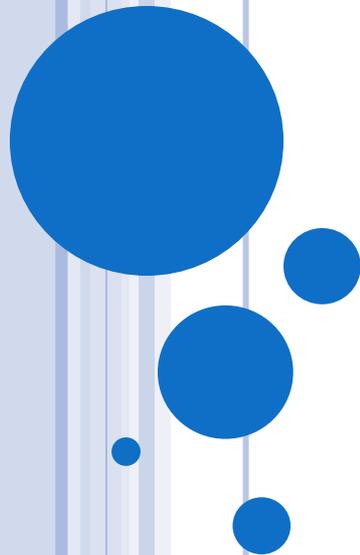




Cumberland Ferry
**LOCAL HOUSING
OPTIONS TEAM**



NATIONAL/STATE DATA

- On a single night in January, 2014, 578,242 people were experiencing homelessness in the United States (1)
 - 37% were people in families
 - 9% were veterans
 - 7.8% or 45, 205 were unaccompanied children
- Despite low unemployment rates, 4.8 million people (15.8 percent of the population) lived in poverty from 2012-2013 (1).
- In PA, 15,333 people experienced homelessness in 2014 (1).
- From 2013 to 2014, Pennsylvania saw an overall increase of 1.6% in homelessness (1)



HOMELESSNESS IN CUMBERLAND/PERRY



- Carlisle C.A.R.E.S
 - Overnight Shelter
 - Family Shelter
 - Resource Center
 - CyberSpace
- Sheltered 2,152 individuals from 2004 to 2016.
- In 2016, served 41 families, 71 children, and helped place 259 people in permanent or bridge housing.



HOMELESSNESS IN CUMBERLAND/PERRY

○ Safe Harbour

- Emergency Shelter
- Transitional Housing
- Permanent Housing
- Resident Programs
 - Financial Management
 - Life Skills
 - Keys to Success
 - Health Education
 - Parenting Programs
 - Support Groups



HOMELESSNESS IN CUMBERLAND/PERRY



- Salvation Army
 - Genesis House
 - A transitional housing program for single males.
 - Participants devise a service plan, participate in life skills classes, maintain a savings program, obtain employment or participate in educational program, as applicable.
 - Participants participate in weekly case management.
 - Last year, ten men were served.

- Family Promise
 - Shelter for families
 - Day Center
 - Volunteers to help with variety of services
 - After-care services
 - Preventative case management
- Family Promise served 15 families, including 31 children in 2014.
- Due to budget constraints, Family Promise could only serve 10% of interested families.



WHY ARE PEOPLE HOMELESS?

- Lack of affordable housing
 - About 12 million renter and homeowner households now pay more than 50% of their annual incomes for housing. Families who pay more than 30% of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, and medical care. (2)
 - From 1999 to 2011, the number of households with severe housing costs burdens increased by 71% to nearly 21 million. (2)
 - “Among those reliant on SSI, there is not a single county in the U.S. where even a modest efficiency apartment is affordable”. (2)



WHY ARE PEOPLE HOMELESS?

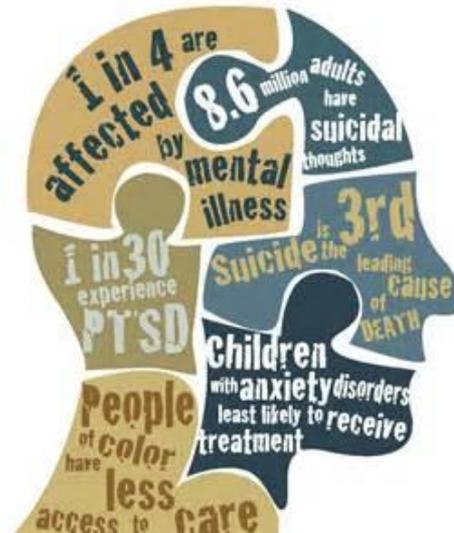
○ Domestic violence

- The leading cause of homelessness for women (2).
- Between 50% and 100% of homeless women have experienced domestic or sexual violence at some point in their lives (2).
- On one day in PA, 364 requests for assistance from domestic programs were unmet due to lack of resources. Sixty percent (218) of these requests were for housing (2).
- In 2014, two domestic violence shelters in Philadelphia turned away 12,000 requests for shelter due to a shortage of beds (2).



WHY ARE PEOPLE HOMELESS?

- Substance abuse and mental illness
 - About 1 in 5 people experiencing homelessness have a serious mental illness or a chronic substance use disorder (2).
 - People who are homeless and have co-occurring mental health and substance use disorders often cycle through the criminal justice system (2).



WHY ARE PEOPLE HOMELESS?

- Poverty
 - 15.8% of the population from 2012-2013 (1).
- Disability
 - Individuals in shelters have a 50% chance of having a disability (2)
- Lack of affordable health care



WHY ARE PEOPLE HOMELESS?

