



# Housing Panel

# Poverty & Housing Needs

## Low-Income Categories

	1 - Person Household	3 - Person Household
Extremely Low-Income	\$0 to 18,550	\$0 to \$24,250
Low-Income	\$18,551 to \$31,400	\$24,251 to \$40,350

# Poverty & Housing Needs

## In Snohomish County:

- For every 100 extremely low-income households, there are 16 affordable and available housing units.
- For every 100 low-income households, there are 37 affordable and available housing units.

# Poverty & Housing Needs

- What is affordable?
  - ▣ Pay no more than 30% of income on housing
  - ▣ If pay  $>$  30%, cost-burdened
  - ▣ If pay  $>$  50%, severely cost-burdened

# Poverty & Housing Needs

- Why is this important?
  - May not be able to afford other basic necessities (food, clothing, transportation, medical care, etc.)
  - Are at greater risk for housing instability, eviction, and becoming homeless

# Poverty & Housing Needs

## □ Renter Cost-Burden

- 46% of all renters in Snohomish County are cost-burdened
- 81% of extremely low-income and low-income renters are cost-burdened
- 71% of extremely low-income renters are severely cost-burdened and pay more than 50% of income on housing

# Poverty & Housing Needs

## Median Income & Affordable Rent

- Median Income = \$67,777
- Affordable Rent
  - ▣ Extremely low-income = \$508
  - ▣ Low-income = \$847

## Average Rent

- ▣ Studio \$753
- ▣ 1 Bedroom \$901
- ▣ 2 Bedroom \$1,072
- ▣ 3 Bedroom \$1,389
- ▣ 4 Bedroom \$1,928
- ▣ 5 Bedroom \$2,219

# Poverty & Housing Needs

- **Groups Most in Need of Housing Assistance:**
  - Seniors
  - Persons with disabilities
  - Persons with mental health issues
  - Homeless individuals, families, youth
  - Families with children
  - Large families
  - Refugees
- **Unit Sizes Most in Need:**
  - All sizes needed, with the greatest need for smaller units

# *Housing Choice & Opportunity*

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**When you think about where you live or where you want to live, what is important to you?**

# *Housing Choice & Opportunity*

- ❑ Affordable Housing
- ❑ Employment
- ❑ Transportation
- ❑ Safety
- ❑ Healthy Environment
- ❑ Food, Grocery Stores
- ❑ Health Care & Other Services
- ❑ Quality Schools
- ❑ Child Care
- ❑ Parks & Recreation
- ❑ Other Shopping & Entertainment
- ❑ Strong, Vibrant Neighborhoods
- ❑ Other?

# *Housing Choice & Opportunity*

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- **Location Matters**
- **Community Matters**
- **Inclusivity Matters**

# *Fair Housing & Access Disparities*

## Fair Housing Goals:

- Prevent and eliminate housing discrimination so that individuals are free to choose where they live regardless of race, color, religion, familial status, disability, military/veteran status, sexual orientation/gender identity.
- Reduce disparities in housing choice and access to housing and opportunity on the basis of being in a protected class.

# *Fair Housing & Access Disparities*

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## 2012 Analysis of Impediments to Fair Housing Choice

- ▣ Snohomish County, outside City of Everett
- ▣ Limited areas of racial and ethnic concentration
- ▣ Limited areas of low-income concentration

# *Fair Housing & Access Disparities*

- ▣ Residents report experiencing housing discrimination
  - Race or Ethnicity
  - Familial Status
  - Disability
  
- ▣ Limited transit options for low-income, disabled, and senior residents create a fair housing barrier
  
- ▣ Low-income renters have limited housing choices in comparison to the need

# Homelessness – Age Matters

Individuals become homeless *mainly* due to:

For children and youth:

- Family conflict/dynamics
- Family homelessness

For adults and families:

