

Summer 8-11-2015

Policy Recommendations for Alleviating Homelessness in Chittenden County, Vermont

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**Policy Recommendations for Alleviating Homelessness in
Chittenden County, Vermont**

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Capstone Final Paper
CLC Policy Advocacy
July 10, 2015

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Introduction

In the words of Jim Shultz in his book *The Democracy Owners' Manual: A Practical Guide to Changing the World* (2002, p. 72), "A good strategy, like a good route through new terrain, doesn't just rely on the roads you know. It starts where you are, ends where you want to go, and provides a good, plausible route in between." This quote rings true to my practicum experience in my pursuit to become a Master of Sustainable Development. I have been serving as a Housing Resource Specialist at the Committee on Temporary Shelter, otherwise known as COTS, in Burlington, Vermont. I hope to describe my contribution to COTS and the fight to end homelessness in my Chittenden County community through a particular approach to advocacy, known as *case based advocacy*, which I will describe in greater depth throughout the paper. I am completing my capstone as one that is linked with the course *Policy Advocacy & Analysis*, which is my concentration.

There is no uniform way for someone to fall into poverty, and different situations call for different methods to lift someone out or at least to be able to manage their poverty while meeting their basic needs. Social service agencies can offer assistance specific to what an individual or family is facing. My position as a housing resource specialist is a position that falls within the broad profession known as social work where I manage cases and work with clients for a brief period to stabilize or obtain housing.

Advocacy is engaging in purposeful actions that will help people advance their rights, opportunities, causes, and human dignity-- A hallmark of social work (Cox, et al., 2016, p. 62). According to Lisa Cox and others, there are two types of advocacy: *case advocacy* and *cause advocacy*. I use the term "cause advocacy" synonymously with "issue-based," "rights based," or "citizen/people centered advocacy." Cause advocacy (or issue, rights based, or citizen advocacy)

necessitates social work to be knowledgeable about social action and ways to create social change. Social workers might engage in many types of cause advocacy such as legal advocacy, legislative advocacy, self-advocacy, and system advocacy. Advocacy can involve one case (many times an individual or family) requiring some kind of change, which is known as case advocacy. In most situations, successful advocacy requires one or more formal organizations, often working together through networks and coalitions (Unsicker, 2013, p. 5), which is why cause and case based advocacy depend upon each other.

We musn't forget the power and use of case-based advocacy in the fight to end homelessness. In my role at the Committee on Temporary Shelter, which I will describe in more depth in the *Strategy and Concepts Used* section, I use case based advocacy. The goals of case advocacy are often to meet individual's absolute needs, or the basic goods and services that support human survival in the short term (water, food, shelter, sanitation, medical care) (Cox, et al., 2016, p. 62).

My position as a Housing Resource Specialist is part of the Vermont Housing & Conservation Board(VHCB) AmeriCorps. As part of AmeriCorps, my role is unique to other staff members at COTS and there are certain unique responsibilities and expectations I must abide by. I will explain the Vermont Housing & Conservation Board as well as the Committee on Temporary Shelter to better describe my position. The VHCB AmeriCorps program supports the innovative dual-goal approach to creating stable, affordable housing opportunities for Vermont residents, while preserving the natural and working landscape. VHCB is a national service program that places AmeriCorps members with non-profit housing or land and energy conservation organizations around the state. I receive a living stipend that is at the lowest area

median income (AMI) level, totalling \$14,841 gross income per year, or about \$1050 net income per month. I have been serving an average of 36 hours per week (in actuality more like 44), totalling 1700 hours at the end of the service term. I received the maximum food stamp benefit during my service, which is \$194 for an individual. AmeriCorps members are also granted a \$5,550 education award (pre-tax) to be applied directly to student loans.

As a state AmeriCorps member I am forbidden from participating in *cause based advocacy* efforts while on the job. For example, participating in a winter sleepout with Spectrum Youth and Family Services to spread awareness about homelessness in Vermont is not permissible while counting AmeriCorps hours served. As a long time activist, I reluctantly continued in the position and came to find that I had been tirelessly advocating all along for each individual client I am working with in securing or maintaining housing. While receiving a poverty level stipend and receiving benefits myself for the first time in my life, my experience became not only an academic journey, but a personal one as well. Given my own rent to income ratio at 65% (with a part time job on top of AmeriCorps), I myself likely would have been denied assistance in the program I have been serving in at the Housing Resource Center, a program at COTS I will talk more about. Without working part time my rent to income ratio would have been a whopping 77%. I myself have needed to actively budget and creatively think of ways to save money. Over time I began to relate to my clients, an experience that has been invaluable to me.

COTS provides emergency shelter, services, and housing for people who are without homes or who are marginally housed. COTS advocates for long-term solutions to end homelessness. COTS believes (COTS website, 2015): in the value and dignity of every human

life; that housing is a fundamental human right; and that emergency shelter is not the solution to homelessness. COTS has a single overnight and day shelter, as well as two shelters for families in Burlington. COTS provides case management for homeless individuals and families who are struggling to get back on their feet. COTS also owns and operates transitional and permanent housing for people who have moved out of emergency shelter, for example an apartment building for Veterans who are transitioning from homelessness.

My position as a Housing Resource Specialist is located within the Housing Resource Center. Most recently, COTS added this program, known as the Housing Resource Center (HRC), which is a “one stop shop” for people seeking affordable housing, security deposit, rental, and utility assistance. The HRC staff identify individuals and families in financial trouble and link them with resources and support before they are evicted or face foreclosure action. With the help of community partners and collaboration, the goal of the Housing Resource Specialist is to work with marginally housed individuals and families to stabilize their housing and to assist homeless individuals and families in obtaining housing. The position will be described in greater detail in the *methods* section of this paper.

After giving a description of the history of the Committee on Temporary Shelter (COTS), I will provide an overview of the problem of homelessness and the complexity of poverty in Chittenden County of Vermont, political context for state policy in Vermont, policy recommendations, an analysis and description of concepts and methods used, and conclude with an evaluation and lessons learned. No names of clients have been used in this paper and any identifying information has not been written. Any key informants who have expressed the desire for anonymity have been respected and upheld in this document.

COTS History

Here is the story of how the Committee on Temporary Shelter came to be what it is today as told by the founding members and development team. The story of COTS began in 1982 (COTS website, 2015), when a group of concerned community members and organizations first came together to address the needs of the growing homeless population in Burlington, Vermont. By October of 1982, this group of volunteers, now called the Committee on Temporary Shelter (COTS), prepared for the upcoming winter. On Christmas Eve, they open the doors, offering overnight shelter in the Sara Holbrook Community Center for adults without homes. During COTS first six months, volunteers helped provide shelter for 94 people.

In 1983 COTS incorporated as a nonprofit organization and expanded to a year-round operation (COTS website, 2015). Within the year, COTS makes its first step toward providing a full range of services for people who are homeless and marginally housed. COTS moves its overnight shelter for adults to its own space, opening the Waystation Emergency Shelter on lower Church Street in Burlington. COTS also expanded to provide affordable housing opportunities for individuals by purchasing the former Wilson Hotel, adjacent to the Waystation on Church Street. The Wilson remains an important permanent-housing option for people moving from life on the streets to sustainable independence in a decent room of their own.

Realizing that a bunk bed and a blanket are not enough for people to make the transition to independence, COTS volunteers and staff also launched the Streetwork Program to help people find housing, jobs and medical mental health services. In 1986 COTS began a new program to combat the ever-increasing problem of entire families without homes, a problem that hadn't been visible before in our community. In 1988, with the help of the Burlington Community Land Trust, now known as Champlain Housing Trust (CHT), COTS turns an

abandoned firehouse on North Champlain Street into the Firehouse Family Shelter (COTS website, 2015). This shelter, now part of COTS Family Services, can serve up to five families at a time, providing them with resources to find permanent housing. With the help of the Community Health Center, COTS opens the Daystation, a daytime drop-in shelter for adults. It incorporates the Homeless Healthcare Project, which connects clients to the services of the Community Health Center and the Safe Harbor Clinic in Burlington. Daystation staff and COTS case managers provide counseling and support services as they do to this day.

In the early 1990's about 1,000 people take part in the first COTS Walk. This annual event becomes a cornerstone of COTS community education and fundraising efforts. Shortly after COTS opens St. John's Hall, a 22-unit, including 18 single-room occupancy (SRO) residences and four apartments, providing affordable housing for the formerly homeless. St. John's Hall receives national recognition, winning the Maxwell Award for Excellence from the Fannie Mae Foundation.

COTS launches the Families in Transition program in 1994, which provides shelter and on-site social services to nine single-parent households for up to two years. It serves as an example of how COTS strives to provide lasting solutions to homelessness. But by 1999, the waiting list for the Firehouse Family Shelter begins to grow at an alarming rate. COTS starts the search for a new site that could provide transitional housing to homeless families with children.

COTS teams with the Burlington Housing Authority (BHA) to address one of the root causes of homelessness in our community: the lack of affordable housing. In April, COTS and BHA launch the Rental Opportunity Center (ROC), which connects qualified candidates with landlords who accept Section 8 (federal housing subsidy) vouchers. More than 100 landlords

participate in the program. By serving landlords and tenants alike, COTS and BHA help almost 600 families and individuals find safe, affordable housing.

In 2000 the First United Methodist Church of Burlington donated a neglected rooming house to COTS, the Smith House, which COTS renovated it in order to preserve 10 units of housing for homeless individuals and families. The building, on North Winooski Avenue, provides transitional housing for individuals taking the first step from shelter to housing. Today two families and seven single adults live in this renovated building in downtown Burlington.

On March 11, 2002, with the help of key supporters and the State of Vermont, COTS purchased a 200-year-old brick building on Main Street with the goal of providing transitional housing to homeless families with children, a population that has been underserved in the shelter system. By Nov. 9, the first household is welcomed to the Main Street Family Shelter. The shelter can accommodate up to 10 families with children at a time, tripling COTS' capacity to shelter families who are homeless. As at the Firehouse Shelter, COTS staff offer housing referrals, case management and ongoing support to help families get back on their feet.

In 2008, for the first time in COTS' 26 years, COTS shelters operate at overflow in the summer. With the economic downturn in late 2008, growing numbers of homeless families and individuals turn to COTS for help. The only option is putting up people at outlying motels – a costly alternative that presents significant hardships, especially for homeless families. COTS works diligently that fall to secure a space that could be converted into safe, temporary shelter. In July, amid great economic turmoil, COTS opens the Housing Resource Center, launching its \$250,000 homeless prevention fund. The new program helps 351 households avert homelessness during its first year.

In 2009, construction began on a transitional housing facility in Winooski for 20 homeless veterans, made possible in part by a grant from the U.S. Department of Veterans Affairs. In the following year COTS purchases a historic building, 95 North Ave., in Burlington on Dec. 31. This facility became the future home of COTS' prevention program, the Housing Resource Center, COTS' family services, as well as the COTS administration and development offices. In January, 2011 COTS held the ribbon-cutting on its brand-new facility for veterans in Winooski, Canal Street Veterans Housing. The multi-story apartment building, constructed in conjunction with Housing Vermont, provides two-year transitional housing, not shelter, for formerly homeless veterans. There are 16 units of transitional housing and 12 units of permanent, affordable housing.

On July 4, 2012 a violent storm destroyed the COTS Daystation, our community's only daytime shelter for homeless adults. This facility had been a vital refuge for the homeless in Burlington for nearly 20 years. The Daystation was located one floor below ground level. The difficulty of securing insurance coverage and the risk of future flooding made it impossible for COTS to return to that location. COTS continued to operate the program from two temporary relocation sites through the summer and early fall, while they explored suitable short-term and long-term options for the program.

On Oct. 24, 2012, COTS moved the Daystation to an interim location: First United Methodist Church generously offered COTS the use of its parsonage for the Daystation program and services. There is a plan to create a new permanent space for the Daystation, a space for the most vulnerable members of our community. COTS is now planning to expand and renovate its main offices, to include 14 affordable housing units as well as the Daystation. Plans are in place

for construction to start in September, 2015. In the next section, an analysis of the context in Vermont will be laid out in an attempt to describe the complexity of the issue of homelessness in my community and to examine the current problem of homelessness in Chittenden County.

