

FAMILY HOMELESSNESS AND HOUSING STABILITY

A STUDY WITH POLICY RECOMMENDATIONS



GREATER CINCINNATI
**HOMELESS
COALITION**

FAMILY HOMELESSNESS AND HOUSING STABILITY

A STUDY WITH POLICY RECOMMENDATIONS

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G R E A T E R C I N C I N N A T I

H O M E L E S S C O A L I T I O N

THE GREATER CINCINNATI HOMELESS COALITION IS A UNIFIED SOCIAL ACTION AGENCY FULLY COMMITTED TO ITS ULTIMATE GOAL THE ERADICATION OF HOMELESSNESS WITH RESPECT FOR THE DIGNITY AND DIVERSITY OF ITS MEMBERSHIP THE HOMELESS AND THE COMMUNITY. THE COALITION WORKS TOWARDS THIS GOAL BY COORDINATING SERVICES EDUCATING THE PUBLIC AND ENGAGING IN GRASSROOTS ORGANIZING AND ADVOCACY.

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- Hamilton County Department of Jobs and Family Services
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- Health Foundation of Greater Cincinnati
- Project Connect, Cincinnati Public Schools
- Salvation Army of Southwest Ohio-Northeast Kentucky
- Strategies to End Homelessness (formerly Cincinnati/Hamilton County Continuum of Care for the Homeless)
- Partnership Center, LTD

Thanks to the following organizations for hosting Family Focus Groups:

- Madisonville Education and Assistance Center (MEAC)
- McMicken Health Collaborative
- Churches Active in Northside (CAIN)
- Over-the-Rhine Community Housing (OTRCH)
- Center for Independent Living Options (CILO)
- Unnamed Shelter
- Concerned Clergy of Avondale

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- Real Estate Investors Association
- Talbert House
- Freestore Foodbank
- U.S. Department of Housing and Urban Development, Cincinnati Field Office
- Legal Aid
- Family Shelter Partnership
- Interfaith Hospitality Network of Greater Cincinnati
- Project Connect, Cincinnati Public Schools
- Housing Opportunities Made Equal

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- Freestore Foodbank
- Cincinnati-Hamilton County Community Action Agency
- Santa Maria Community Services
- Urban League of Greater Cincinnati

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FORWARD FROM THE STEERING COMMITTEE

The Greater Cincinnati Homeless Coalition commissioned this study in early 2011 in response to growing concern for the plight of families who were homeless or surviving with great risk of homelessness often due to the extraordinary economic burden of rent and utility costs in the face of shrinking incomes for ordinary costs of living - food, child care, health care, and transportation.

At the time, local family shelters were doing an excellent job of caring for those who became homeless and had no alternative but enter shelter. The City of Cincinnati was implementing the Homeless to Homes Ordinance addressing the problems of single individuals, not families.

This study addresses the current conditions faced by families found on a continuum extending from precarious housing stability to the brink of homelessness. The study turned first to the best experts; the families themselves, and secondly to public and private social service agencies and providers; community advocacy groups and public officials; planners; researchers and information system managers.

The Steering Committee offers two cautions as the findings and recommendations are considered: the study is not solely about shelters although shelters are an essential part of services needed by families; and, secondly, it uniquely weaves together a picture of the complex challenges faced by our families in the perilous, multi-textured context where they struggle largely unseen by the mainstream community.

In recent testimony before the United States House of Representatives Financial Services Committee, Barbara Poppe, Executive Director of the Interagency Council on Homelessness, testified that annually one million school children experience homelessness in the United States. She advised that there are solutions to ameliorate this to the national tragedy

- Affordable housing is the cornerstone of any effort to reduce and ultimately end homelessness.
- Next to more affordable housing, prevention is also critical. Housing stability over the long term requires the right types of supports provided in a highly coordinated way. These include good health care, education, transportation, childcare, and a job that pays enough to meet household needs

While this testimony was presented when this study was nearly complete, the study findings document Ms. Poppe's testimony, and make clear recommendations for increasing our affordable housing stock and for coordination of essential prevention services.

On behalf of the Greater Cincinnati Homeless Coalition, the Steering Committee commends this study to the community for thoughtful consideration followed by implementation of the recommendations as a matter of urgency with a goal of eliminating the risks of homelessness for families and their children.

Alice Skirtz, PhD/LISW-S
Chair, Steering Committee

February 16, 2012

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Mary Burke Rivers, MSW

Margaret A. Fox

The Reverend Susan Lehman

Amy Silver, LSW

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EXECUTIVE SUMMARY

This study documents that during the period of 2005-2010/11, the family experience from housing stability to the brink of homelessness is a perilous reality for an increasing number of families in the region. The number of children identified as experiencing homelessness in Cincinnati Public Schools abruptly rose by 42%, specifically the number of children identified as “doubled-up” rose by 192%. This led to more than 9% of the average daily enrollment being defined as experiencing homelessness in the 2009/2010 school year. The number of unemployed workers within the federally defined “civil labor force” increased by 78% between 2005 and 2010. In the same span of time 26% more families in Hamilton County began receiving the life saving essential Ohio Works First/ Temporary Assistance for Needy Families cash assistance. In 2010 24.7% of respondents ages 18 to 64 in Hamilton County Suburbs said they were currently without health insurance or went without health insurance in the past year, compared to 15.7% in 2005, an increase of 9% or 1.6 times more individuals. In the City of Cincinnati in 2005 19.6% of respondents ages 18 to 64 said they were currently without health insurance or went without health insurance in the past year. In 2010, 32.5% of respondents said the same, an increase of 12.9% or 1.7 times more individuals. The number of households receiving Nutrition Benefits or Food Stamps increased by 98%. The number of people waiting for Public Housing grew by 126% and in 2011 5,000 more households applied for a Housing Choice Voucher than requested an application in 2007. At the same time foreclosure filings increased by 29%, 2005 compared to 2010. In the draft of the City of Cincinnati’s Comprehensive Plan it is documented that between 2000 and 2010, approximately 6,600 housing units for the “city’s lowest income renters” were lost.

We held focus groups spread throughout Hamilton County, in a variety of settings with dozens of families. Some had experienced homeless, were currently experiencing homelessness or were very much on the edge of homelessness. Families told us there seems to be no straight path to prevent or exit homelessness. There is a significant negative stigma associated with saying your family is experiencing homelessness, leading to anxiety about asking for assistance. Seeking assistance often becomes a painful, long-lasting experience. Parents described calling emergency assistance program after program, only to be turned away due to lack of funds or eligibility. When assistance is located, it usually is not enough to fully stabilize their family. Families explained that preventative and restorative services from Hamilton County Jobs and Family Services as well as Cincinnati/Hamilton County Community Action Agency are difficult and often de-humanizing to access because of recent major funding cuts leading to significant staffing losses. Parents said that finding sustainable work that provides enough to live on is very difficult and often seems impossible and the most common of sickness can be debilitating due to lack of healthcare, often leading to days off work and eventually unemployment. Working to stay out of homelessness becomes a constant, never-ending uphill battle.