- Inability to acquire or maintain housing they can afford

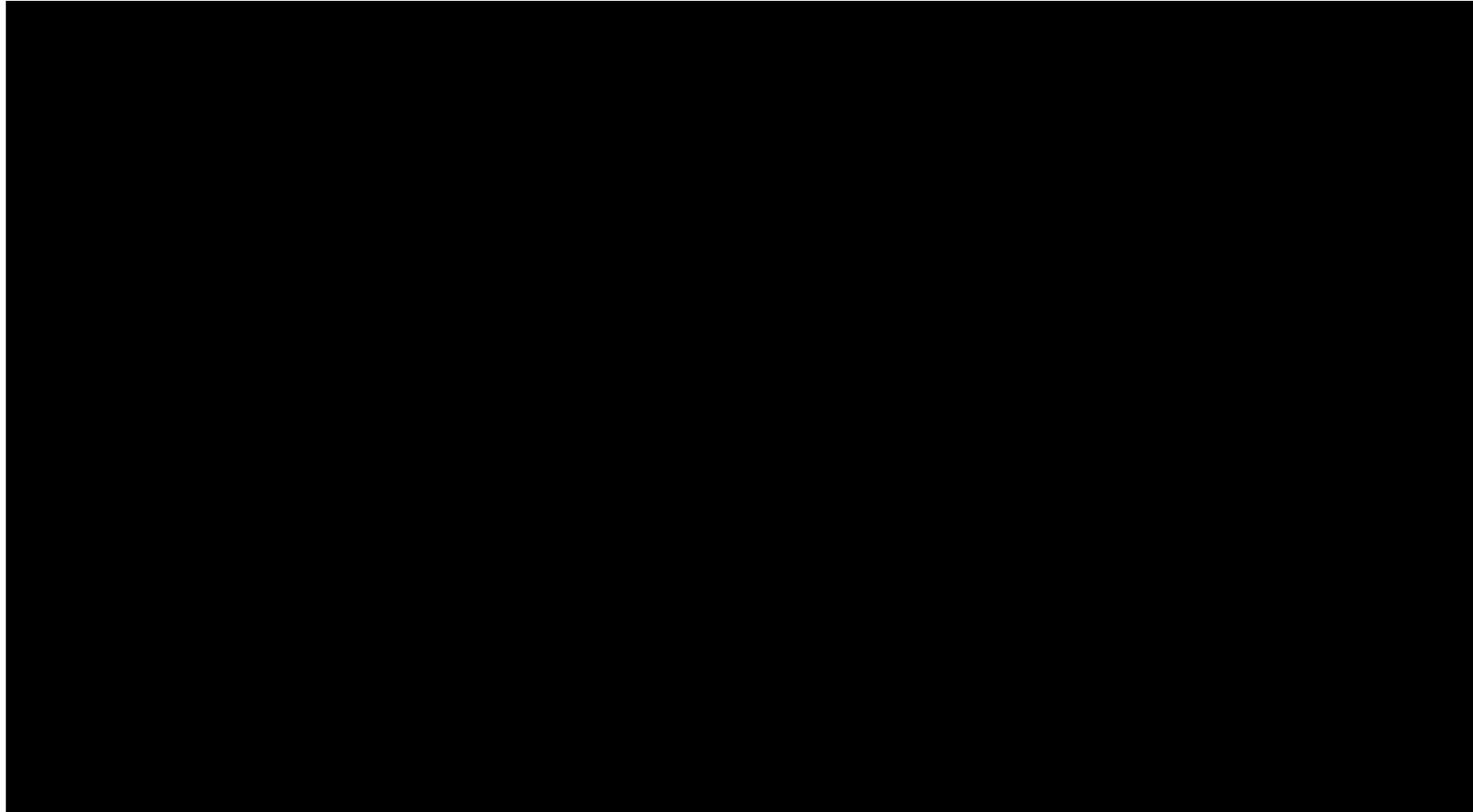
The main causes of homelessness vary by age.