Overview of the Initiative

I have been serving as an AmeriCorps member at the Committee on Temporary Shelter (COTS) for nine months now in Burlington, which is a city in Chittenden County in the state of Vermont. As mentioned, I am a Housing Resource Specialist in the Housing Resource Center (HRC). The problem in our community is that Chittenden county suffers from increasing poverty and homelessness.

With only 2 months left of my AmeriCorps service, I have observed many patterns in the lives of the people I work with and determined it important for me to reflect upon the following question: What is my understanding of the struggles that people that I work with face and what are some of the potential causes of such periods of struggle? Below is my personal observations and analyses of the problems that are perhaps unique to Chittenden County in Vermont as well as trends beyond my community. I will also incorporate key concepts so as to give an adequate context of the problem of poverty and homelessness in my community in Chittenden County, Vermont. As homelessness is complex and interconnected with other problems I will attempt to provide greater political context to achieve greater understanding in the following sections. From there strategy and potential policy solutions can derive.

Context of the Problem

Our office is at 95 North Avenue in the Old North End of Burlington, VT, which is the section of Burlington that experiences the most poverty. This is also where my apartment is in Burlington. This is my fifth year in my life living in Burlington. I grew up forty minutes south of

Burlington in Addison County. I feel like it is my community and I feel as though I know it well. In this section I hope to provide some context for the community that I have served my AmeriCorps term in, a community I care so deeply about. I will start off with some national context to the problem of homelessness.

In the United States, as many as 3.5 million people will experience homelessness this year (COTS FAQ, 2015, January). 1.5 million of the homeless population are children and as many as 600,000 are children under the age of 5. Contrary to stigma associated with homelessness, only 35 percent of the homeless population is unemployed. Far too many veterans are homeless in the United States, where between 130,000 and 200,000 on any given night are homeless. This represents between $\frac{1}{4}$ and $\frac{1}{5}$ of all homeless people. 44% of the national homeless population is unsheltered. Families are the fastest-growing segment of the homeless population. COTS family shelters can accommodate 15 families at a time; they are full, with a waiting list.

Vermont's homeless population grew by 9 percent in 2014 (COTS FAQ, 2015, January). The 2014 point-in-time survey counted 1,556 homeless Vermonters the night of January 28, including 227 people who said they were victims of domestic violence and 371 children nationally. 12 million renter and homeowner households pay more than 50 percent of their annual incomes for housing. A minimum wage worker cannot afford a local fair market rent two-bedroom *anywhere* in the United States. The average fair market rent (in theory including utilities) for a two-bedroom apartment in Burlington is \$1309, which is up 9% since 2011. To afford that rent, a person would need to earn \$27.27/hour or \$52,365/year. The average vacancy rate in Burlington was 1.76% in 2014 (arguably less now), fallen from 6.73% in 2008. Vermont is the 5th worst state in the nation to find affordable housing. For every 100 low income

households looking to rent, there are only 48 units available in the state. Vermont home values have gone up 5% over the past year, and Zillow, a leading firm on data for real estate and rental markets, predicts they will rise 8.7% within the next year.

Some families (and individuals) living in poverty fall into homelessness, usually due to some unforeseen financial circumstances, such as a death in the family, job loss, or an unexpected bill, creating a situation where the family cannot maintain housing. There are 172 homeless children in Chittenden County alone, 32 of which are children under age 5 (D'Ambrosio, 2015, April 6). According to Governor Peter Shumlin, there are about 1,500 people that are homeless on a given night, and about half of those people are families with children. The U.S. Department of Education noted that Vermont was among the top 10 states in the country with the sharpest increase in the number of homeless students in 2013. The number of homeless students in Vermont increased 34 percent between 2007 and 2013, according to the U.S. Department of Education.

Children experiencing homelessness are sick 4 times more often than other children (COTS FAQ, 2014, January). They get 4 times as many respiratory infections, twice as many ear infections, 5 times more gastrointestinal problems, and are 4 times as likely to have asthma. Homeless children go hungry twice as often as other children and 25% of homeless children report eating less after becoming homeless. They also have high rates of obesity due to scarcity of affordable foods with high nutritional value. Children facing homelessness have 3 times the rate of emotional and behavioral problems compared with non-homeless children. For example, 53% have problems such as anxiety, depression, or withdrawal, compared with 17% of other

school-aged children. Homeless children are also twice as likely to have learning disabilities and are 4 times as likely to have slow or delayed development.

Burlington, where the Committee on Temporary Shelter is located, is the largest city in the state of Vermont and is within Chittenden County and is located on the eastern shore of Lake Champlain. Chittenden County is one of 14 counties in Vermont. It lies 45 miles south of the U.S.-Canadian (Vermont-Quebec) border and 94 miles south of Montreal (Wikipedia, 2015). The population of Burlington in 2013 was 42,284, a 8.7% increase from the year 2000. The median resident age is 26.5 years old and the Vermont median age is 45.8 years old, quite a big difference. Burlington is known to be a “college town,” given that it hosts the University of Vermont, Champlain College, Community College of Vermont, and Burlington College. The estimated median household income in 2012 was \$42,991.

The 2012 U.S. Census estimates (Wikipedia, 2015) that the Burlington metro area, consisting of the surrounding towns and cities, had a population of 213,701, approximately one third of Vermont's total population. In 2000, about 10.4% of families and 20% of the population were below the poverty line, including 19.4% of those under 18 and 10.5% of those age 65 and over. Burlington has a city council-mayor form of government. Democrats and the Progressive Party make up the majority of the council. Miro Weinberger, the current mayor, is a democrat who was first elected in 2012. Burlington’s economy centers on education, health services, trade, transportation, and utilities mostly.

Rita Markley, the directory of the Committee on Temporary Shelter (COTS) says in the Burlington Free Press article written by Dan D’Ambrosio (2015, April 6), “It's almost like there are two Vermont's — the one that wins awards as the best place to raise children and the one

where 7-year-olds are getting ready for their first day of school in the bathrooms of fast food restaurants because shelters are full and there are now much tighter restrictions on emergency placements in motels.” This begs the question, what is the problem in Vermont that is causing homelessness? The section following will attempt to describe the root causes of the problem of homelessness nationally and in Chittenden County specifically. The 5 leading causes of homelessness are (1) lack of affordable housing, (2) lack of a livable wage, (3) medical conditions/expenses, (4) domestic violence, and (5) mental illness. I will touch on these and more to give a comprehensive analysis.

National Problems

The Grants and Funding Sources:

COTS is a grantee for particular funding through the Community Housing Grant (CHG), which comes from state government. As a result we have grant cycles, criteria that we need to follow, and data that we need to report on at the whim of those who fund us. I won't go into too much detail here as this is a lengthy and complex topic, but I have found our work environment to be stress-filled due to our emphasis on data entry as a main priority.

Inevitably those who administer grants also place their values onto the decision making process and perhaps impact the outcomes of the funding. At COTS we make decisions with other local organizations that are also grantees of CHG. We call ourselves collectively the *Housing Review Team*. We meet weekly for a four hour meeting, present each clients case and decide whether or not they should be approved for assistance according to our criteria. I will touch on the criteria in the *policy recommendations* section. I will elaborate on the dynamic and makeup

of our team in the *methods section*. Although we must follow criteria strictly, there can be room for judgement calls and exceptions depending upon the case.

Like everyone else, we are influenced by family, spiritual beliefs, culture, norms, race and ethnicity, gender and sexual orientation, as well as life stage, socioeconomic status, ability, and disability (Cox, et al., 2016, p. 6). This is where it can be controversial and I have begun to observe particular patterns among power holders such as myself. We try to be conscious of this bias but it is very difficult to be avoided in full. Often in our meetings a member may ask inappropriate questions about the client, such as questions surrounding their habitual patterns of cigarette smoking or the common expense of vet bills. “Get rid of the dog” we may say in a short instance. “Have you ever heard of birth control?” I often wonder, would we do the same in a similar situation? “She needs to leave him” we say. Statistically it takes victims of domestic violence 7-8 times to leave their abusive partners permanently. There are often preferences of families rather than individuals. None of these assumptions and biases are written in the rules, but certainly influence the process. I suspect that these sorts of judgements are typical all across the nation, not just among those who administer the grant, but by those who create them as well.

Cycles of Poverty:

A cycle of poverty is the set of factors or events by which poverty, once started, is likely to continue unless there is outside intervention. Such individuals or families have either limited or no resources. There are many disadvantages that collectively work in a circular process making it virtually impossible for individuals and families to break the cycle. This occurs when poor people do not have the resources necessary to get out of poverty, such as financial capital, , social capital, education, etc. Additionally impoverished individuals do not have access to

greater economic and social resources as a result of their poverty, creating a seemingly endless cycle.

Additionally many describe cycles of poverty as situational and/or generational poverty. I have observed in general greater instances of situational poverty among clients who are in higher income levels who fall into a period of crisis. Similarly, in general I have observed patterns of generational poverty in the lowest area median income (AMI) bracket. I will discuss the complexity of the income as it relates to services in the *policy recommendations* section. A household can plunge into **situational poverty** as the result of sudden circumstances: The breadwinner of a household might get laid off from a job, or a family member could require expensive medical treatment. **Generational poverty**, on the other hand, refers to a culture of pervasive poverty passed from parents to children. I myself have worked with a handful of clients whose parents had been given assistance previously and still are applying for assistance annually or biannually. I suspect that one's childhood has a significant influence on cycles of poverty and instances of homelessness. Particularly I see a consistent lack of financial literacy education amongst our clients. This largely is not taught in schools as there is an assumption that it will be taught in the home. Cycles of poverty not only are associated with financial stability, but is also directly linked with substance abuse and instances of domestic violence.

Mental Health Condition/Disability:

The majority of the clients that I work with have a mental health condition and/or other disabling condition. I am not sure if most people had mental health conditions prior to periods of homelessness or if they were brought on by the hostile environment when one is homeless or precariously housed. Serious mental illnesses disrupt people's ability to carry out essential

aspects of daily life, such as self care and household management. It can also impact parenting and one's ability to work. Mental illnesses may also prevent people from forming and maintaining stable relationships or cause people to misinterpret others' guidance and react irrationally. This often results in pushing away caregivers, family, and friends who may be the force keeping that person from becoming homeless. When attempting to house these individuals and maintain their housing it isn't as simple as assisting financially. I will discuss this process in the *methods section*. Mental health conditions are directly correlated with chronic homelessness.

Chronic Homelessness:

The hardest people to house in Burlington are the clients who are chronically homeless. Under the Department of Housing and Urban Development's (HUD) definition, a chronically homeless individual is someone who has experienced homelessness for a year or longer, or who has experienced at least four episodes of homelessness in the last three years and has a disability (National Alliance to End Homelessness, 2015). A family with an adult member who meets this description would also be considered chronically homeless. Chronically homeless people are among the most vulnerable people in the homeless population. They tend to have high rates of behavioral health problems, including severe mental illness and substance abuse disorders, conditions that may be exacerbated by physical illness, injury or trauma.

Consequently, they are frequent users of emergency services, crisis response, and public safety systems. Many believe around the nation that the solution to the problem of chronic homelessness is permanent supportive housing, which is housing coupled with supportive services. With appropriate supports, many believe that permanent housing can serve as a foundation for rehabilitation, therapy, and improved health. What's more, it is a cost-effective

intervention. The 100,000 homes campaign, which will be discussed in the *political context* section, uses what is known as a “housing first” model, prioritizing the chronically homeless population over other homeless individuals and families. Chronically homeless people living in permanent supportive housing are far less likely to draw on expensive public services. The problem that I have seen in Chittenden County, which likely is a national trend, is that there are not enough people who are willing to do this sort of ongoing work and there are not enough landlords who are willing to house these “risky” individuals. This is an ongoing issue in Burlington and some organizations such as Safe Harbor and Pathways to Housing, for example, are doing amazing work.

