trac. (2011). *Indiana real estate trends.* Retrieved from, <http://www.realtytrac.com/trendcenter/default.aspx?address=Indiana>

⁷ Indiana 211 Partnership, Inc. (2010). *Indiana 211 partnership, inc 2009 annual report.* Retrieved from, <http://www.in211.org/documents/IN211annualrpt9-2010.pdf>

⁸ National Alliance to End Homelessness. (February 2007). *Family homelessness* Retrieved from, <http://www.endhomelessness.org/content/article/detail/1525>.

⁹ Indiana Youth Institute. (2010). *Kids count in Indiana: 2010 data book: A profile of child well-being.*

¹⁰ HOME Line. (2006). *The HOME line section 8 report.* Retrieved from, <http://www.homelinemn.org/downloads/section8/2006Section8report.pdf>

¹¹ The US Conference of Mayors. (December 2010). *Hunger and homelessness survey.* Retrieved from, http://www.usmayors.org/pressreleases/uploads/2010_Hunger-Homelessness_Report-final%20Dec%2021%202010.pdf

¹² Indiana Department of Education. (2007). *McKinney vento homeless.* Retrieved from, <http://www.doe.in.gov/alted/homelesslinkpg.html>

¹³ Casey Family Programs and MCCOY, Inc. (2002). *Home on the streets.*

¹⁴ National Alliance to End Homelessness. (4/6/09). *America's homeless youth.* Retrieved from, <http://reid.senate.gov/issues/upload/Homelessness-unified-handout-from-all-presenters-04-06-09.doc>

¹⁵ Department of Child Services. (2009). *Independent living program.* Retrieved from, <http://www.in.gov/dcs/ChafeeIndependentLiving.htm>