○ Criminal Record

- Homelessness often precipitates incarceration (2).
- Ex-offenders are often denied for rentals due to background checks (2).
- Public housing is often not an option due to existing regulations and local policies (2).
- Homelessness increases the risk of recidivism (2).



WHY ARE PEOPLE HOMELESS?

- Lack of employment opportunities paying livable wage
 - A two-bedroom apartment costs more than is affordable on a minimum wage salary in any part of the United States (3).
 - A renter earning minimum wage would need to work 85 hours per week to afford a one-bedroom rent at the Fair Market Rent (3).
 - In PA, the minimum wage needed to afford a 2-bedroom apartment is \$18.27. The current average wage is \$13.80 (3).

EMPLOYEE RIGHTS
UNDER THE FAIR LABOR STANDARDS ACT
THE UNITED STATES DEPARTMENT OF LABOR WAGE AND HOUR DIVISION

FEDERAL MINIMUM WAGE
\$7.25 PER HOUR
BEGINNING JULY 24, 2009

OVERTIME PAY At least 1 1/2 times your regular rate of pay for all hours worked over 40 in a workweek.

CHILD LABOR An employee must be at least 18 years old to work in most non-farm jobs and at least 16 to work in non-farm jobs declared hazardous by the Secretary of Labor.

You're 14 and 15 years old may work outside school hours in various non-manufacturing, non-mining, non-hazardous jobs under the following conditions:

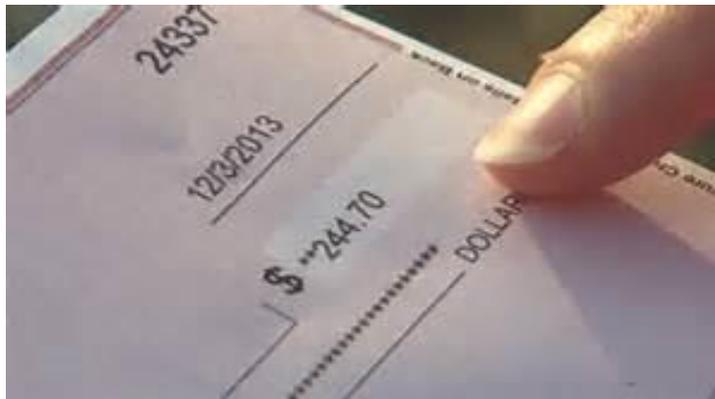
No more than

- 3 hours on a school day or 18 hours in a school week,
- 8 hours on a non-school day or 40 hours in a non-school week.