Abusive Relationships and Addictive Behaviors:

COTS works closely with Women Helping Battered Women in Burlington, VT, which is an organization that provides services to people who currently experience, are fleeing, or are survivors of domestic violence. We have a relatively close partnership with them as we often have clients who are survivors of domestic violence or who are currently fleeing domestic violence that need particular time sensitive care and attention. In cases of domestic violence we as housing resource specialists need to be cautious not to advocate for the maintenance of violence when securing housing stability. It makes sense why those who are experiencing domestic violence or had experienced domestic violence in the past are experiencing financial struggles. Combined with the psychological and/or physical toll that they feel, he or she likely experienced financial abuse as well and are either still dealing with that or are trying to piece together the debris as a newly single person, often with children, who may not be able to be financially independent at the moment. They may have lost a job, may not be able to work,

and/or they may have needed to flee to an entirely different location and start from scratch, which is extremely difficult to do with out supports. Choosing to leave an abusive relationship may mean taking an extreme financial risk, resulting in homelessness in many cases.

There are similarities with substance abuse as well. I have worked with many clients who claim to have started to abuse drugs or alcohol particularly during periods of homelessness. Or it may be something in their life (job loss, death of a loved one, etc.) caused them to start to abuse substances and spiral into debt and depression and ultimately become in the face of an eviction. These circumstances can be very difficult. As housing resource specialists, in cases of back rent (rental arrearages and in the face of an eviction) we must document proof of hardship for a client to be approved. We also need proof of income as well. In many cases a client will tell me why they fell behind, but then they are unable to minimally show proof of this (for example, a car repair receipt). I often see that there is sufficient income coming in and over time I know at the pit of my stomach that there is something going on in this household that they are not telling me. Substance abuse doesn't easily fit into our criteria "box" if you will and can create barriers to clients in accessing services. It is a catch 22 when an addict is homeless as they need housing for recovery, but cannot get housed without sobriety.

I always try not place judgement in cases like these, but I try to be honest with them about the need for proof of hardship or an explanation I can present to the housing review team meeting. Certainly, in our one-time, one hour intake, clients likely do not feel comfortable enough to tell me everything. I completely understand this. Cases of domestic violence and substance abuse are wide, varied, significantly complex and delicate and can lead to homelessness or precariously housed circumstances. The problem of substance abuse in Vermont

has become a political issue as well over the last year, where Governor Shumlin chose to focus his state of the state speech on opiate addiction in Vermont.

Problems in Chittenden County, Vermont

Significant Housing Shortage:

It is nearly impossible for clients to find housing in general, let alone affordable housing. Regardless of all other barriers to housing, the housing stock simply does not exist. The Burlington housing market is filled to 99% capacity (Housing Market Analysis, 2014, January 1). The majority of the employment is in Chittenden County, which exacerbates the problem. Outside of Burlington more affordable housing exists, but public transportation and available jobs largely do not. I will touch more on the politics of this housing shortage in the *political context* section.

Affordable housing is very limited:

As a result of the minimal vacancy for housing in Burlington, landlords raise the rent to astronomical amounts and it is entirely legal. Experts have stated that one's housing should cost about 30% of their income (Housing Market Analysis, 2014, January 1). At COTS we deny people assistance if they are applying for a security deposit and the housing that they wish to move into is not less than 70% of their income as it is not a sustainable situation. If it is higher than we feel that we are setting a client up for failure. Additionally, the cost of living in Vermont is very high. According to Forbes (2015), in 2013 the cost of living was 12.3% above the national average. It was also 158th in the country for housing affordability.

Services are not Centralized:

Clients are given the run around in accessing support from government and/or the public sector. These services are not Centralized. Every May COTS has a *COTS Walk* to raise money and to spread awareness of homelessness in our community. The point of the walk is to walk to each of COTS buildings (night shelter, day shelter, etc.) to know what a day in the life of a homeless person might feel like as they often walk miles every day. Additionally, many of our clients have disabling conditions, which can make decentralization of services very difficult. This problem is worsened in surrounding communities, where there is much more reliance on transportation.

Arbitrariness of Benefits:

The process of applying for benefits, eligibility, and maintaining benefits is quite arbitrary, yet also very rigid and complex. In my experience working with clients these processes are often not explained adequately. Often there are unrealistic expectations of applicants to mail or hand in needed documents (and there are many!) as soon as possible. As an AmeriCorps member, I have been receiving food stamps, also known as 3squaresVT benefits, throughout my service through electronic benefits transfer (EBT). I found it particularly very difficult to do all the needed steps in the process as someone who was serving 9am-5pm every weekday.

Many of our clients apply for section 8 vouchers (housing subsidies), which will be discussed in greater detail shortly. In this process clients must report their income regularly. If they do not they will be responsible financially for the time that they were receiving income, even if it wasn't a significant difference. This is seen as benefits fraud. Over time when discovered this can become a "retro-rent" payment of hundreds to thousands of dollars owed to

the housing authorities. I feel that in general the housing authorities do a good job at describing this but sometimes there are misunderstandings.

The same can be said for Reach Up (TANF). Reach Up helps families with children by providing cash assistance for basic needs and services that support work and self-sufficiency (Department of Children and Families, 2015). Eligibility depends on your income, resources, living expenses, family members in your household, how many months of Reach Up you've already received, and other factors. Many of our clients had been on Reach Up for over 60 months and missed one meeting with their case manager and were “sanctioned” for 2 months, where the parent and their family would receive no income for 2 months. This can be devastating for families in need. This can be tricky for us at COTS as these situations are theoretically “foreseen” circumstances, meaning that they did not unexpectedly lose their Reach Up. They should have known the rules, but I am not always so sure that they do 100%. These are just a couple of examples.

The Benefits cliff:

According to the Guardian (Kasperkevic, 2014), there is a paradox of the minimum wage. Even as the higher minimum wage attempts to lift low-wage workers out of poverty and help them get off benefits, it might actually leave them worse off than before as the few extra dollars tacked onto their paychecks cause them to lose their federal benefits, including food stamps or housing subsidies. For example, a wage of about \$11 to \$12 can cost a single mother with two children their food stamps. A wage of about \$15 to \$16, similar to the minimum wage recently enacted in Seattle, can leave that same family without any childcare benefits. Curtis Skinner, director of Family Economic Security at the National Center for Children in Poverty says,

"Typically, pay rises, income rises, but at some point you lose eligibility for subsidies all together and it's an abrupt reduction in that family's resources."

COTS is also guilty of fostering this benefits cliff. We too have an arbitrary number for income according to the number of people in the household, where even if a family falls \$1 over that income line they are only eligible for a small portion of the amount they need or they are not eligible at all. The income guidelines we follow are based upon an Area Median Income (AMI) chart (Please refer to Appendix A). Currently under our largest state funding source, if an individual or family falls in 30-50% AMI they are only eligible for \$1000. If they are over 50% AMI they are not eligible at all. In these categories they are not only receiving minimal to no services from us but also with all other services (SNAP, Reach UP, Section 8, Project Based Housing, legal services, Fuel Assistance, motel vouchers, etc.). This makes it very difficult for a full time working household to save up enough money for a security deposit and first month's rent, particularly if a family is currently homeless and self paying for a hotel every night, for example.

Unexpected Expenses and Lack of Support During Periods of Crisis:

Many clients of mine had fallen behind in their rent and are facing an eviction due to unexpected expenses such as car repairs, vet bills, job loss, house repairs, injuries and medical bills, mental health crises, significant change in household, etc. Often these issues are compounded as well. If these households do not have government support or social support their housing situation will become precarious quickly, which is where we often step in to work with them in reaching square 1 again and getting back on their feet. One "small" crisis shouldn't alter their world but it does.

These are often individuals and families that have not needed to utilize the system before and in moment of crisis they cannot keep up. These are often people in higher income brackets, which complicates our ability to provide resources. In the case of one working household I served and assisted a security deposit for, their family had one house fire 9 years ago and had been homeless since, barely keeping their family together.

Poor Access to Housing Subsidies:

Clients are not organizationally always given support in preventing their homelessness before facing an eviction though they should be. It is a good thing that people are taking the initiative to predict a crisis and prepare. One way to ensure one's financial sustainability for a lifetime if needed is to obtain a section 8 voucher. A section 8 voucher is payment of rental housing assistance to private landlords on behalf of approximately 4.8 million low-income households as of 2008 where client's rent costs are kept at 30% of their income (Wikipedia 2, 2015). in the United States. For example, a client and his or her family may move from one apartment to another to utilize a section 8 housing voucher. The U.S. Department of Housing and Urban Development (HUD) manages the section 8 programs. Our state funding at COTS (\$250,000 grant for prevention and rapid rehousing) is also managed by HUD. Under our current rules we are unable to assist a client with a security deposit who is moving to utilize a voucher, which seems backwards. Clearly this move is one in the right direction for this individual or family.

In Burlington it is nearly impossible to find affordable housing without attaining a subsidized housing voucher, the likes of which can take seven or eight years on a waiting list to get. Yes, you heard that right. If someone is mentally and/or physically disabled they can be

bumped up on the list, but this takes a significant amount of advocacy by organizations on the behalf of the client and in the case of Vermont State Housing Authority, there is even a waiting list for those who need a special preference. Low-income based housing, for example housing with Champlain Housing Trust, is affordable, but also has a significant wait list.

In the case of vouchers with the various housing authorities in Chittenden county, if a client does not report their income correctly, or owes money to the housing authority and is not paying it, or has lost their housing, they can ultimately lose their voucher, and once they do, they will most likely never be able to get it again in their life. The same is true for the varying low-income based housing programs and project based housing. The reason why vouchers and affordable housing projects are few and far between is because of the insufficient government funding for these initiatives.

Landlord Trends:

I have observed an inevitable catch 22 in our approach to landlord processes. On the one hand we rely on the flexibility of a handful of landlords to rent to our client base and to work with clients/tenants when they have fallen behind to create a feasible payment plan, for example. We appreciate that they care for these tenants and do not want to see them go, often out of fear of what might happen to these tenants if they evicted them. Eventually these landlords need their money too and can no longer be flexible. That is when the tenants come to us at COTS needing \$9000 in rental assistance for 9 months of rent, for example. The maximum we can assist for usually is only 2 months. We can only pay to stop an eviction, meaning that after our payment is made there must be a balance of \$0. That client would need to come up with and pay the landlord

\$7000 before we can even consider paying \$2000. The client certainly should have come in earlier, but the landlord too is at fault.

By having a client come in much sooner we can interject and connect the client with needed support and services to prevent such a situation moving forward. Often these common evictions were started a long time ago as well, where the landlord kept pushing back the next step of the eviction, while also requiring legal support. This can create a situation where a client is also responsible for hundreds of dollars in legal and court fees, something we cannot assist for at COTS. With limited private funding for these sorts of situations, usually these are hopeless cases and we prepare the client for homelessness and the landlord does not receive any money for that flexibility and generosity, which is not ideal. This might cause that landlord to take less risks in the future from that one bad experience and also negatively associate that experience with COTS.

Many landlords will do their bookkeeping at the start of the new year or at the conclusion of winter. Right now we are busier as a result. I wish I could say these trends were only true for private landlords, but so too do the affordable housing apartments and housing authorities create similar situations by neglecting their tenants for long periods of time until it is too late to help.

Transportation Costs:

“The combined costs of housing and transportation in the nation’s largest 25 metro areas have swelled by 44 percent since 2000 while incomes have failed to keep pace,” according to a 2012 report from the Center for Housing Policy-the research affiliate of the National Housing Conference-and the Center for Neighborhood Technology (VAHC, 2012). In Vermont clients tend to spend high percentages of their income on transportation costs and tend to value the

importance of a car in getting to and from work and/or life in general. The public transportation system in Vermont is severely lacking, including in and around Vermont's major city of Burlington.

As described earlier, often unexpected expenses are significant car expenses, which can at times impact their work and subsequent income. As Chittenden County has towns that are quite rural, there also are not as many available services in their towns to provide people support in times of financial crisis to bridge a gap while they get back on their feet. Often population size correlates with the amount of government funding an organization can receive.

Just to come into COTS to do an application with myself requires that clients be able to make it to that location (unless physically or mentally unable to do so, we can make special accommodations on rare occasions). Even if housing is affordable outside of Burlington it may not make much, if any, of a difference in their cost of living. Transportation is often not factored into the cost of living when facilitating a move. We try our best to incorporate these changes when doing budgets with clients.

The Winter Season:

The winter season was the hardest emotionally on me during my service term. In periods of crisis clients have tended to prioritize other basic needs over paying their rent, particularly their utility bills in the very real fear that their electricity or heat will be shut off, which did happen with at least 5 clients of mine this winter. In my own experiences and in speaking with customer service representatives at Burlington Electric, Green Mountain Power, and Vermont Gas, heating bills often double in the wintertime. Many clients live off of social security, for example, and heating costs alone are often 30% of their income or higher in the winter months.