The area-wide scarcity of affordable, unsubsidized market rate housing adds tremendous economic and emotional stress to families who are already surviving on low, very low or no income. It is a fact that there is not an affordable housing unit nor a job with a livable wage available to every family in Hamilton County. Both of these necessities of life as well as accessible health care are out of reach for many families with children in Hamilton County. The findings of this study herald an impending uptick in shelter requests if attention is not directed to prevention (assistance and services) as a matter of urgency, increased opportunity for livable employment and accessible healthcare, and a warning that policies and resources must be directed to increasing affordable, rental housing for families who are “priced out” of market rate housing, surviving with chronic low incomes and unemployment. We do not give an estimate of the number of families experiencing homelessness in Hamilton County; families that are doubled up and bouncing, sleeping in unfit places and attempting to not become even more vulnerable. We know that any estimate we would offer

would be too low, because most families experiencing homelessness go uncounted and untracked by traditional systems. What we can say is that since 2005, more and more families have entered a cycle of suffering in which thinking about tomorrow is difficult because getting through today is too hard. As a community, we must come together to end this cycle of suffering. We must slow its crushing blows with more prevention assistance and end it all-together with affordable housing, living wage jobs and access to healthcare.

It will take all of us,



Josh Spring LSW
Executive Director
Greater Cincinnati Homeless Coalition



INTRODUCTION

The Greater Cincinnati Homeless Coalition launched this study in early spring 2011 in response to reports from its members, emergency assistance service providers, and families experiencing poverty alarmed at increasing difficulties for families to sustain housing and prevent homelessness. The City's implementation of the Homeless to Homes Ordinance was proceeding but addressed the needs of homeless single persons only, not families. The family shelters of the Cincinnati/Hamilton County Family Shelter Partnership were providing excellent shelter with services for families using a precedent-setting model coordinating individualized services that include not only overnight shelter for families but also essential casework services for restoration and retention of housing post-shelter. Additionally, the availability of Homeless Prevention/Rapid Re-housing funds as a result of the American Recovery and Reinvestment Act (ARRA) enabled the Cincinnati/Hamilton County Continuum of Care (now Strategies to End Homelessness, Inc.) to assist both families and single adults with homeless prevention services, helping them to remain housed rather than forced to seek shelter. However, Coalition members and service providers reported increased requests from families with low incomes at the brink of homelessness, needing help to sustain the costs of housing, food, utilities, child care, and health care. As one family said "Just can't pay for everything every month - so what do I let go, the rent or heat or food?"

"Just can't pay for everything every month - so what do I let go the rent or heat or food?"



METHODOLOGY

The Greater Cincinnati Homeless Coalition organized this community-based study to determine the extent of the problems families were experiencing regarding housing, income, food, and essentials of housing stability - what precipitants push families to the brink of homelessness? The term of the study is five years 2005 - 2011. The methodology developed for this study includes both qualitative and quantitative data obtained from the following sources:

- For the purpose of this study a “family” was defined as a household with two generations including an individual or individuals over the age of 18 and an individual or individuals under the age of 18.
- Family focus groups were conducted by an experienced market researcher. These groups were held with dozens of families in geographically and demographically diverse neighborhoods throughout Hamilton County. Some of these families had experienced homelessness and were housed at the time of the focus groups, some were currently experiencing homelessness and others were on the edge of homelessness.
- Key Informant Interviews conducted by an experienced market researcher. Those interviewed included experts in the fields of: real estate, shelter, stabilizing services, emergency assistance, subsidized housing, law, fair housing, education and homelessness
- Individual family surveys administered by social work graduate students from University of Cincinnati School of Social Work at four area-serving facilities
- Collation of data-sets documenting family utilization of statutory programs of income maintenance including Temporary Assistance for Needy Families (TANF); Supplemental Nutrition Assistance Program (SNAP or Food Stamps); Housing Assistance (Public Housing and Housing Choice Vouchers); Medicaid; Child Care Vouchers; employment/unemployment metrics, and unemployment compensation.
- Reports on utilization of shelter and homeless prevention services by families
- Services for school children experiencing homelessness provided by Project Connect of the Cincinnati Public Schools including services provided for families who use the family shelters as well as those “doubled up” or “couch surfing”
- Subsidized housing provided by CMHA in both Public Housing (PHA) and Housing Choice Vouchers (HCV, formerly “section 8”); the waiting lists for PHA and HCV programs; Department of Housing and Urban Development (HUD) established Fair Market Rents for Hamilton County metropolitan area; housing costs as burden of need for families, especially for those at or below Federally established poverty guidelines. Planning information regarding shortage of affordable, especially rental, housing in Cincinnati.
- Health care costs as priority in family budgets; impact of health and health care costs for low income households.

This report includes both findings in the above-named areas and recommendations emanating from the findings and research data.

WHAT FAMILIES SAY

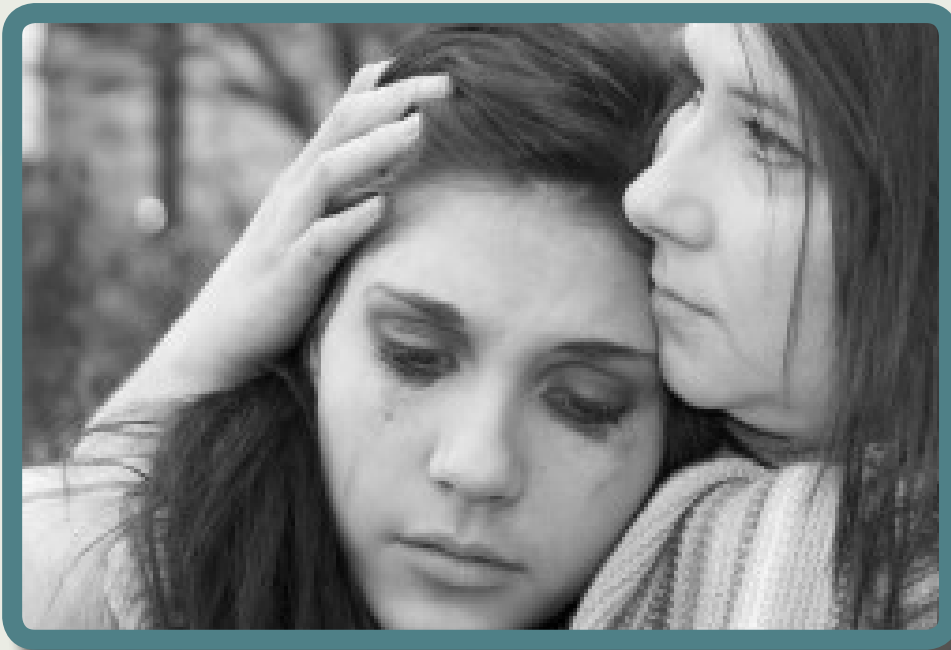
“...accessing health care is difficult and time consuming...”

Throughout the research period of the study, focus groups were held with families positioned at various points along a continuum of housing stability to homelessness, in various geographical locations and at various sorts of organizations/agencies. Approximately fifty different families took part in these discussions at shelter, faith-settings, neighborhood community centers, housing organizations, etc. Some of these families were currently experiencing homelessness, both in the way of shelter as well as being doubled-up. Others had never experienced homelessness but were very much so on the edge of homelessness. Still others had previously experienced homelessness and now were housed.

Jane Linke the Qualitative Research Consultant from Ipsos Understanding Unlimited who facilitated most of these focus groups, opened her list of findings by writing, “Everyone’s story is personal and different but all are very painful to think of and to share. There were many tears as they related stories, times where they have to steel themselves to talk more.”

These discussions showed that for many families, making ends meet is an all-consuming and often impossible task. Housing, utilities and healthcare simply are not affordable for many families. Those who took part expressed that finding sustainable employment was a very difficult task that could go on for long periods of time without positive resolution. Commonality was found in the fact that families either had or were trying everything legally possible to avoid homelessness or exit homelessness; applying for jobs, seeking assistance from family and friends and when needed seeking outside assistance including governmental assistance. It was made clear that seeking outside assistance was not only an undesired process but one they tried to avoid.