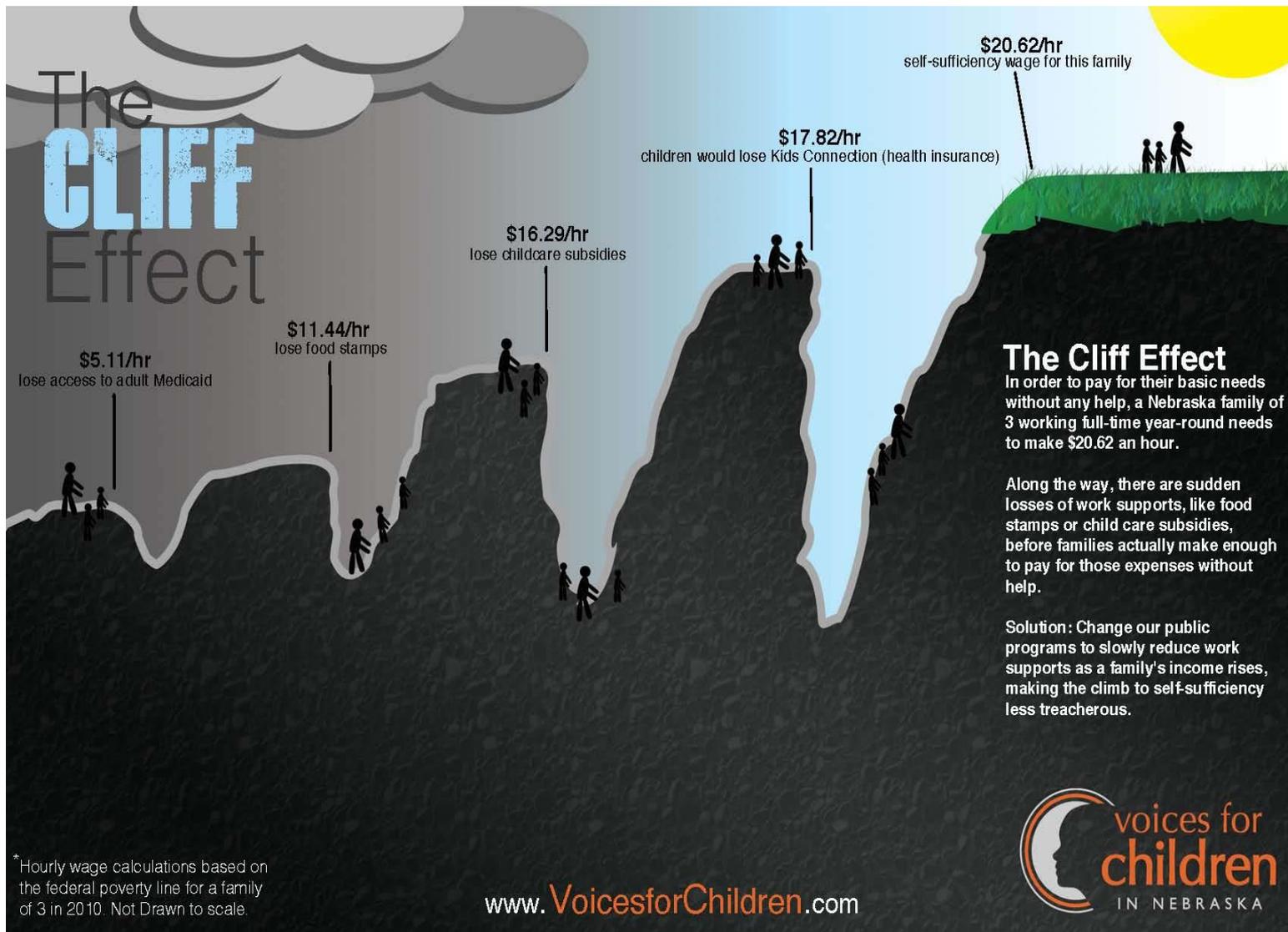


BARRIERS TO OVERCOMING HOMELESSNESS

- Loss of confidence
- Decline in health due to homelessness
- Bad credit or no credit
- Lack of childcare
- Inadequate support system
- Difficulty navigating assistance programs and maintaining requirements
- Low wages

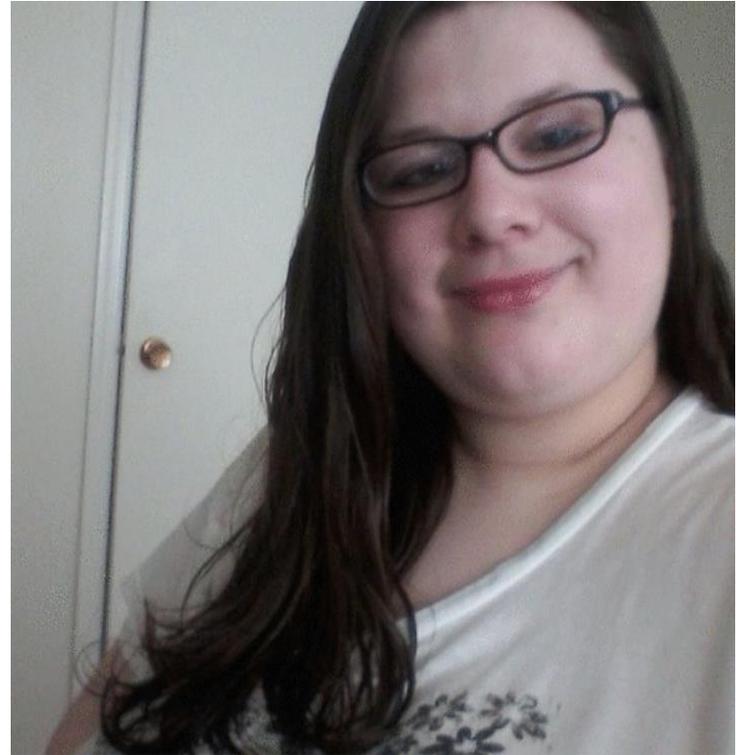


BARRIERS TO OVERCOMING HOMELESSNESS



ANNA

- Placed in foster care at one month of age and spent much of childhood moving from home to home.
- Issues with adoptive family prompted Anna to move into an apartment with a roommate in her mid-20's.
- Anna lost her apartment due a restructuring of the program and had to rent rooms for over a year while waiting for housing assistance and searching for an affordable apartment.
- Anna is now settled into a subsidized apartment and looking for a job in her new community.
- IDD services do not pay rent! People with disabilities depend on housing subsidies to have a quality life in the community.



DOUG

- Mental health and substance abuse issues
- Lived in a shelter while receiving treatment and waiting for housing subsidy
- Received housing subsidy and support from Cumberland County Housing Authority that enabled Doug to complete intensive mental health treatment, maintain his sobriety, pay off debt, find a job, and save over \$5,000.
- Doug is now being relocated to Philadelphia due to receiving several promotions with Panera Bread.



HOW YOU CAN HELP

- Volunteer
- Donate
- Join us
 - General LHOT meetings are held at the United Way of Carlisle & Cumberland County
 - 145 S. Hanover Street, Carlisle PA 17013
 - Upcoming Meeting Dates:

1/24/17	7/25/17
3/28/17	9/26/17 (Housing Forum)
5/23/17	11/28/17



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