Burlington Electric Department is more affordable in general than Green Mountain Power for electricity, but unfortunately clients are not given a choice. Where they live they will only have one option for utility companies. The same is true for gas. There is only one powerful gas company known as Vermont Gas. There is a monopoly on gas and electricity in Vermont which likely has an impact on pricing. Seasonal fuel assistance is minimal and is not consistent, but is essential during this season. This is a program the government will be cutting significantly next year, which I will touch on in the *political context* section.

Additionally clients often said during the winter that Christmas caused them to fall behind. In our office we don't typically see this as a legitimate reason for falling behind, but the frequency of these cases may be telling of the particular consumer culture in which we live in. It also can touch on the importance of relationships and human dignity for people in crisis. They have expressed to me that they feel that they might not be able to do much for their kids all year, but this is the one time of year they want their children to feel loved, even at the cost of risking the loss of heat, etc.

The winter can also cause greater depression for people and may lead to less motivation and happiness than at other times of the year, which is crucial for financial stability. As I touched on previously, around the holidays in particular the housing authorities, landlords, the police, as well as the legal system appear to be much more lenient and a writ of possession is often carried out much later than predicted. For example, it is almost unheard of that a police officer will possess an apartment on Christmas Eve.

Lack of Support for Immigrants and Refugees:

Many immigrants struggle to obtain and maintain housing not only in the initial years in the United States, but even for a decade later. The cases I have had with refugee or immigrant families have felt quite extreme given the number of people in the households and the frequency of extreme overcrowding. There are many definitions of overcrowding, but one example is when there are more than 2 people residing in each bedroom. I am currently working with a refugee family from Africa of 10 household members. In households of these sizes and cultures, often there is significant pressure on the father to financially support the family. I usually come into contact with these families when the father can no longer financially perform.

There appear to be few services for immigrant populations in Vermont, unless a community has been established of that population, where support can be drawn from one another. For some populations this has been the case and for others without community support they can be bound to fail it seems regardless of how hard they may try. There are little supports in aiding immigrants in the cultural transition to the United States following the initial months proceeding their arrival.

The United States to me is a culture that runs on efficiency, timeliness, english proficiency and financial accuracy. The culture of renting and owning property is quite complex and I feel there is a particular systematic approach to housing in our community and around the country that is in my opinion not conducive to other cultures. The racial makeup of Burlington in 2013 was 88.9% White, 3.9% Black or African American, 0.3% Native American, 3.6% Asian, and 2.6% from two or more races. Hispanic or Latino of any race were 2.7% of the population (City Data, 2015). Finding a solution to homelessness is dependent upon comprehensive

approaches that do not pin issues and organizations against each other, where social service organization can work together rather than fight for funding.

Political Context in Vermont

The reference of a food fight came from the very awkward situation we all seem to find ourselves in regarding the social services work we do: Increasing need, highlighted awareness for said need, and the dwindling funding for services. It makes perfect yet disastrous food fight ingredients, a combination that seemingly breeds desperation.

- Mike Ohler, Ed. D., 2011

Throughout my AmeriCorps service I have worked closely with a self-identified social worker named Mike Ohler, who wrote this passage in his dissertation on *Developing Socially Just Relationships: An Ideal for Change for Social Service Providers* (2011). Mike works currently as a Housing Retentionist, employed both by the State of Vermont and the Burlington Housing Authority. Mike wrote this quote following an altercation between service providers in the Chittenden County community, where organizations that generally collaborated with each other were pitted against each other in a battle for government funding. Governor Shumlin released a bill called “Challenges for Change” which was a bill to streamline government and reduce costs across several areas, including Corrections and Human Services (Agency of Human Services, 2011). It included a plan of possibly saving ten million dollars brought about by the release of several hundred low risk offenders from Vermont State prisons. This also included the potential of cutting hundreds of social services programs. Two of the ten million was to be reinvested back into new and existing transitional housing programming. This money Mike says was the only avenue of obtaining new funding for necessary programs for their clients, causing a “food fight” of desperation. Although this passage was written four years ago, little has changed, and perhaps the political atmosphere is arguably worse at this time.

As Shultz says (2002, p. 30), “It is through taxes and budgets that we make many of our most important and enduring public decisions.” Before delving into policy solutions regarding the problems expressed earlier in this paper, it is important to describe the current political landscape in Vermont right now. After a difficult election in the fall of 2014, where Governor Shumlin narrowly squeezed by to serve a second term, a new VTDigger/Castleton Polling Institute survey showed that 47 percent of those surveyed disapprove of the job Shumlin, a Democrat, is doing as governor and 41 percent approve (Brown, 2015, March 1). The governor made a budget proposal soon after he was elected on January 15, 2015. The governor’s budget fills a \$94 million gap between state spending and tax revenues by spreading cuts across state government and raising \$20 million in new revenues through the elimination of a tax break used by 30 percent of tax filers and other sources (Galloway, 2015, January 15). State workers will see a \$5 million reduction in contracted pay and benefits that has not just recently been negotiated. An array of Agency of Human Services (AHS) grants and programs will be cut by \$22 million, \$6 million of which will come from the Low Income Heating Assistance Program, a program our clients rely on desperately throughout the harsh winter months in Vermont. There will also be \$22 million in reductions in spending across the rest of state government, particularly in the Agency of Human services, which will see \$15 million in cuts. As these are proposed cuts they likely are not final numbers.

The Agency of Human Services (AHS) is the central agency that our clients are impacted by at the Committee on Temporary Shelter (COTS) and much of what the AHS does is intertwined and connected, where one budget cut can have significant impacts on other programs. The \$15 million cuts that AHS will see include many cuts to small grant-funded

programs that include aid to children, the blind, the mentally ill and the poor (Galloway, 2015, January 15). The AHS central office would cut \$47,000 from its contract with Vermont Legal Aid. We work closely with Legal Aid at COTS as many of our clients utilize their legal services in the face of an eviction or tenant's right issues as our clients would not be able to afford a lawyer any other way. The Legal Aid contract provides for attorneys to represent the lowest income Vermonters who are seeking to access public benefit provided through AHS. The Department of Mental Health would cut \$225,000 from its housing voucher program and other money from children's services. Taking money out of this housing voucher program could essentially create greater homelessness for our population that suffers from mental health conditions in our community. Likely the numbers of *chronic homelessness* would increase in Vermont (Please refer back to HUD's definition in the *Problem* section above).

At the Department of Children and Families (DCF), the budget proposal would "save" \$1.7 million by counting \$125 of Supplemental Security Income (SSI) of low-income Vermonters when calculating Reach Up benefits, decreasing the benefit amount for single parents (Galloway, 2015, January 15). Savings from a declining Reach Up caseload were intended to pay for the benefits cliff legislation from last year (Krantz, 2014, May 20), which put off increasing funding to this legislative session, but the money this year was used instead to fund more DCF positions. This was likely a political move given recent events over the past couple of years, where instances of child abuse turned deadly and supposedly could have been prevented in DCF. These events did not bode favorably for Governor Shumlin. This proposal is contradictory, cutting one aspect of the budget while increasing another, the two of which are intimately linked and depend upon the other.

The budget also proposes to modify the cold weather exception program, which provides motel vouchers for the homeless on cold nights, for a savings of \$300,000 (Krantz, 2015, January 15). These cold weather exception vouchers are intended solely for the purpose of preventing fatalities due to the harsh winter weather conditions in Vermont. Cutting them drastically without a stable replacement could lead to people dying, a fear which I've observed to run deep in Burlington in particular as there have been a fair amount of deaths due to cold weather over the years. DCF plans to save money by reducing the use of the cold weather exception and motels by increasing and expanding the use of warming shelters, according to DCF Commissioner Ken Schatz. I will elaborate on this approach in the *Policy Recommendations* section. The Department of Disabilities, Aging and Independent Living would also cut grants for adult day care programs and reduce grants to help blind Vermonters under the governor's budget. I myself have served countless clients who are legally blind, elderly, and highly vulnerable.

Chittenden County Political Context

There seems to be a disconnect between the opinions of public officials and other community members in our state and the realities that our clients face on a daily basis. At COTS we directly serve the homeless population and precariously housed population in Chittenden County only. I will provide some examples of this disconnect, which have caused barriers in this work. As Jeff Unsicker says in *Confronting Power: The Practice of Policy Advocacy* (2013, p. 127), "The advocates must know not only who makes policy decisions but who and what influences them-- the wielding of non formal power." In this section I will attempt to describe the particular political dynamic I am working within in Chittenden County.

As mentioned in the *COTS History* section, COTS is now planning to expand and renovate its main offices, to include 14 affordable housing units, as well as the COTS Daystation, a place for homeless individuals to go during the daytime for shelter and food. The process of advocating for this expansion has been quite trying. It is an example of the current stigma associated with homelessness and affordable housing in our community.

Amongst the public in Vermont, as well as across the country, there is animosity in regards to low-income people who receive benefits and/or are homeless or live in affordable housing projects. Last year, in a letter on file at city hall, a well known Burlington architect Louis Mannie Lioni objected to the proposed expansion of COTS in the Lakeview Terrace neighborhood, but he also took issue with what he described as the "development binge that is the destructive fixation of the present city administration. It affects all the open land (parks included) and all the neighborhoods and all the residents who value the integrity and security and stability of their environments (Freese, 2014, April 16)." Louis Mannie Lioni is one of COTS current neighbors who lives in the Lakeview Terrace neighborhood, largely an upper class neighborhood that looks out over Lake Champlain. Many neighbors verbally expressed their hesitation to support the expansion and threatened lawsuits, but ultimately it passed without a formal appeal in the final stages of the process. Shultz argues (2002, p. 7), "...understanding the philosophy on the other side is important, both to challenge their own ideas and to understand the opinions they are up against." COTS has worked very hard to maintain a positive image in the community at each of its locations for temporary shelter, affordable housing, etc. and has done so successfully. In fact, hardly anyone knew the day station was located in its previous location.

Not only is the political atmosphere in state government and the public opinion frayed on these issues, but so too unfortunately is the climate amongst the service providers in Chittenden County. This became quite evident in the 100,000 Homes Campaign, which I volunteered for in the initial months of my service. The 100K Homes campaign has been successful in large cities across the country, but there was much controversy over whether or not it would work in a city like Burlington and if the methods and premise was just and sustainable. It is important to give some background on the campaign to understand the underlying tensions.

The 100,000 homes campaign is a national effort to identify and house the most vulnerable members of the homeless population first. This prioritization model is called “Housing First.” According to the website for the campaign (Housing First, 2012, January 1), “The only lasting solution to homelessness is permanent housing. Far too often, however, we attempt to treat the symptoms of homelessness instead of its root causes.” Which begs the question, will this campaign work in a city, which according to the consulting firm Allen & Brooks research (Housing Market Analysis, 2014, January 1), has a .5% urban rental vacancy rate, with only 3% in suburban towns, which is considered to be significantly high compared to the national rate? The simple and obvious answer is no. This doesn’t mean that the initiative was useless or is the wrong approach necessarily. There are many factors that did not seem to be grounded in reality. I will touch on the aspects of this campaign we could learn from in advocating for policy solutions in largely rural Vermont in the *policy recommendations* section.

According to the current City of Burlington’s Housing Market Analysis (2014), “The availability of current housing units does not meet the needs of the population.” In a healthy local housing market, the rental vacancy rate would be 3-5%. That is considered by most experts

to be balanced between supply and demand. The city experts say, “When it falls below that level, a lack of supply will lead to rent increases, inability to find housing and a limit to economic growth.” This is the situation we find ourselves in.

According to PlanBTV, the city’s planning process for development, housing stock is limited to a few common building types, making it difficult for certain family sizes or for individuals to find housing. Residential neighborhoods surrounding the downtown consist mainly of 4+ bedroom units in converted historic homes at prices that only students can afford at a per bedroom price ranging from \$700-\$800/month. This alone for a 2 person family in a one bedroom at 30% Area Median Income (AMI) is 44-50% of that family's income (Refer to Appendix A). For a single person at 30% AMI this rent for a 1 bedroom would be 50-57% of their income. Generally speaking, many economists say that rent should be somewhere around 30% of one’s income. This allows one to meet all other living expenses, and will also allow for some retirement and emergency savings. For individuals and families who largely support themselves on social security, social security disability, reach up, minimum wage jobs, and/or general assistance, often incomes are significantly low, particularly when this income is supporting multiple people.