Families also expressed dealing with “...an extremely high level of illness and disability...” according to our researcher. She says that “Most do have medical cards at least for the children, but accessing health care is difficult and time consuming.” Ms. Linke goes on to explain that if the parent or parents are fortunate enough to be employed, accessing health care for themselves and their family, “...cuts into work time, making them less employable. Consequently there is much job-hopping with long periods of unemployment.”



Eventually when a family is faces the loss of their home, the focus groups showed the following according to Ms. Linke’s final report:

The first line of request is generally to family members with little in the way of resources themselves and who are often not financially or emotionally equipped to deal with the addition to their own living situation. Family members may themselves be in subsidized housing with limitations on the numbers allowed to live there, so jeopardizing their own living situation. It is common to bounce from family member to family member with children in tow, causing huge stresses between family members and within the smaller nuclear family.

It is also clear from the Family Focus Groups that families tend to not know of any straight path out of family homelessness or clear prevention strategies:

There is little consensus or knowledge of where to turn for help, including low awareness of the United Way helpline. Information on where to go, where to turn is painstakingly gathered from one resource at a time and then shared by others in their networks (family, others who are in the same situation). The information is sometimes flawed and often very limited in scope... It is very difficult to have a big picture plan to fix the problem- help and resources that are eventually accessed are day-to-day (although very much welcomed)- help with food, a bus card, etc. Finding and accessing help becomes a full time job which is overwhelming which further impacts the difficulty of getting out of the situation.

Families expressed, "... a stronger emotional connection to the smaller, often neighborhood-oriented agencies..." Much anger was directed at Jobs and Family Services (DJFS) and Duke Energy, "...who are viewed as large, bureaucratic, cold, unfeeling corporations who don't have these people's best interests in mind. There isn't a relationship with any person there." Families explained that the lack of human contact at Jobs and Family Services leads to much needed assistance being cut with no notice or explanation, sometimes taking "months" to get the re-instated. "There is no feeling of being an individual or that DJFS cares about anyone's situation."

Each family wanted to get back on their feet as soon as they could and did not want to become further entrenched in the system. However, as families exhaust their friend and family resources and doubling-up no longer is an option, shelter is needed. Yet shelter has limited capacity dictated by resources.

What Key Informants Said

Jane Linke also completed interviews with "key stakeholders" in Hamilton County. These interviews were completed with people from: the Real Estate Investors Association, Talbert House, Freestore Foodbank, Housing and Urban Development, Legal Aid, Family Shelter Partnership, Interfaith Hospitality Network, Project Connect and Housing Opportunities Made Equal.

Ms. Linke noted the following from these interviews:

- "All interviewed see more need in the community as [families have] borne the worst of the economic downturn, and they worry as funding becomes more and more difficult to obtain. Supply and demand are out of whack – there is so much more need for clean, safe, subsidized housing than the market has to offer."

- Landlords would like to see Tenants empowered with "ways to forestall evictions which are not in either the Tenant's or the landlord's best interests... While it is noted that these types of classes exist, they are not widely known..."

- "All would like to see this issue brought to light – there is a very strong feeling that most of the community is not aware of the size and scope of this problem."

- "The word 'homeless' carries a strong stigma – lessening this stigma might help [families] seek and obtain help earlier in the process."

SURVEYS OF PARENTS REPRESENTING FAMILIES

During the study the Steering Committee worked with the University of Cincinnati School of Social Work, including Professor Jeanette Taylor and Masters of Social Work Students Sara Humphries, Ramesh Reddy and Gregory Stewart, as well as with the Resources and Data Committee. Those involved planned for the implementation of a survey that would answer more questions created by the focus groups.

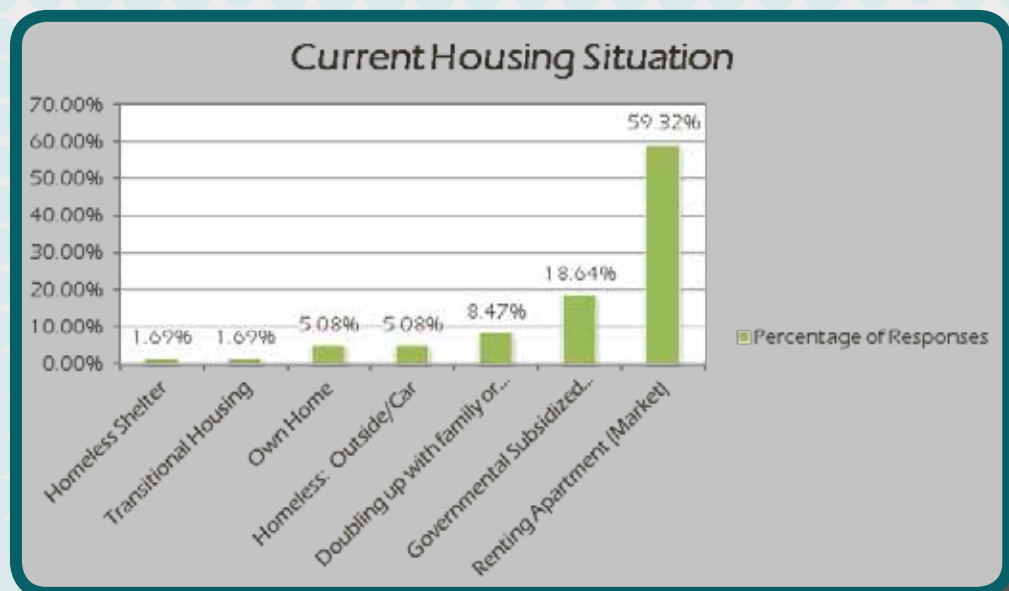


Ramesh Reddy and Gregory Stewart designed and interpreted the survey with the supervision of Professor Jeanette Taylor. Interns from both the Greater Cincinnati Homeless Coalition and Over-the-Rhine Community Housing collected the answers. The survey was implemented at locations that either tend to serve the whole community or a large portion of it. These sites include the Freestore Foodbank and Cincinnati-Hamilton County Community Action Agency. Staff at Santa Maria Community Services and the Urban League of Greater Cincinnati also instituted the survey.

In the end 60 adult individuals, representing a family with both adults and children completed the survey. The resulting information helps to shed more light on what family representatives in the focus groups explained. Here are results to some of the questions asked:

Current Housing Situation:

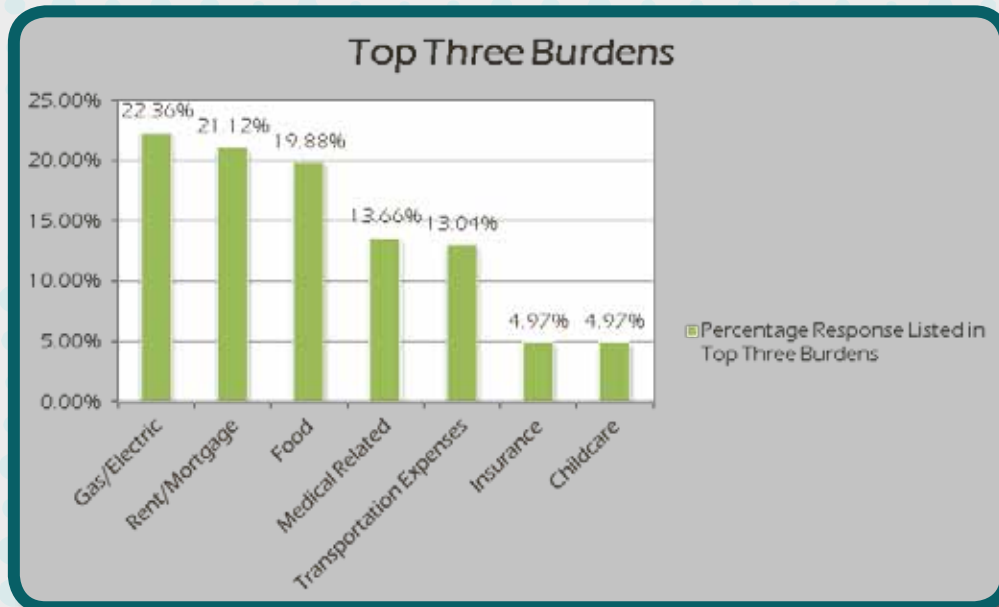
Of the 59 responses to this question, 35 people indicated that they rented a market apartment, this is 59.32% of the responses. Eleven people stated that they lived in a housing unit with some sort of governmental subsidy, or 18.64%. Five said their family was doubled up with friends or family, this was 8.48% of the responses. Three, or 5.08% said they own their home. Another three, or 5.08% indicated that their family was homeless in a car or outside. One, or 1.69% said their family was in a homeless shelter and one other person said their family lived in transitional housing.



Top Three Financial Burdens

There were a total of 161 responses to this question because respondents were asked to select three responses. Of the 161 response, the different financial burdens were listed as one of three top financial burdens at the following rate:

Gas/Electric: 22.36%
Rent/Mortgage: 21.12%
Food: 19.88%
Medical Related: 13.66%
Transportation Expenses: 13.04%
Insurance: 4.97%
Childcare: 4.97%

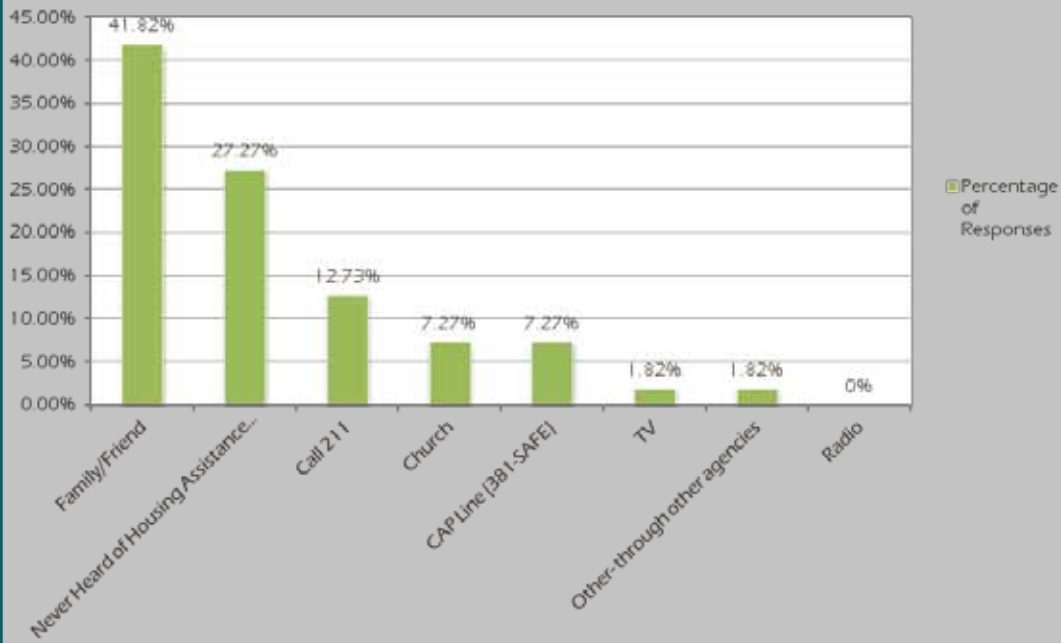


How did you learn about housing assistance services?:

Respondents were asked to check all responses that applied. In total there were 55 responses to this question. Of the 55 response, the different the answers given occurred at the following rates:

Family/Friend: 41.82%
Never Heard of Housing Assistance Services: 27.27%
Call 211: 12.73%
Church: 7.27%
CAP Line (381-SAFE): 7.27%
TV: 1.82%
Radio: 0%
Other- through other agencies: 1.82%

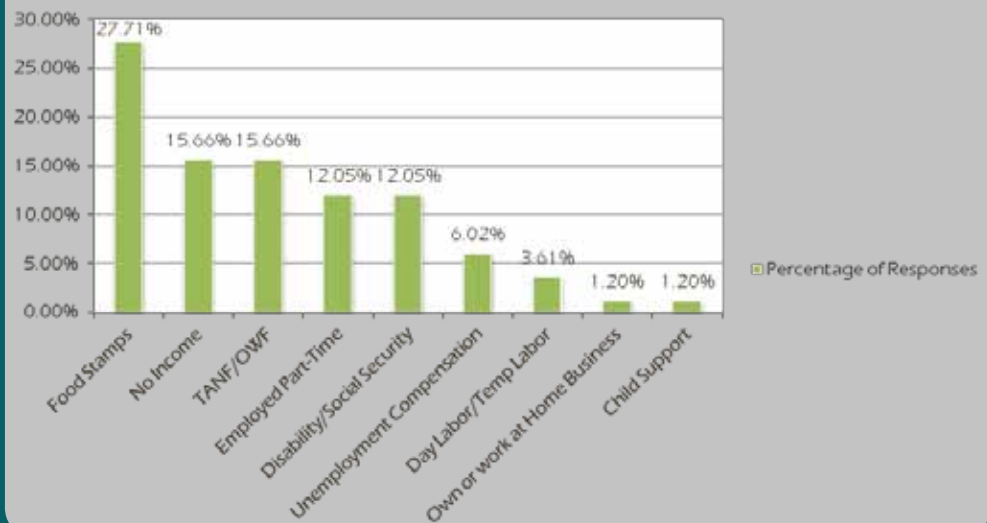
How did you learn about housing assistance services?



Which of the following describes your current income status?

With this questions, respondents were asked to check all answers that applied to their families' situation. There were 83 responses in total. The following responses occurred at the following rates:

Which of the following describes your current income status?



- Food Stamps: 27.71%
- No Income: 15.66%
- TANF/OWF: 15.66%
- Employed Part-Time: 12.05%
- Disability/Social Security: 12.05%
- Unemployment Compensation: 6.02%
- Day Labor/Temp Labor: 3.61%
- Own or work at Home Business: 1.20%
- Child Support: 1.20%

* Note: TANF/OWF stands for Temporary Aide to Needy Families/Ohio Works First. This is a federal program mean to temporarily assist eligible families financially.

Does your family have health care?

Of the 60 respondents, 26.67% said their family has no health-care at all. 68.33% said the children have health-care and 53.33% said the adults had health-care.

How do you have the healthcare?

Of the 40 answers to this question, 62.5% said someone in their family receives health-care through Medicaid. 30% said someone in their family receives health-care through Medicare. Five percent said through their employer and 2.5% listed "other" as their source. It should be noted that in most cases Medicaid is available to children or adults that are disabled and Medicare is primarily available to older adults.