Housing and associated service needs also vary significantly for each age group.

# *Housing and Services – Families*

- Homeless FAMILIES with young children
  - ▣ Often become homeless due to unforeseen financial crisis
  - ▣ Are often similar to other low-income families
  - ▣ Need childcare services to maintain gainful employment
  - ▣ “Bounce back” from homelessness often with limited public assistance (such as rent assistance)
    - This solves the immediate issue of homelessness, NOT the underlying issue of poverty, often generational poverty
  
- SERVICES may include
  - ▣ Shelter and Transitional Housing, Prevention (emergency assistance), Rapid Re-Housing, TANF, Life Skills Education, etc.

# *Housing and Services – Families*



<https://www.youtube.com/watch?v=6oiEDfn-UTk>

# One family's story

- Jamie is the mother of two children, Sam who is in elementary, and JJ who is in middle school. They lost their home and are living out of their car.
- Sam and JJ struggle in school. They are unable to shower regularly or have clean clothes. Both have behavioral issues and are often suspended.
- Jamie has the same struggles in finding a job as her children have in school, making a transition out of their current situation all the more challenging.
- This family may be on the wait-list for shelter for 6-8 weeks or more.



# *Housing and Services – Youth*

## □ Youth

- A large majority are homeless only a short amount of time
- Often do not engage with typical homeless assistance programs
- Identified homelessness solutions often not applicable to minors
- Sub-populations within youth may need specialized care, such as:
  - LBGQT youth
  - Sexually exploited youth
  - Non-English speakers

## □ SERVICES may include

- Street Outreach, Emergency Shelter, Prevention (family intervention, system intervention and diversion programs), Transitional and supportive Rapid Re-Housing, Education and Employment, etc.

# One youth's story

- Josie ran away from home at age 11 because she was being sexually abused by her father. Her mother suffered from sexual exploitation as a sex worker.
- Josie never learned who or how to trust, and Cocoon House staff struggled to engage her.
- Only when Josie hit “rock bottom” in an abusive sexually, exploitative relationship, was she able to begin to connect with Cocoon House’s supportive services.



# One youth's story

- Jacob was 17 when he moved into Cocoon House's emergency shelter. He had been living in the woods in Sultan for almost 2 years because both his parents, separated, and were homeless.
- He was afraid to shower, afraid to change his clothes and was unable to look anyone in the eye.
- It took months for Jacob to relearn life skills necessary to survive not alone in the woods, but in a group home, in a community. It took even more time for Jacob to be able to finish school and find employment.



# *Housing and Services – Single Adults*

- Chronically Homeless Adults
  - ▣ Long-term or repeated episodes of homelessness
  - ▣ Often the “face” of homelessness, but account for less than 15% of the homeless population
  - ▣ Populations within this group may need specialized care/treatment, such as:
    - Individuals with Disabilities
    - Individuals with Mental Health Issues
    - Individuals struggling with drug and alcohol addiction
  
- SERVICES may include:
  - ▣ Emergency Shelter, Housing First, **permanent supportive housing**, Mental Health and/or CD counseling and treatment centers, job training and placement, etc.

# *Families in Poverty*

- Pre/Post Interviews with 55 families revealed that:
  - Families need to access multiple resources
  - Credit repair and legal problems are critical
  - Many families need long-term education and employment assistance
  - Targeted referrals benefit children

# *Families in Poverty*

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- What worked?
  - Meeting with Navigators to develop action plans
  - Experience short-term wins
  - Flex Funds
  - Warm hand-offs

# *Families in Poverty*

- What did not work?
  - ▣ Lack of affordable and accessible afterschool and summer programs
  - ▣ Lack of family and child counseling
  - ▣ Lack of work experience and on-job training

# *Families in Poverty*

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- What would work?
  - Two-generation approach
  - Connect families directly with school and health liaisons
  - Increase the level and type of employment services