This is why COTS, among others has primarily chosen not to support the 100K homes campaign. Vulnerable Individuals cannot simply be housed without a home to put them in. Additionally these individuals often have mental health conditions, medical conditions, struggle with substance abuse, are fleeing domestic violence, have criminal records, etc. It is extremely difficult in this competitive market to obtain an apartment socially and financially given the high rental costs, but also the need to have good credit, an excellent landlord reference, and a perfect

criminal record. This has led particularly to an increase in generational poverty and chronic homelessness in our community where many individuals and families enter into a cycle of homelessness they simply cannot get out of on their own, no matter how hard they try. Additionally, once in an apartment, people are playing a game of cat and mouse, constantly trying to stay afloat, and often must prioritize one basic need over another. When living on government benefits, or working full time with a minimum wage job, increasingly meeting one's basic needs becomes unsustainable. In an interview with Susan Bartlett (2015, April 15), Special Projects Coordinator, Agency of Human Services, with a focus on education, employment, and antipoverty programs for low-income Vermonters, says "increasingly we are seeing working people utilizing the food shelf." This doesn't mean we shouldn't try, but other approaches may have better outcomes. I will pose some potential options in the *policy recommendations* section. A indefinite system of support needs to be put in place for these individuals to ensure that they do not become homeless in the same cycle they started with.

As part of the 100K homes campaign, homeless individuals are asked 50 questions about their health and drug use conditions, among other highly personal questions, using a tool known as the Vulnerability Index & Service Prioritization Decision Assistance Tool (VI-SPDAT), which essentially assesses how likely it is that people will die on the streets. These people must be housed first is the premise of the campaign. Below is a chart that the campaign shared with the community in February 2015 showing the progress since the campaign had started in September 2014.

Summary Information

Total Surveyed:	205
Total Housed to Date:	23
Total Remaining:	182
Number of Most Vulnerable Housed to Date (10+ score on VI-SPDAT):	9
Percentage of Most Vulnerable Housed to Date:	14.5%
Percentage of Total Housed to Date:	11.2%
Average Monthly Housing Rate since Registry Week:	2.8% per month
Average Monthly Housing Rate of Most Vulnerable (10+):	3.6% per month
Monthly Housing Rate Target:	2.5% per month

It is not clear whether these statistics are accurate as many individuals or families are transient or are camping out in hard to find areas. Many people also refused the survey. I at least received about 5 refusals in my time volunteering with the campaign. Volunteers were also instructed not to wake people if they were sleeping. The other criticism is the prioritization aspect of the campaign. Rita Markley, COTS executive director, was quoted in the local Seven Days newspaper saying, "In my mind, if we really want to end homelessness, you have to start with kids," she said. She gave some examples of people who would not be considered highly vulnerable using the VI-SDAT, such as a father with two young children who had been living in a rusted U-Haul or a 19-year old woman struggling with an addiction. Rita made the point that these people are being set on a course of becoming the next chronically homeless people. What we really need is more low-barrier, affordable housing and more social support for these people. Many of our clients at COTS are getting housed who are the most vulnerable people in the 100K Homes Campaign. It is not clear if this is a result of the campaign or collaboration and dedication

that was in place prior to the campaign. Many would like to see it succeed and perhaps it will. I will discuss more regarding the 100K Homes Campaign and its successes in the *Policy Recommendations* section.

Mayor Miro Weinberger was just elected for a second term as mayor of Burlington with 68% of the vote. He recently announced that one of three of his most important initiatives is affordable housing in Burlington. Miro is known widely as primarily a developer, which carries positive and negative connotations. He was criticized for not doing enough in his first term and was also thought to seek to develop Burlington into a city with significant commercialization. Mayor Weinberger has made clear what his plans are in recent news articles.

Mayor Weinberger said following his election to a second term as mayor (Wertlieb, 2015, March 5), "For many years we've struggled with a low vacancy rates, we've struggled with very high rents relative to our incomes as a city. One of the new approaches we've put out there is let's set this big goal of building 1,500 new beds for students, which is about half the students living off campus in the historic residential neighborhoods. Let's work with the colleges and universities to have as many of those built on campus as possible. But let's look at some other possibilities of where those beds could be built." I do not personally see how this could be a viable solution given that the University of Vermont has publicly stated that they plan to continue to increase their student population yearly. Like many political proposals, this will likely only be a bandaid approach to the problem of housing in our community.

Additionally, there are many politics that have become apparent between the government, housing authorities, and varying nonprofits in our community. I won't go into too much detail, but I had been made aware of various unspoken histories that COTS has with other agencies and

that I had in fact been treading in water I didn't want to be in. Knowledge of the political context, hidden and unhidden, is very crucial for successful advocacy. I will touch on how I effectively navigated these power dynamics this in the *methods section*. As Veneklasen and Miller say(2007, p. 39), "The failure to deal with the complexities of power can lead to missed opportunities and poor strategic choices. Worse, it can be risky and counter-productive not only for advocates, but also for donors and others promoting development and democracy."

It isn't clear what will come of Chittenden County housing moving forward, but right now it feels like we are all trying to build houses on sand, without a solid foundation, which can never stand for long before it all comes crashing down. We need to think innovatively and creatively to develop long lasting policy solutions to homelessness.

Policy Recommendations

Based upon a seemingly endless array of problems relating to homelessness, in turn there are many potential policy recommendations as well. I am going to describe the main policy recommendations I have in this section, recognizing that no one policy change will eliminate homelessness in Chittenden County. I do believe that eliminating homelessness is not impossible in our small community however, contrary to what some believe. I am going to describe an alternative strategy to government austerity, including the need for a change in our motel system, the necessity for a livable wage, the importance for ongoing social services, coordinated entry, and policy recommendations specific to the Community Housing Grant. I will briefly touch on a couple more recommendations I have.

The reason why vouchers and affordable housing projects are few and far between is because of the insufficient government funding for these initiatives and inefficient approaches to

such funding. The Committee on Temporary Shelter (COTS) takes a different approach to the government deficit problem. Our director, Rita Markley, has provided inspiration for us to keep working to better the lives of our clients and for those who have fallen invisibly through the cracks in our society. COTS appears to have attempted to think realistically about the budget, focusing rather on raising revenue than cutting vital programs. COTS has thought to do so through a tax on sweetened beverages, itself a controversial solution, which many argue wouldn't serve its intended purpose. Some other ideas are below.

COTS is one of 70 members of the Vermont Affordable Housing Coalition (VAHC), which has collectively expressed a variety of possible solutions to the deficit and problems that people are facing around the state who are facing barriers to housing, government support, and social services. The VAHC is a statewide membership organization dedicated to ensuring that all Vermonters have safe, adequate, physically accessible and affordable housing, particularly the state's low and moderate-income residents, people with disabilities, the homeless, elders, and families with children. The VAHC has made a conscious effort to focus on families, as traditionally the temporary shelter system does not adequately meet the needs of homeless families, while homeless individuals have less access to other services. The VAHC state in their 2015 State Legislative Priorities that:

Vermont's chronic budget shortfalls cannot be solved by cutting programs critical to the well being of the most vulnerable Vermonters. The State must use ALL available means to maintain the safety net, including raising revenues. Program cuts and position reductions at the State level- especially on top of several years of deep federal cuts-- will continue disassembling the safety net, undermining economic stability and reducing access to essential services.

The Vermont Affordable Housing Coalition advocacy efforts have helped to preserve, and often increase, state funding for housing and homelessness in the face of unprecedented pressures on the state budget. They have also been a leader in developing and defending long-standing principles of state housing policy, including (VAHC, Legislative Priorities, 2015): “Perpetual affordability of publicly-funded housing; Targeting assistance to the most vulnerable and disadvantaged Vermonters; Preserving existing affordable housing from loss; Creating a community-based, non-profit delivery system; and Promoting mixed-income and resident controlled housing.”

One policy recommendation that COTS has as well as many other organizations is a restructuring of our motel system and the greater need for temporary shelter initiatives and transitional housing programs. During my service those who participated in the 100 Thousand Homes Campaign advocated strongly for what was called a “warming shelter,” which essentially is a low-barrier shelter that does not have requirements of sobriety. Prior to the creation of this temporary shelter there was no “wet” shelter in town, leaving those who struggle with substance abuse with few options, for example.

Emergency assistance spending on motel stays skyrocketed to \$2.2 million fiscal year 2012 and roughly \$4 million in 2013, and has continued to increase (Flagg, 2013, June 28). Rather than changing the rules for motel entry or cutting it drastically, there need to be new policy initiatives which support the opening of more shelters and transitional housing programs through funding out of the current motel system, while also significantly reducing the motel system costs. Local nonprofits rather than the state, such as COTS, can facilitate the process of creating new shelters with greater funding. Rita Markley, our director at COTS said

at that time like she is saying now, is that chopping motel benefits before other relief programs are in place is like "pulling away the life raft before people know how to swim." Rita continues, "Nobody thinks that spending millions of dollars on motels is a good idea," she says. "And there were some people abusing it last year. But there was also a good portion of very vulnerable people who were not abusing it, who there wasn't room for in shelters." Both the COTS Daystation and the family shelter are full for most of the year, and the family shelters, which can house 15 families at a time, have a waiting list 27 people deep. There is only one other shelter in the community, which is ANEW Place, which can house about 16 people and is also often filled to capacity. COTS and others are advocating for these changes this year and some successes have already been made.

According to the National Alliance to End Homelessness (2015), Research shows that, for chronically homeless individuals, stable housing is an essential component of successful recovery. The solution to the problem of chronic homelessness is permanent supportive housing, which is housing coupled with supportive services. With appropriate supports, permanent housing can serve as a foundation for rehabilitation, therapy, and improved health.

What's more, it is a cost-effective intervention. Chronically homeless individuals living in permanent supportive housing are far less likely to draw on expensive public services. They are also less likely to end up in homeless shelters, emergency rooms, or jails, none of which are effective interventions for chronic homelessness. Public costs – whether local, state or federal – are therefore reduced. Permanent supportive housing can produce dramatic results. One study of the 1811 Eastlake program in Seattle, WA, which provides housing to homeless people with the most extensive health problems, found that the program saved nearly \$30,000 per tenant per year

in publicly-funded services, all while achieving better housing and health outcomes for the tenants (National Alliance to End Homelessness, 2015).

In conjunction, we need greater support as a society for service providers and social workers. The demand is high and the benefits and pay are minimal. This leads to a high turnover rate and greater organizational instability and poor quality of service. We need people to work with vulnerable populations long term to ensure support in new housing or in support for maintaining current housing. This is one of a couple of reasons why I feel the 100 Thousand Homes campaign will not be successful in our community even if we had a greater housing stock. We cannot just simply house the most vulnerable people, who likely have a variety of disabling conditions, have struggled with substance abuse, etc. There needs to be *ongoing* support and services for these individuals and families not only prior to entering into housing, but perhaps for the duration of their lives. These are individuals who do not have support where they are. Their families and friends will not just come to the rescue once they have a home. If ongoing services do not exist they will not be able to maintain their housing and they are back at square one.

Potential policy solutions for this problem could mean greater pay and/or incentives for service providers to work in the field long term. A program could be created that aims at long term support to help with needs specific to that client, such as taking them grocery shopping weekly, becoming an unofficial payee to assist with paying rent and/or bills, connecting them to cleaning services or other services, budgeting, aid in purchasing a phone, taking them to the doctor regularly, etc. This program would not be age specific, nor would it be time specific. It would have the needed flexibility that is essential in the *prevention* of homelessness, which is

never clean cut, and there is no one prescribed way to approach the complexity of homelessness. We need to stop creating initiatives that assume that each person who struggles with homelessness faces the same barriers as every other person who struggles with homelessness.

As described, many clients need to travel from organization to organization, etc. to receive needed services. They are given the go around daily with things they need to do to meet their daily needs. The 100K Homes Campaign has proposed this approach, leading to all of the organizations that receive funding under the Community Housing Grant (or HOP Grant this coming fiscal year) will need to enter data into the same database to ensure more efficiency in collaboration and accessing services. The 100K campaign strategy also utilizes a people-centric approach which I feel will be a successful approach in conjunction with other policy solutions. A transition to coordinated entry may be quite challenging, but it is essential for the quality of service to our clients who are ultimately the people we are trying to serve.