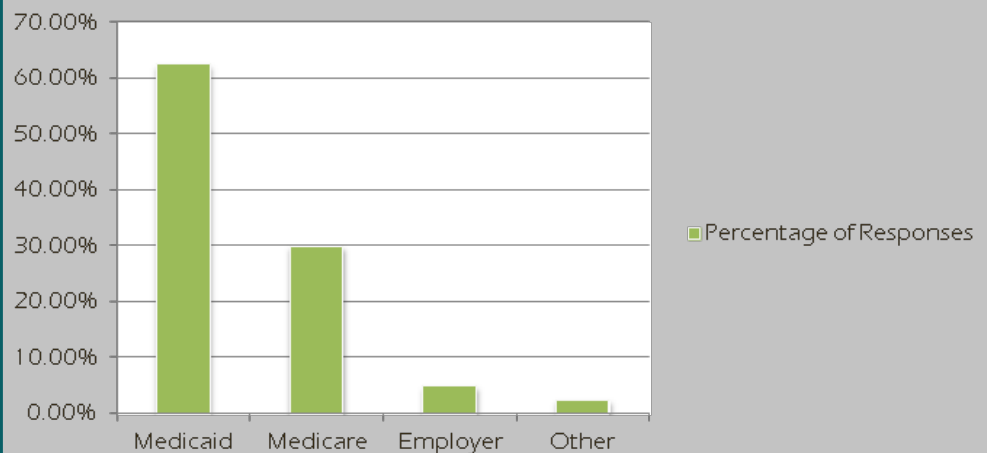
It should be noted that in the question regarding income 18.07% of responses indicated some form of employment or regular work (excluding day labor/temp labor), yet only 5% of responses indicated receiving health-care through an employer.

What would be most helpful to you to improve your long-term housing situation?

This was an open ended question asked of respondents. In total there were 36 responses given. The responses fell into the following categories:

- Employment Related (become employed, higher wage, etc.): 47.22%
- Financial Assistance: 11.11%
- Rent Assistance: 11.11%
- Utility Assistance: 11.11%
- Education: 5.56%

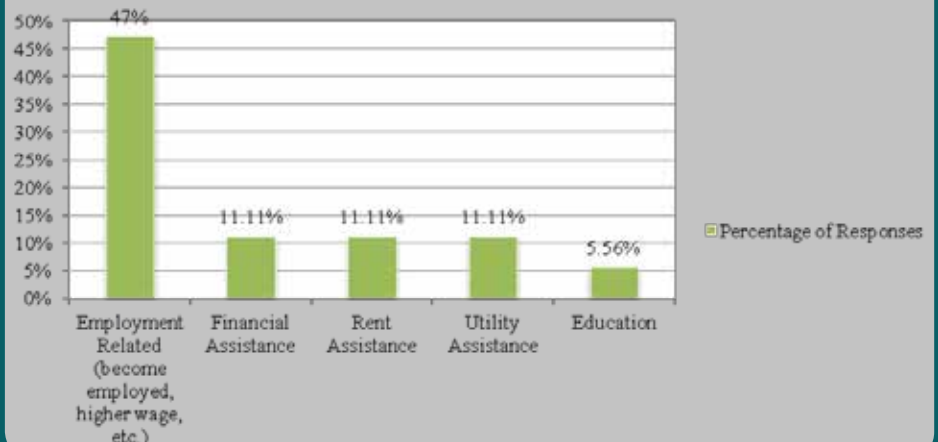
If someone in your family has healthcare, how?



CONNECTIONS

The responses to the survey re-iterate what families in the focus groups explained. Sustainable employment, especially employment with health-care is very difficult to obtain. In the open responses, many people completing the survey indicated working hard to find employment. Housing and utility cost create a heavy burden that many families cannot currently take and services tend to either be heard of through word of mouth from friends or family or not heard of at all as a high number of families attempt to get by on no or low-income.

What would be most helpful to you to improve your long-term housing situation?



EMPLOYMENT & UNEMPLOYMENT

The extreme difficulty expressed by families in attempting to find sustainable employment is reflected below in unemployment information for Hamilton County for the following years: 2005, 2006, 2007, 2008, 2009 and 2010. The unemployment rates (as percentage of Civilian Labor Force) are:

It is important to notice that 2005 to 2008 there was a reported decrease in unemployment with the

“...Between 2005 and 2010 the number of unemployed workers within the Civilian Labor Force grew by 78.38%...”

Hamilton County Unemployment Rate:

2005: 5.4% (22,722 people)

2006: 5% (21,097 people)

2007: 5% (21,801 people)

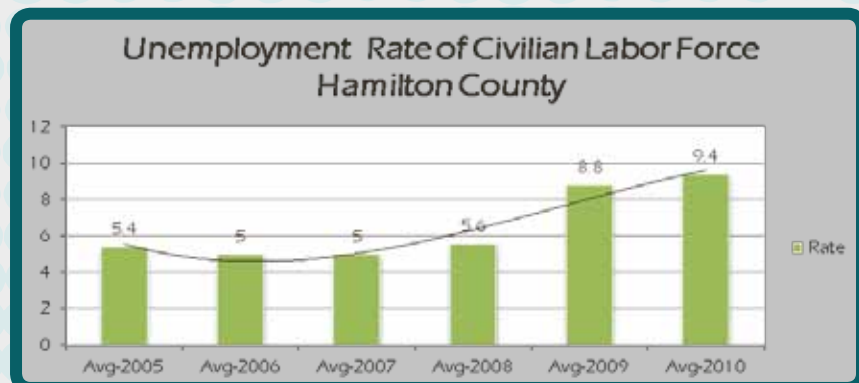
2008: 5.6% (24,615 people)

2009: 8.8% (38,055 people)

2010: 9.4% (40,531 people)

exception of a slight increase in the number of people experiencing unemployment in 2007. Following 2008, however there was a sharp and alarming increase through 2009 that continued into 2010. This trend of slight decrease moving into sharp and then steady increase should be noted. This is a common trend among various data-sets seen later in this section on income related needs of families and in other sections. From 2005 to 2010 the unemployment rate of the “Civilian Labor Force” in Hamilton County increased from 5.4 to 9.4, with the bulk of the increase happening between 2008 and 2009. Between 2005 and 2010 the number of unemployed workers within the “Civilian Labor Force” grew by 78.38%. Again, the bulk of this very significant increase occurred between the start of 2008 and end of 2010. It will become clear through the rest of this study that this very large increase in unemployment has played a major role in both expanding and creating hardship experienced by families in Hamilton County. (See page 15 for visual explanations.)

It must be noted that all data regarding unemployment only includes people who: “... were not employed during the reference week, but who were actively seeking work, waiting to be called back to a job from which laid off, or waiting to report within 30 days to a new payroll job.” It does not include people who went untracked or were discouraged or unable to search for work in the 30 days prior to the count. Below are several boxes and bar-graphs displaying these recent unemployment trends, directing attention to what is termed the “common curve” in the rest of the report. (All statistics, definitions, etc in the previous paragraph are from the Ohio Department of Jobs and Family Services and can be accessed at their “Ohio Labor Market Information”.) For more understanding of the “Civilian Labor Force” and how these numbers are calculated, refer to the end of this portion about Unemployment



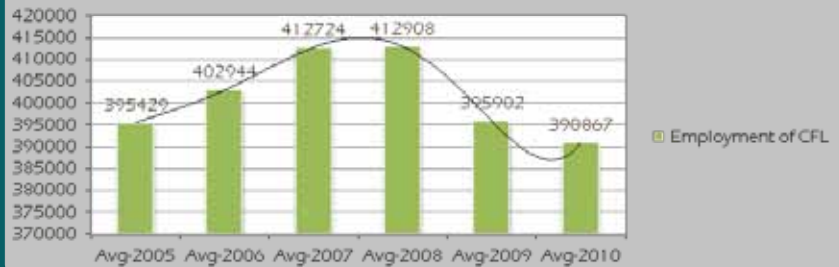
Employment of Civilian Labor Force in Hamilton County:

2005: 395,429
 2006: 402,944 (1.90% increase)
 2007: 412,724 (2.43% increase)
 2008: 412,908 (0.045% increase)
 2009: 395,902 (4.12% decrease)
 2010: 390,867 (1.27% decrease)
 (1.15% total decrease 2005 compared to 2010)

Civilian Labor Force Population in Hamilton County:

2005: 418,151
 2006: 424,041 (1.41% increase)
 2007: 434,525 (2.47% increase)
 2008: 437,523 (0.69% increase)
 2009: 433,957 (0.82% decrease)
 2010: 431,398 (0.59% decrease)

Employment of Civilian Labor Force Hamilton County

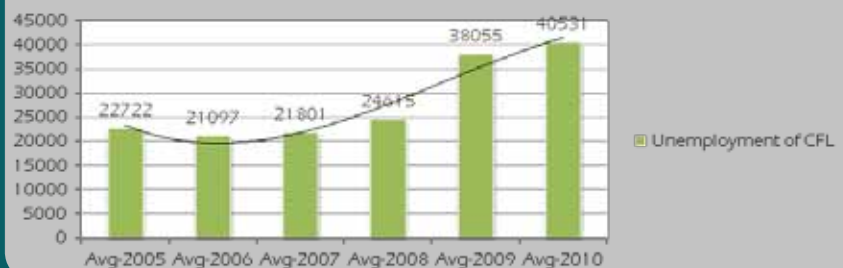


Unemployment of Civilian Labor Force in Hamilton County:

2005: 22,722
 2006: 21,097 (7.15% decrease)
 2007: 21,801 (3.34% increase)
 2008: 24,615 (12.91% increase)
 2009: 38,055 (54.6% increase)
 2010: 40,531 (6.51% increase)
 (78.38% total increase 2005 compared to 2010)

(All statistics found within tables and charts in this section accessed from the Department of Labor, Bureau of Labor Statistics, Local Area Unemployment Statistics Database found at <http://www.bls.gov/lau/>)

Unemployment of Civilian Labor Force Hamilton County



UNEMPLOYMENT DEFINED

According to the United States Department of Labor, Bureau of Labor Statistics:

Unemployment consists of all persons who had no employment during the reference week, were available for work, except for temporary illness, and had made specific efforts to find employment some time during the 4-week period ending with the reference week. Persons who were waiting to be recalled to a job from which they had been laid off need not have been looking for work to be classified as unemployed.

The civilian labor force consists of all persons classified as employed or unemployed as described above.

Discouraged workers are a subset of persons marginally attached to the labor force. The marginally attached are those persons not in the labor force who want and are available for work, and who have looked for a job sometime in the prior 12 months, but were not counted as unemployed because they had not searched for work in the 4 weeks preceding the survey. Among the marginally attached, discouraged workers were not currently looking for work specifically because they believed no jobs were available for them or there were none for which they would qualify.

Therefore unemployment numbers and rates do not account for people that had not searched for work in the four weeks previous to the count, including people who had looked otherwise in the previous twelve months and those that felt their efforts had gone in vain in the past and had according to the government, stopped looking. (<http://www.bls.gov/lau/rdsncp16.htm>)

In addition unemployment statistics are drawn from a random sample of workers through surveying. For more information visit "How the Government Measures Unemployment" at: http://www.bls.gov/cps/cps_htgm.htm.

SEEKING FINANCIAL ASSISTANCE TO GET BY

Families reported a desire to not seek outside help and to try to get back on their feet on their own. However, when income from employment cannot make ends meet, and friends and family are unable to help enough to make ends meet, families have to turn to federal assistance to try to get by. Families explained that this often is a very difficult and degrading experience. Following significant funding cuts and subsequent staff cuts, talking to a real person at Hamilton County Jobs and Family Services is difficult. Families expressed feeling embarrassed about asking for help, and then feeling disrespected and like nothing more than a number after asking. Families also stated that because of the lack of human contact, eventually received assistance is often cut off with no warning or explanation as to why and how to fix it. As unemployment increased, so did families seeking assistance.

Food and Nutrition Benefits

Often the first form of governmental assistance sought by families, Food and Nutrition Benefits constitutes primarily Supplemental Nutrition Assistance Plan (SNAP), commonly called Food Stamps, its earlier title. Because of the nature of Food and Nutrition Benefits, it is not possible to only reflect the number of families receiving families. Some families that may not qualify for any other assistance, may qualify for Food Stamps. Below is the average number of persons receiving Food and Nutrition Benefits in Hamilton County:

Average number of persons receiving Food and Nutrition Benefits in Hamilton County

2005: 69,224 people

2006: 72,376 people (4.55% increase)

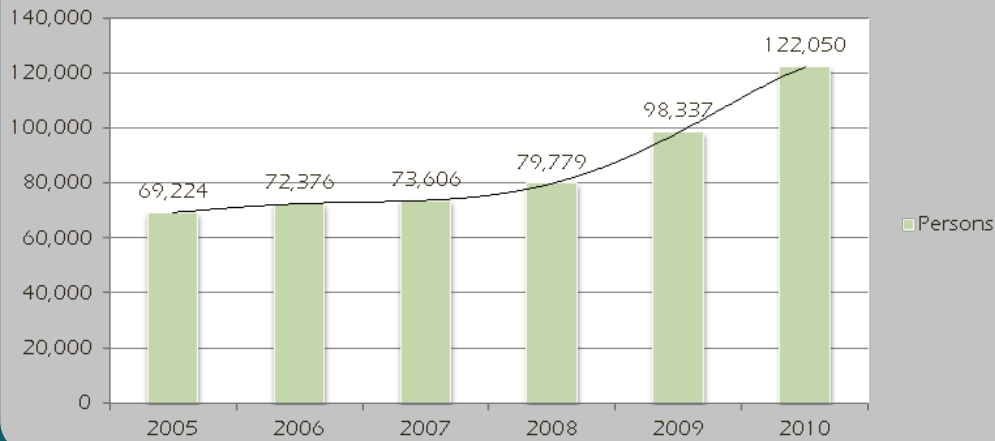
2007: 73,606 people (1.70% increase)

2008: 79,779 people (8.39% increase)

2009: 98,337 people (23.26% increase)

2010: 122,050 people (24.11% increase) (76.31% total increase 2005 compared to 2010)

Hamilton County- Food and Nutrition Benefits Calendar Year 2005 to Calendar Year 2010- Average Number of Persons



It can be seen that between the start of 2005 and the end of 2010 there was a 76.31% increase in the number of individuals receiving assistance from Food and Nutrition Benefits in Hamilton County. This rise in need mirrors the increased unemployment and the depletion of affordable housing shown later in the study.

Below is the average number of “Assistance Groups,” (a household may be one person or more), in Hamilton County receiving Food and Nutrition Benefits from the start of 2005 thru the end of 2010. Though in the case

Average number of “assistance groups” receiving Food and Nutrition Benefits in Hamilton County

- 2005: 29,871 assistance groups
- 2006: 32,471 assistance groups (8.70% increase)
- 2007: 33,214 assistance groups (2.29% increase)
- 2008: 36,126 assistance groups (8.77% increase)
- 2009: 45,889 assistance groups (27.02% increase)
- 2010: 59,212 assistance groups (29.03% increase)
(98.23% total increase 2005 compared to 2010)

of Food and Nutrition Benefits this does include “Assistance Groups” with only adults and not just households with both adults and children, this break down by groups does give a better perspective as to what families have gone through. While the number of individuals receiving Food and Nutrition Benefits has risen by 76.31%, the number of “Assistance Groups” receiving Food and Nutrition Benefits has risen by 98.23%.