Finally, what I feel undercuts all of these problems and potential policy solutions is the necessity for a livable wage in Vermont. "The math is clear. We need to bring [minimum wage] up to living wage so that we spend less on benefits. That's the goal," says Susan J. Roll, an assistant professor at the School of Social work at the California State University in Chico (Kasperkevic, 2014, July 20). No one wants to live on benefits. There is a reason why the gap between the current minimum wage and the living wage is so high. "The wages have remained basically the same and the cost of goods has increased," explained Derek Thomas, a senior policy analyst at the Indiana Institute for Working Families. The minimum wage in Vermont is \$8.73/hour. The City of Burlington has a livable wage ordinance (which it didn't enforce for at least 12 years) which mandates hourly wages of \$13.94 for city employees with health insurance

and \$17.71 for those without (Kelley, 2013, May 8). This is only for city employees, but these numbers were determined based upon studies conducted by the city which factored in the cost of living in the city. As one can imagine, this gap creates many societal problems. Populations living in poverty, particularly those in minority groups, are more likely to encounter barriers to adequate employment in spite of wanting to work (Cox, et al., 2016, p. 97). So an increase in earnings is the most expedient way to confront poverty and challenge inequality.

As mentioned in the *Problem* section, many clients experience a benefits cliff and hence have a significant decline in services once they reach a particular income. This does not create the right incentives to continue to work. There is little funding for this group as it is. In fact, in our Community Housing Grant, I have been told that Vermont is the only state where the funding was allocated even slightly to this income group (McDonnell, 2015 Day). We call them the “30-50 Percenters,” meaning that they are between 30 and 50 percent of the Area Median Income (Area Median Income Chart- Appendix A). In this population we have a \$1000 assistance cap. As this population often does not have a section 8 subsidy, they are paying market rate rent (MMR). Only if an individual is in an efficiency apartment can we assist for a full month of rent for this population. One Bedrooms and greater number of bedrooms are simply over \$1000 (Please refer to Appendix A). We are always the last payment as well, meaning that if a household needs \$2000 of assistance, where they fell behind for 2 months of rent due to injury and loss of work for example, we can only assist them for \$1000, so they would need to come up with \$1000 on their own before we could assist them, which is nearly impossible in those circumstances.

Our project manager in the Housing Resource Center and program evaluator at COTS, Erin McDonnell, has been working tirelessly to advocate for a policy change to eliminate the assistance cap to a maximum of 2 months of one time assistance, like the 30% AMI population. She argues that there is a “Cost of Work.” She argues that 30-50% households struggle just as much as 30% households to maintain their housing and current funding criteria is unjust given these struggles. We factor in rent to income ratio when considering sustainability of a household, meaning: If we assist them, will they be ok moving forward or will the same thing happen again? We currently calculate rent ratios based upon net income and rent portion. Rent portion means the amount that clients actually pay for their rent. Those who have a section 8 voucher will always have their portion at 1/3 of their income. This is not true for working households without a section 8 subsidy. Erin believes that we should be factoring in not only net income and rent portion, but whether one has a housing subsidy and food stamps as well. When this is all factored in, the 30% household becomes 30-50% and the 30-50% household becomes 30%. This doesn’t factor in other lack of resources in the 30-50% household, such as higher health care costs, higher transportation costs, less access to affordable childcare, no access to seasonal fuel assistance, etc. There needs to be advocacy for greater funding and for funding criteria that reflects an understanding of households between 30-50% AMI.

Erin would like to advocate for this change for the new “HOP” grant, otherwise known as the Housing & Opportunity Grant Program, which is funded through the Department of Children and Families in the Office of Economic Opportunity. This grant is largely a renaming of our current Community Housing Grant. The main focus, however is an attempt at integrating services and coordinated entry for clients seeking services and assistance. This has amounted to

be a very challenging approach given that the various organizations that will be under the grant will need to have the same database, which may mean double data entry and more time. It is not clear at this time what will come of the HOP grant as the various proposals are being reviewed at this time, but it is my hope that there is greater flexibility surrounding the criteria for assistance.

Additionally our market rate rent (MMR) amounts which the government require do not adequately factor in the cost of utilities nor the specific region of the county an apartment is in as well. Rent varies widely across Chittenden County and many apartments in Burlington do not fall within the MMR range (Please refer to Appendix A). If a household is attempting to move into an apartment that is over MMR they are automatically not eligible for assistance. These numbers do not adequately reflect the real housing market in Burlington and must be re-evaluated. A study must be done to better examine the nature of our housing market. From there, I would recommend as a city looking more closely at the possibility of creating policies surrounding greater rent control, preventing landlords from increasing the cost of rent each year. It simply is not affordable for the majority of the population and has gone too far.

Also within our criteria under the Community Housing grant (CHG), we cannot assist for security deposits for those who move by *choice*, otherwise known as being “stably housed.” In other words if a client is not literally homeless or actively facing an eviction we cannot assist them. Two things are problematic under this strict rule. In particular those who move for medical reasons are not eligible and those who move to utilize a section 8 voucher are not eligible. These are both moves of *prevention*, where clients are foreseeing the need financially and/or mentally/physically to maximize an opportunity to enter into new housing and we send them away. People who come up on the list for a voucher only have a maximum of up to 3 months to

find an apartment that meets the housing authorities criteria This sort of action well before a crisis should be rewarded in our system. If these households were to become homeless the cost of services during that time would be much greater than a simple one time assist for a security deposit. Again, I would advocate for greater flexibility in the CHG criteria to allow for these specific types of moves.

As mentioned previously in the *political context* section, there needs to be a greater housing stock and there is a very minimal vacancy rate in the City of Burlington. The shortage of housing compounds all of the other problems associated with homelessness. I will not delve into this much, but more housing is needed to reduce the pressure on the housing market and free up housing. In doing so, there will be less competition amongst potential tenants and landlords may be more likely to take a risk on tenants who may have poor credit history and/or a criminal record. I believe this process requires greater collaboration with the University of Vermont (UVM), which continues to grow in student body and put pressure on the down town. Contrary to Mayor Weinberger's proposal, rather than having the city create more housing, perhaps UVM should be held accountable to the housing of their students and create more housing for their students near campus and instill greater policies surrounding student housing. Currently UVM keeps increasing its number of students, consuming all of the benefits but few of the costs in the greater Burlington community.

As service providers, we think and act creatively in the successful prevention of homelessness and in re housing clients. So too must our systems of services and the policies in place. There needs to be greater flexibility and collaboration. Based upon a seemingly endless array of problems relating to homelessness, in turn there are many potential policy

recommendations as well. Eliminating homelessness is not impossible in our small community however, but we must be willing to disrupt tradition and think innovatively and comprehensively to truly make an impact that is more than just a bandaid over the problem of homelessness and poverty in our community.

Strategy and Concepts Used

There is no one way for someone to fall into homelessness, and different situations call for different methods to obtain or stabilize housing. As described in the *introduction*, my position as a housing resource specialist is a position that falls within the broad profession known as social work. I will describe my position in detail in the *methods section* that follows, but before I do so I would like to describe social work as an arena for policy advocacy. This specific arena focuses on case-based advocacy, which is no more and no less than cause-based advocacy (or issue-based, rights based, or citizen/people centered advocacy), just different, and can be more effective in the short and long term depending upon the issue at hand and the availability of service providers. Naturally various advocacy approaches work simultaneously and may overlap on occasion. This sort of fluidity is crucial in creating strategies for ending homelessness in Chittenden County.

Social work's unique purpose is to infuse change into the lives of individuals and into the community to reduce or eradicate the ill effects of personal distress and social inequality (Cox, et al., 2016, p. 4). Throughout history, what human beings have seemed to need most are resources for survival as well as a sense that they matter. In other words, people hope to live a dignified, meaningful, and healthy life according to their human needs and values. The National Association of Social Workers (NASW) has declared that social work practice consists of:

- Helping people obtain tangible services (e.g., income, housing, food)
- Providing counseling and psychotherapy with individuals, families, and groups
- Helping communities or groups provide or improve social and health services
- Participating in relevant legislative processes

Advocacy in social work practice is predicated on the principle of *client self-determination*, which dictates that consumers of services make decisions and choices based on their will and value orientations. Because there is a power differential between social workers and clients, it is important for case-based advocacy to occur in a fashion that encourages and does not distract from or violate the client's right to self determination.

As Veneklasen and Miller (2007, p. 45) say, "In politics, those who control resources and decision making have power over those without." We need to actively be conscious of this dynamic and transition more from *power over* to *power to*. "Power over," according to Veneklasen and Miller, is the most commonly recognized form of power, which manifests in repression, force, coercion, etc. Power is seen as a win-lose kind of relationship. "Power to" refers to the unique potential of every person to shape their life and world. When based on mutual support, it opens up the possibilities of joint action. Our assistance in the Housing Review Team and in the Housing Resource Center in general involves a financial opportunity, often with some other guidance, for clients to get back on their feet. The rest is up to them. We need to be encouraging them and inspiring them through a sharing of power and a restructuring of how we view power. New forms of leadership and decision making within our workplace must be explicitly defined, taught, and rewarded in order to promote more democratic forms of power (Veneklasen & Miller, 2007, p. 45).

It is difficult to talk about people, power, and politics without discussing citizenship and democracy. Currently it seems as though in our community people who experience or experienced homelessness are not encouraged to speak up and advocate for themselves. I discussed this in my interview with the director of the Committee on Temporary Shelter (COTS), Rita Markley (Interview, May 6, 2015), who described some instances to me of people who experience homelessness putting down other people in advocating for themselves at public hearings, turning the conversation too often into a working class vs. non-working class dilemma. I feel that this can be a real challenge, but is also an example of poor messaging and collaboration. Just because this has happened before doesn't mean that our community should give up on incorporating the people who are directly impacted into the conversation. Janet Green, the assistant director of rental assistance at Burlington Housing Authority, specifically mentioned the void our community has in citizen advocacy (interview, May 8, 2015). How can we prevent vulnerable populations from targeting each other in our current political landscape? In the following paragraphs I lay out a basic potential advocacy strategy.

With Advocacy, the social worker is by definition taking up the cause of others. The success of case-based advocacy is the approach of meeting people where they are at and creating a people-centric strategy, which was the central component of my practicum. Veneklasen & Miller (2007, p. 21) argue that *people-centered advocacy* is one of the 6 most influential advocacy definitions. Compared to "social justice advocacy" or "public interest advocacy" for example, people-centered advocacy is a particular strategy that aims to empower poor people to advocate for their rights and interests themselves. This approach challenges the notion that policy is the terrain of "experts." This approach supports and enables people to better negotiate on their

own behalf, for basic needs and basic rights. In the case of reducing or eliminating homelessness, I do not believe it can be done by advocating just for the *right to housing*. This has been done before and was largely unsuccessful. There needs to be a more powerful message, putting faces and experiences to the movement. The message must be simple and brief, with precise, powerful language and active verbs. I am suggesting that “**All Vermonters have a right to adequate and dignified long term shelter.**”

COTS or another organization must begin to focus on constituency building.

Constituency-building refers to the activities aimed at strengthening the involvement of those most affected by an issue in the design and leadership of advocacy (Veneklassen & Miller, P. 59). Effective constituency-building enhances the organization and political voice of the people, and lends legitimacy and leverage to change efforts. We need to actively be incorporating citizen empowerment into our direct services with clients. Citizen empowerment is a process of learning and action that strengthens people’s self esteem, analytical and organizational skills, and critical consciousness so they can gain a sense of their rights and join together to develop more democratic societies (p. 59)

A constituency is a group of people or a community who have a common concern and whose interests are advanced by organizing and engaging advocacy to solve that problem. There are two types of constituents, **primary** and **secondary** (Veneklassen & Miller, 2007, p. 60). A primary constituent includes people who have a direct stake in the advocacy solution because they are directly affected by the problem, and will benefit from the strategy. Secondary constituents are those who care deeply about the problem although they may not experience it personally, and are willing to make their voices heard. Both types of constituents are essential in

a campaign to end homelessness. By engaging those who are impacted by these policies, we can build more positive, comprehensive, political consciousness and hence alter the current power dynamic.