Hamilton County- Food and Nutrition Benefits Calendar Year 2005 to Calendar Year 2010- Average Number of Assistance Groups



Childcare Assistance

Childcare assistance is provided by counties in Ohio for economically eligible working families with household income at or below 125% of the Federal Poverty Level for their household size, if during the program the family's income exceeds 200% of the FPL, they are no longer eligible. The purpose for the childcare must be to allow the care-taker the ability to be "working or be in an approved work activity".. In essence one would not make enough through employment to pay all expenses including childcare in order to maintain employment, if not for childcare assistance. See http://www.hcjfs.hamilton-co.org/Buttons/Clients_Customers/Child_Care/PDF/HCJFS7969_IncomeGuidelines.pdf for more information.



The following is a list of the total number of children served through these programs in Hamilton County from 2005 through the end of 2010:

Children served through childcare assistance to families in Hamilton County:

2005: 11,457 children

2006: 13,486 children (17.71% increase)

2007: 13,504 children (0.13% increase)

2008: 14,389 children (6.55% increase)

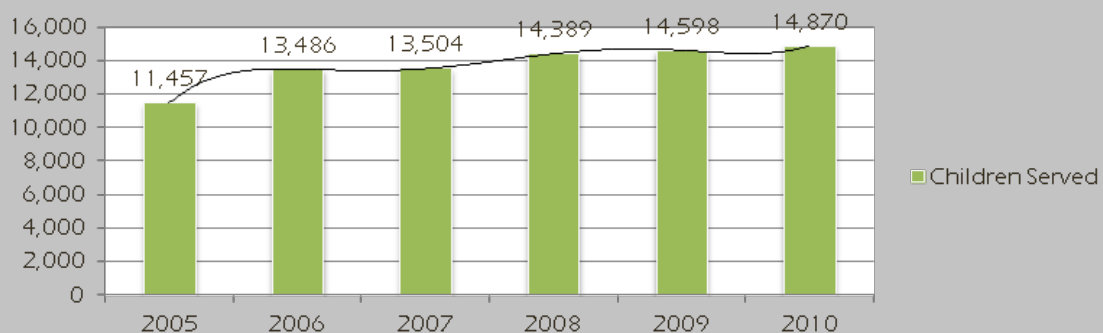
2009: 14,598 children (1.45% increase)

2010: 14,870 children (1.86% increase) (29.79% total increase 2005 compared to 2010)

It must be noted that Child Care Assistance as a whole has a cap. There are only so many slots available for children and therefore the full extent of

the problem cannot be reflected in the number of children served. However, that none-the-less, a 29.79% increase can be seen (3,413 more children). This is valuable not only for the consideration of what the real

Children Served Through Child Care Assistance Hamilton County



need would show if there were no cap, but also to notice that parents have focused on their employment, and in order to obtain or maintain employment have had to seek assistance. Without such assistance, a scenario many families are in, the cost of childcare makes it difficult to maintain employment.

Ohio Works First (OWF)/ Temporary Assistance to Needy Families(TANF):

Ohio Works First (OWF) is the Ohio name for the Federal Family Assistance service Temporary Assistance to Needy Families (TANF). Once called Aid for Families with Dependent Children (AFDC) this means tested program provides financial assistance to eligible families with children, and since Welfare Reform has work requirements for adult family members. Parents must be working or involved in an approved work activity for at least thirty hours per week. This assistance can only be received for up to thirty-six total months with limited extensions granted for very specific reasons. For more information see: http://www.hcjfs.hamilton-co.org/Buttons/Clients_Customers/OWF/PDF/HCJFS7924_CashAssistance.pdf

The following are the average number of families (assistance groups) receiving this assistance by year in Hamilton County:

Hamilton County Families Receiving Ohio Works First Assistance

2005: 8,220;

2006: 7,451 (9.36% decrease)

2007: 7,357 (1.26% decrease)

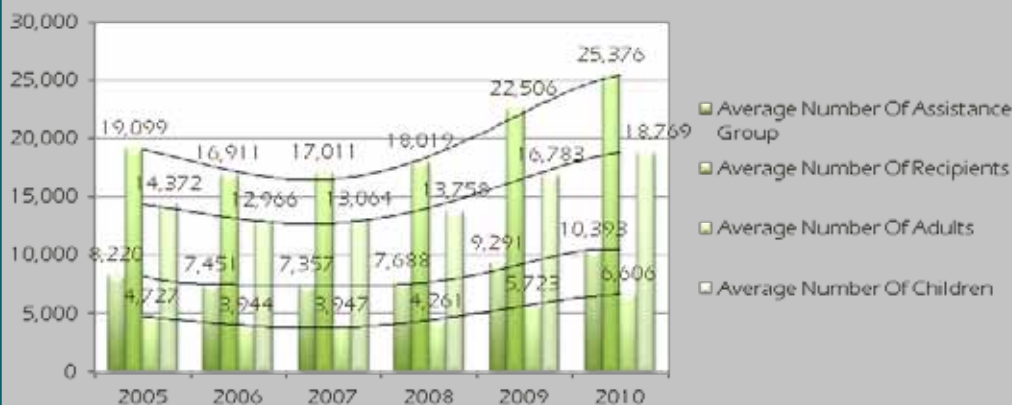
2008: 7,688 (4.5% increase)

2009: 9,291 (20.85% increase)

2010: 10,393 (11.86% increase) (26.44% total increase 2010 compared to 2005)

The total increase from 2005 as compared to 2010 was 26.44%, comparing the same data for the entire state of Ohio, 2005 compared to 2010 there was an increase of 16.4% in the number of families receiving OWF. The 26.43% increase in Hamilton County represented 2,173 more families, 6,277 more individual family members, 1,879 more adults (as members of families) and 4,397 more children receiving this assistance to try to get by. In this data, like the others you will notice the similar “common serve” as seen in the unemployment rate and other data.

Hamilton County OWF Combined (excluding OWF Refugee) Calendar Year 2005 thru end of Calendar Year 2010- People



(Statistics regarding Food and Nutrition Benefits, Childcare assistance and Ohio Works were extracted from the Ohio Department of Jobs and Family Services Calendar Year reports for 2005, 2006, 2007, 2008, 2009, and 2010. Links to these can be accessed at: <http://jfs.ohio.gov/pams/index.stm>)

DIFFICULT TO FIND AND SUSTAIN HOUSING:

Public Housing, Housing Assistance, and Housing Burden of Need in Family Budgets

Each year the Department of Housing and Urban Development (HUD) determines a given area's "Fair Market Rent" (FMR). In 2012 the FMR for Hamilton County is as follows:

As of January 1, 2012 Ohio's Minimum Wage increased to \$7.70 an hour. Therefore, if one were to work a full-time job at minimum wage, she or he would gross \$16,016 in a year (40 hours/week x 52 weeks x \$7.70).