Political consciousness is a way of seeing, caring about, and acting in the world that is guided by an understanding of fairness and justice and an awareness of power and inequity in social, political, and economic systems, relations, and values (VeneKlassen & Miller, 2007, p. 63). VeneKlassen & Miller (2007, p.61) say, “Engaging marginalized communities in advocacy is not easy. Poverty, discrimination, and adversity can breed paralysis and resignation. It can also generate frustration and anger that can foster hostility and hopelessness.” They say this is reinforced by the tendency of society to “blame the victim” and the “victim” to internalize social prejudices. Being involved in making decisions is key to empowerment and creates ownership, motivation, trust, and impact. Each agency and organization can work with their clients in building a unified movement. I also believe in the importance of storytelling as an advocacy strategy, where putting a face to a powerful story can appeal to emotion and cut through deep prejudices and paradigms around a particular issue. Homelessness is different for everyone. Each person has a story and a unique set of needs. Storytelling on behalf of those who experience homelessness in conjunction with case-based advocacy may be the most powerful and effective strategy for approaching homelessness not just in the short term, but in the long term goal of creating housing stability for all people in the future.

If you are contemplating social work as a career, Cox and others say (2016, p. 8), you must look within and evaluate your readiness to advocate for the typical social work client, who is vulnerable and possibly affected by social injustice. You will also be required to respond to

human needs very *creatively*. Effective advocates approach strategy as an exercise in creative thinking (Unsicker, 2013, p. 154). According to Marshall Ganz (2004, p. 180), such thinking is “reflexive and imaginative, based on ways leaders learn to reflect on the past, attend to the present, and anticipate the future.” This is a key aspect of my position at COTS as a Housing Resource Specialist. The methods we use to obtain and preserve housing are time sensitive, and hence require an extensive knowledge of available resources and how to access such resources as fast as possible while maintaining the delicate relationship between myself, the client, the landlord, and other social service organizations that are essential in the effort and are rooted in history.

In most situations, successful advocacy requires one or more formal organizations, often working together through networks and coalitions (Unsicker, 2013, p. 5). If one particular strategy does not work due to a factor out of our control and homelessness will likely result, the Housing Resource Specialist must foresee this in advance and adequately prepare the client for homelessness with as much support and resources as possible. Although, this strategy is seemingly narrow in focus, it can have broad impact on systemic and social policy change.

This approach would compliment cause-based approaches brilliantly, flipping the power dynamic on it’s head, where each individual receives the support they need. Certainly there are many components to a campaign like “All Vermonters have a right to adequate and dignified long term shelter.” Other essential aspects that should be considered include the process of lobbying, maintaining alliances and coalitions, finding targets and understanding the opposition, utilizing different advocacy strategies at different moments, looking inward at one’s own organization, etc. We must recognize the need for both case and cause based advocacy as each is

essential and intertwines with the other. It is essential in the movement to alleviate homelessness to be very conscious of time, recognizing that this issue in our community does not require a quick bandaid as temporary relief. We need long term goals and commitments, focusing not just on the policies, but on the real people who experience homelessness as well, with conscious efforts at every level to instill real systemic change.

Methods

My role as a Housing Resource Specialist at the Committee on Temporary Shelter (COTS) is quite complex and involves many responsibilities. This section will entail my basic responsibilities so as to give the reader a greater sense of my experience and contribution to this work. I work with clients who are literally homeless or about to lose their housing and collect in-take information, assess immediate and long-term needs, and make appropriate referrals to assist clients with accessing all available supports. I also create a budget with our clients and provide guidance in budgeting. I assist clients with paperwork necessary to access resources such as applying for section 8, signing up for financial education classes, etc.

On a weekly basis I meet with 9 new clients each week and can work with clients for up to a month if needed. We consider ourselves to be “short term” case managers. During this time, I make appropriate connections between the client and other organizations in a way the client may not be able to on their own. For example, we have been quite successful at advocating for clients in a targeted way to get a special preference on the 7-8 year waiting list for a section 8 voucher, something which has been done over time through collaboration with housing authorities, particularly Burlington Housing Authority through collaboration. We may be able to assist in creating a payment plan with a unhappy landlord that a client may not be able to negotiate on their own. We may be able to communicate with a landlord’s lawyer and advocate

for the removal of hundreds of dollars in legal fees in an eviction process. We can more easily convince a landlord to extend an eviction by communicating to them our potential plan. We can advocate through our Compass Program that a landlord take a risk on a client who has poor credit, a criminal record, and other barriers to entry into housing by providing financial backing if the client were to run into trouble paying their rent at any point. We can send a letter guaranteeing that we will pay a security deposit to facilitate a faster move in for a client who is highly vulnerable, something they often wouldn't be able to negotiate on their own. These are just a few examples. COTS has legitimacy in the community and I have observed a great sense of trust in general in our work.

This is where the brunt of my work lay. I often collaborate with the various housing authorities in the state as well as with Economic Services (particularly Reach Up), Women Helping Battered Women, Champlain Housing Trust, the Howard Center, Champlain Valley Office of Economic Opportunity (CVOEO), Vermont Legal Aid, and more. This ensures that a system of support is created for a particular client based upon their individual needs to prevent a similar situation from happening again. For example, I will describe one extreme case. I worked with a refugee family of 10 people, 8 of which are still in the K-12 school system. They came to me nearly \$10,000 in debt to their landlord. To top it off the head of household has terminal cancer and he has been given little time to live. Clearly this is a vulnerable family and it would be catastrophic for them to become homeless for all parties involved, especially the household member with cancer. Miraculously, the community surrounding this family raised \$15,000 to help the family in stabilizing their housing. We all knew, however, that just paying their debt would only bring them back to a similar situation in the future. We needed a plan that ensured

sustainability and independence. I needed to figure out that plan and I needed to move quick. With the help of a COTS family case manager, the family successfully applied and received nearly \$1000 in Reach Up and \$1300 in food stamps, which will continue each month. This still wasn't enough to pay for their rent and utilities and maintain their housing. We applied for vouchers at each of the Housing Authorities and contacted individuals personally regarding the case.

I collaborated with many community members as well as Burlington Housing Authority (BHA) in particular. As Shultz says, (2002, p. 95), "All policy analysis and research work should aim at the same goals: to highlight and synthesize the stories and numbers about individuals to make apparent the public issues involved; to cut through assumptions and misconceptions and get straight to the facts; and finally, to provide the tools necessary to discuss the issues intelligently and factually, making our democracy both smarter and more participatory at the same time." After many email and phone exchanges, Mike Ohler, a housing retention specialist at BHA, who was discussed in the *Political Context* section, visited the family with me in their home. With significant pressure placed on targeted people at varying housing authorities, the family was offered a special preference with Burlington Housing Authority, skipping the 8 year waiting list. Although the family has to move to a town within BHA district (which isn't ideal), this voucher will provide them with financial stability for life if they need it, keeping their rent at 30% of their income. The family had also worked with Senator Patrick Leahy when they first came to the United States. We were prepared to use that relationship strategically if we were unsuccessful in our efforts. I also connected them with our Housing Search Specialist to search for housing for July 1 when they will receive their voucher. This is an extreme example of the

importance of collaboration and an example that our work is often much more than financial assistance.

At COTS we make decisions with other organizations that are also grantees of the Community Housing Grant (CHG). We call ourselves collectively the “Housing Review Team.” We meet every Thursday to decide if clients should be approved or denied based upon our criteria. Those grantees include CVOEO/Community Action, Women Helping Battered Women, the Agency of Human Services, Economic Services/Reach Up, with a couple other organization who are not official grantees, such as Milton Family Center, and Burlington Housing Authority. Only the Housing Resource Center at COTS meets weekly on Monday’s to administer private funding. Private funding is often used for extreme cases, where clients do not meet the criteria at the CHG meeting. There is significantly less money in our private funding, although COTS received \$1 million dollars in an unrestricted donation during my service, a moment I am very happy I got to witness. What is being done with that money is still being determined. At the moment we are just about dry with our private funding.

I maintain client files and provide follow up support. I manage ongoing support of an onsite Housing Resource Room; i.e. client computer, phone, fax and information to empower client connection to community partners and resources which can aid in the sustainability of housing placement services and preservation of existing housing. I also attend COTS staff meetings and other meetings as necessary. I assist with program development. I help to conduct data analysis and compile monthly reports as well as carry out other responsibilities as deemed appropriate by my supervisor and within AmeriCorps regulations. In addition, I participate in a variety of AmeriCorps trainings throughout the year as well as complete an AmeriCorps

independent service project (ISP). I completed my ISP partially working with the 100 Thousand Homes Campaign as a surveyor in the community as well as conducting art sessions with the residents at ANEW Place, a local shelter in my community.

Evaluation

I have observed during my service that the Committee on Temporary Shelter has trust and legitimacy in the Chittenden County Community. Through our emphasis on strong data, we have been able to show the government and private donors that putting money into COTS services is a worthy investment for the community and has proven to be successful. In this section I hope to briefly give some statistics that show the success of our work. I will touch on COTS success as a whole and then focus on the success of the program I am in, the Housing Resource Center.

In March, 2015 (COTS program updates, 2015, March), the Waystation, our overnight single adult shelter, had 62 different clients, 973 sign-ins, and 35 average a night. The warming shelter that was discussed in the previous section greatly reduced the pressure for Waystation staff and guests. This number would have been much larger. Our Daystation, our daytime shelter for single adults, had 246 different clients, 1256 sign ins, and 45 clients a day average. Just this past year one of the families living at Canal Street Veterans transitional and permanent apartments who lived there for 2.4 years moved on to not only permanent housing, but their own home, in Charlotte. Two other Veterans moved in to permanent subsidized housing through Winooski Housing Authority. This has freed up space for others to move in. In February 8 new families moved into our 2 family shelters.

According to the same program update in March 2015 (COTS program updates, 2015, March), our family case management has received many notifications this year that families are

getting either a Vermont Rental Subsidy, Burlington Housing Authority, or other VT State Housing Authority Vouchers. For single case management, 1 person moved into permanent housing through Winooski Housing Authority, 1 person got a new job, and many people have been moving into St. John's, the Wilson, and the Smith House, all of which are permanent and/or transitional housing apartments.

Since July 1, 2014, 2 months before I started my AmeriCorps service, the Housing Resource Center has met with 495 households and assisted 276. This represents 343 adults and 252 children. We have completed 90-day follow ups with landlords for 7/1/2014 through 11/30/14 (COTS program updates, 2015, March). This is where we check to see if clients we assisted 3 months prior are still in their housing and if they are being evicted. Of the 173 households helped during that period, 136 are stable, 29 are not stable, and 8 are unknown. That's a stability rate of 78.6%. We are now conducting 6 month follow ups, a new performance measure that we've started to collect as part of this year's State Fiscal Year. We have completed these for 7/1/14 through 9/3/14. Of the 106 households helped during that period, 72 are stable, 19 are not stable, and 15 are unknown. That's a stability rate of 67.9% and we are working on the "unknowns" to get a more clear perspective on how folks are doing.

Since 10/1/2014 we have enrolled 8 households into our Opportunity Fund Subsidy Program (COTS program updates, 2015, March). This program pays a portion of a client's rent for up to a year and is paired with Case Management through the Housing Resource Center. I personally have worked with 3 subsidy households at this time. In addition, we have assisted 5 households with a one time mortgage assistance and 4 households with one time rental assistance. In that program, some highlights in March were that one client at the end of their

subsidy shared that it was the first time in years that they were current on their utility bills. One subsidy helped a survivor of domestic violence bridge themselves towards financial independence. One client secured a second job during their subsidy as a result of a referral to Vocational Rehabilitation. One client did a budget for the first time in their life. One client worked with their mortgage lender to refinance their mortgage. Many of the clients have been able to clear large rental arrearages as part of their subsidy. These stories about this particular program are endless across our work in the Housing Resource Center. Each individual client has a barrier or time of crisis that they have overcome when they are assisted.

Lessons Learned

As an AmeriCorps member at the Committee on Temporary Shelter in Burlington, Vermont, I have learned a significant amount about my community and the struggles that individuals and families of all ages and abilities face as they are connected with homelessness or housing instability. It is important when analyzing policies that are connected to these issues to understand the root causes of them so as to best target a potential solution. I feel that my sense of knowledge of the problem and potential causes has increased tremendously. In this section I hope to talk a bit about myself and the impact this experience has had on me personally. I know I will look back on it and say that it was the hardest year of my life. Here's why.

First, I first want to describe a bit of why I came to be in this role as a Housing Resource Specialist at the Committee on Temporary Shelter. For years I had planned to go into the Peace Corps and my departure date was finally around the corner, where I was scheduled to leave for the Dominican Republic on August 19, 2014 to be a Community Health Extensionist. With one soccer game in May, 2014 I seriously injured my knee and my plans all came crashing down

relatively quickly. I needed surgery, crutches for many months, and I was legally disabled for 8 months through January, 2015. That summer of 2014, contrary to everything I had hoped, I was unable to work, living at home with my parents, and figuring out my life. I quickly decided I was able enough to work and I applied to be a Housing Resource Specialist at COTS. I got the job and quickly was thrown into the field and moved to the Old North End of Burlington. My experience being disabled was very humbling for me. During my service at COTS I often reflected, wondering what would have happened to me at that time had I not had my family there to support me. I likely would have become not only disabled but homeless as well. My privilege had provided me with a safety net I will likely have for life. I had never worked with the homeless population before, nor did I have a strong passion for the cause. It was all new to me and any expectations I had largely were proven false.

In retrospect, although I couldn't fulfill my dream of serving in the Peace Corps at that time, I was so happy to be given the opportunity to live in the community where many clients live and to have served in the place I have always called home. I honestly had *no idea* that people were struggling as much as they were in my own community. The first few months of my service were very hard for me. I had to quickly learn the importance of self-reflection and taking care of myself. I learned that I was taking on people's trauma as if it were my own. Hearing stories of domestic violence, people sleeping outside during the winter nights, people falling back into addiction all while I was working with them became quite trying, impacted my sleep, as well as my ability to maintain my own mental/physical health and relationships. I needed to learn to leave work at work and I did over time get much better at this, though I still have not mastered it to this day.

Given my own identity and experiences, some cases struck a little too close to home for me. Some cases impacted me much more than others and I had to be careful of my bias as well as the impact of hearing these stories on my mental stability. Particularly working with people my age was really tough. How could I end up so drastically different from them? Privilege. Simply privilege. It was hard for me to not only accept that, but to know how to process it. I automatically had a power differential with the person sitting across from me asking for help who is a female and is the exact same age as me, who is living in her unlicensed car in the middle of winter and trying to finish up college, while working full time. She was trying to move into an apartment with her boyfriend who himself was living in an abandoned building without running water who was also working full time. She was unable to be assisted as the landlord did not want to rent to her due to poor credit. I had her come in for housing search with a co-worker and she became quite upset with my co-worker as well as me, ultimately stormed off, and I never heard from her again. And to top it off, if she were to be assisted, because she was 30-50% AMI, she would have had to come up with a good chunk of the money on her own before we could assist her. I really felt for her and didn't know what else we could have done. I saw myself in her and I think that's what scared me most. I needed to learn to let cases like these go.

Additionally, I felt I related more with people who were trying to overcome substance abuse. Particularly there were a couple of guys once who were nearing their last day at the sober house and were trying to move in together and were applying for a security deposit. We ultimately couldn't help them for many reasons, but one of which was because statistically it is never a good idea to have two freshly recovering addicts live together in a home. I couldn't understand this. I was so frustrated. They were trying *so hard* to put their lives back together and

in an instance we let them fall back into homelessness and likely addiction. Deep down I knew this was because one of my immediate family members struggles with alcoholism. I have seen them at their worse. I know the power of believing in our loved one's in times of addiction. I saw one of the guys the weekend after we denied them at a bar in town, two days after they left the sober house, and I instantly wanted to cry. I couldn't handle it. I *believed* in these guys and I felt like I was the only one. I couldn't help but analyze the situation. Why were they are a bar of all places? Would they have been there if we took a chance on them? These thoughts in my head were all unfair to myself and to the process. We had rules that we had to follow and I realistically wasn't the only one that wanted to help. I did all that I could. On a positive note, months later I did work with one of these guys again and we assisted them with a security deposit in a house that seems perfect for them in their recovery. Despite homelessness, during that time he managed to stay strong and sober. There were countless moments like this that were very trying on me and I had to remember that some things are out of my control.

Lastly, and perhaps the biggest lesson for me, was learning about the nature of the nonprofit sector. My service as a Housing Resource Specialist was my first full time position, working 40-50 hours a week. I have been in school for the last 19 years of my life straight. I did not break between college and graduate school. The most I had worked was during summers between school years, and that was outside work. During my service I also was completing graduate school and working part time as a swim instructor at the YMCA, particularly for children with autism. Not to mention I needed to actively try to maintain my personal relationships. I also was living on the AmeriCorps stipend (30% AMI poverty level), receiving food stamps, and living in an apartment that was 60-70% of my income depending upon how

much work I would do part time. I had wore myself *completely* thin. I learned a lot about the struggle to live on food stamps and try to keep everything else together without it all exploding to pieces. I had to balance expectations people had of me and expectations I had of myself. This was an opportunity of a lifetime, something that will stick in my memory forever. It all was a difficult balance that I needed to find and I still do not feel like I have mastered it up to this point. This is something I will always need to actively work on.

I worked in an open office environment with a lot of rumble and things going on at any given moment. I struggled with particular personalities and largely felt unsupported in my work. This was the result of many things I will not delve into too deeply, but particularly the turnover rate at COTS can be quite high, and at any given moment there were many transitions going on. Halfway through my service I had a new supervisor who entered into a position with a pretty steep learning curve and some funding disparities and naturally couldn't be as supportive as was needed. Three months before the conclusion of my service a close co-worker of mine left partially due to some of these issues as well as relocation. I struggled with our work dynamic and communication styles throughout my entire service. I loved my work, but the environment in which I worked was not sustainable for me. I had to learn not to take things personally, take deep breaths before reacting, and remind myself to take it day by day.

The nonprofit world can be quite cut-throat and I heard many talks of other non-profits and people who worked at them that we "didn't like." I heard a lot of talk about processes and procedures in a very negative way. Collaboration was seen more as a nuisance than a productive strategy in many cases. Discussions around money and fighting for funding can be very trying.

Most of all, the acts of inconsistency and hypocritical behavior upset me most. I had gone into the position thinking it would be a positive work environment and quite frankly it wasn't.

This was a very important experience to have as I have now successfully overcome these challenges and am reaching the finish line as I finish my year of service and graduate school in early August. I can now better prepare myself for these dynamics in the future. Although this past year has been so incredibly hard, I wouldn't trade it for any other. I am proud of myself. I truly have been able to apply the theories of policy advocacy and analysis to the field, working directly with people who are homeless or precariously housed in my community, finding solutions, and ending homelessness one client at a time. I do believe that I have made an impact on many people's lives as they have mine and to me that is priceless.

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Monthly Income

Burlington city, Vermont

FY 2014 Income Limit Area	Median Income	FY 2014 Income Limit Category	Burlington city, Vermont							
			1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Burlington city	\$6684	60% Income Limits	\$2810	\$3210	\$3610	\$4010	\$4335	\$4655	\$4975	\$5295
		Very Low (50%) Income Limits	\$2342	\$2675	\$3008	\$3342	\$3613	\$3879	\$4146	\$4413
		Extremely Low (30%) Income Limits	\$1404	\$1604	\$1804	\$2005	\$2167	\$2325	\$2488	\$2646

NOTE: Burlington city is part of the Burlington-South Burlington, VT MSA, so all information presented here applies to all of the Burlington-South Burlington, VT MSA. The Burlington-South Burlington, VT MSA contains the following areas: CHITTENDEN COUNTY, VT TOWNS OF Bolton town, VT ; Buels gore, VT ; Burlington city, VT ; Charlotte town, VT ; Colchester town, VT ; Essex town, VT ; Hinesburg town, VT ; Huntington town, VT ; Jericho town, VT ; Milton town, VT ; Richmond town, VT ; St. George town, VT ; Shelburne town, VT ; South Burlington city, VT ; Underhill town, VT ; Westford town, VT ; Williston town, VT ; Winhooski city, VT ; FRANKLIN COUNTY, VT TOWNS OF Bakersfield town, VT ; Berkshire town, VT ; Enosburg town, VT ; Fairfax town, VT ; Fairfield town, VT ; Fletcher town, VT ; Franklin town, VT ; Georgia town, VT ; Highgate town, VT ; Montgomery town, VT ; Richford town, VT ; St. Albans city, VT ; St. Albans town, VT ; Sheldon town, VT ; Swanton town, VT ; GRAND ISLE COUNTY, VT TOWNS OF Alburt town, VT ; Grand Isle town, VT ; Isle La Motte town, VT ; North Hero town, VT ; South Hero town, VT .

Final FY 2014 FMRS By Unit Bedrooms

Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
\$923	\$1,003	\$1,309	\$1,639	\$1,925

more FMRS

Annual Income

<http://www.huduser.org/portal/datasets/il/il2014/2014summary.odn>

Burlington city, Vermont										
FY 2014 Income Limit Area	Median Income	FY 2014 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Burlington city	\$80,200	60% Income Limits	\$33,720	\$38,520	\$43,320	\$48,120	\$52,020	\$55,860	\$59,700	\$63,540
		Very Low (50%) Income Limits	\$28,100	\$32,100	\$36,100	\$40,100	\$43,350	\$46,550	\$49,750	\$52,950
		Extremely Low (30%) Income Limits	\$16,850	\$19,250	\$21,650	\$24,060	\$26,000	\$27,900	\$29,850	\$31,750

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Appendix A – DEFINITION OF HOMELESSNESS

**Published by U.S. Dept. of Housing and Urban Development - November
15, 2011**

Adopted by the Vermont Agency of Human Services, 2012

(1) An individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:

(i) An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;

(ii) An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals); or

(iii) An individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution;

(2) An individual or family who will **imminently** lose their primary nighttime residence provided that:

(i) The primary nighttime residence will be lost within 14 days of the date of application for homeless assistance;

(ii) No subsequent residence has been identified; and

- (iii) The individual or family lacks the resources or support networks, e.g., family, friends, faith-based or other social networks, needed to obtain other permanent housing;
- (3) Unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition, but who:
- (i) Are defined as homeless under section 387 of the Runaway and Homeless Youth Act (42 U.S.C. 5732a), section 637 of the Head Start Act (42 U.S.C. 9832), section 41403 of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2), section 330(h) of the Public Health Service Act (42 U.S.C. 254b(h)), section 3 of the Food and Nutrition Act of 2008 (7 U.S.C. 2012), section 17(b) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)) or section 725 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a);
 - (ii) Have not had a lease, ownership interest, or occupancy agreement in permanent housing at any time during the 60 days immediately preceding the date of application for homeless assistance;
 - (iii) Have experienced persistent instability as measured by two moves or more during the 60-day period immediately preceding the date of applying for homeless assistance; and
 - (iv) Can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse (including neglect), the presence of a child or youth with a disability, or two or more barriers to employment, which include the lack of a high school degree or General Education Development (GED), illiteracy, low English proficiency, a history of incarceration or detention for criminal activity, and a history of unstable employment; or
- (4) Any individual or family who:
- (i) Is fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member, including a child, that has either taken place within the individual's or family's primary nighttime residence or has made the individual or family afraid to return to their primary nighttime residence;
 - (ii) Has no other residence; and
 - (iii) Lacks the resources or support networks, e.g., family, friends, faith-based or other social networks, to obtain other permanent housing.

Appendix B – DEFINITION: AT RISK OF HOMELESSNESS
Adopted by the Vermont Agency of Human Services, 2012

An individual or family with annual income below 30% of median family income for the county who lacks sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the "homeless" definition; **AND** who meets one of the following conditions:

- (A) Has moved because of economic reasons 2 or more times during the 60 days immediately preceding the application for assistance; OR
- (B) Is living in the home of another because of economic hardship; OR
- (C) Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; OR
- (D) Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State, or local government programs for low-income individuals; OR
- (E) Lives in an SRO or efficiency apartment unit in which there reside more than 2 persons; OR
- (F) Is exiting a publicly funded institution or system of care.