2012 Fair Market Rent- Hamilton County (monthly):

Efficiency: \$473

One Bedroom: \$560

Two Bedrooms: \$725

Three Bedrooms: \$971

Four Bedrooms: \$1,008

The federal definition of housing affordability is that a household should pay no more than 30% of its collective income in housing cost. Therefore, this person should pay no more than \$4,804.80 annually in housing or \$400.40 monthly. It can be easily seen that full-time minimum wage employment does not even allow for one to afford an average efficiency. Families, however, require more space than efficiency and often may have one adult in the household. With this simple exercise it can be seen that many families simply cannot afford housing at current rates.

For 2008 the FMR was increased by 8.68% percent from the previous rate; a jump from \$436 a month for an efficiency to \$473 a month or \$444 more a year. This spike in FMR, potentially leading to increases in local housing cost for families, came just before the major spikes in unemployment, families seeking governmental assistance to make ends meet and instances of children being doubled-up homeless as determined by Project Connect. Housing affordability or the lack thereof is the bedrock of either family stability or family instability.

Public Housing

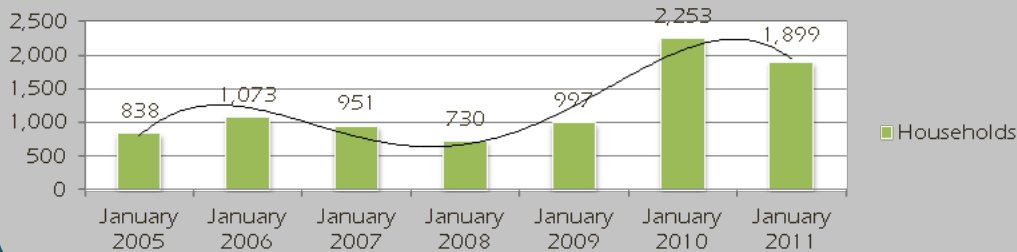
The Hamilton County landlord with the largest housing inventory is the Cincinnati Metropolitan Housing Authority (CMHA) providing housing in Public Housing units, subsidizing housing projects, and issuing Housing Choice Vouchers providing rent to landlords for eligible families. Subsidized housing ensures that income eligible households pay no more than 30% of their monthly household income in housing.

In this chart is the number of households, which includes families with children, but is not limited to families with children, that were waiting for Public Housing. This is a rolling waiting list, meaning households are removed from the list when they either receive housing or are offered housing and no longer need it. This data compares the number of households on the list each January within the time span this study focuses on. The number of households waiting for Public Housing in Hamilton County follows the same "common curve" apparent in the other data.

Households on CMHA Public Housing Waiting List

January 2005 - 838
 January 2006 - 1,073 (28.04% increase)
 January 2007 - 951 (11.37% decrease)
 January 2008 - 730 (23.24% decrease)
 January 2009 - 997 (36.58% increase)
 January 2010 - 2,253 (125.98% increase)
 January 2011 - 1,899 (15.714% decrease)
 January 2012 - 1,802 (5.12% decrease)
 (115.04% total increase January 2005 compared to January 2012)

Cincinnati Metropolitan Housing Authority Public Housing Waiting List



CMHA staff have explained that this increase in those waiting is indicative of need. In fact, during the years that the Public Housing waiting list has been increasing, less community out-

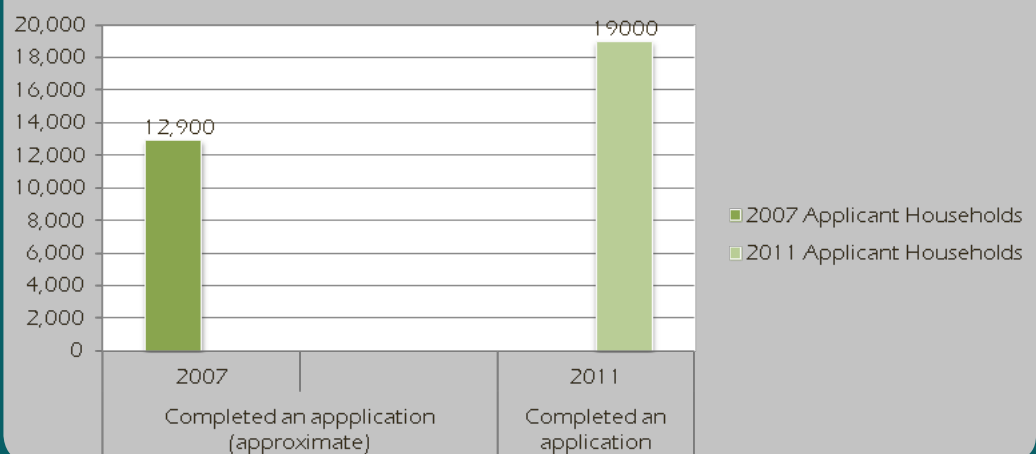
reach was done by CMHA because they simply did not have enough staff to handle the numbers applying, yet the numbers continued to drastically rise. January 2011 and January 2012 showed a slight decrease versus January 2010, regardless there were 115.04% more households on the waiting list in January 2012 than in January 2005. It is also possible that as more people were placed on the waiting list and the list got longer, more people heard if they applied they would simply be put on the waiting list and therefore they chose not to apply. It must be noted that as this waiting list has more than doubled with only households that knew to apply and were able to do so, it is likely that many of the households still on the list are either living in housing they cannot afford putting them on the edge of homelessness or are already experiencing homelessness in the form of being doubled up. Without proper housing and employment the spike seen in this waiting list will eventually show in other forms such as families in need of shelter that is full.

There is also a separate waiting list for Housing Choice Vouchers (HCV). This list is opened, once the previous waiting list has been exhausted. As in the Public Housing waiting list, a household is removed from the HCV waiting list either because they are eventually given a voucher, or at the time their name is next on the list, they no longer need the voucher. In 2007 when the HCV waiting list re-opened, just under 13,000 households returned the completed application and were then placed on the waiting list. After 4 years of the waiting list being closed and worked through, the list was re-opened in 2011. This time applications were filled out online. 19,000 households applied and CMHA randomly chose 13,000 of those to create the current waiting list. Therefore just over 6,000 more households applied for a Voucher in 2011 than completed an application in 2007. This means that approximately 46.15% more households applied for a voucher in 2011 than in 2007.

The significant increases in both housing waiting lists shows a significant growth in the need for affordable housing and the hardships being faced.

(All data received from Cincinnati Metropolitan Housing Authority)

Cincinnati Metropolitan Housing Authority Housing Choice Voucher Waiting List Applicants



Housing Shortage: More Proof

There is a substantial shortage of affordable rental housing in the region, with a gap between available housing on the market and rental rates that low income and poor families can sustain.

According to the 2011 Housing Study recently released by the local group, Affordable Housing Advocates, "In Hamilton County, Ohio, government rental housing programs provide housing to about one in three low-income households. Most low income families, those with incomes under \$30,000 a year, live in housing which costs more than they can afford or is substandard." (Page 4) The report also explains that Cincinnati has a higher percentage of households that pay more than 50% of their income in housing than "the country as a whole." (Page 6)

In regard to increasing housing cost burden, the AHA report states the following:

The situation has deteriorated in recent years. The percentage of households in the 14-county Cincinnati metropolitan area experiencing a severe housing burden has increased significantly, from 18.2 percent in 2000 to 26.5 percent in 2010. This indicates that the cost of housing, relative to income, has increased over time in the area and that the problem of affordable housing in the county has been exacerbated by the subprime lending crisis and the resulting recession. (The 2011 AHA Housing Study is available at <http://www.ahacincy.org/AHAHousingReport2011.pdf>, Page 6)

According to the City of Cincinnati's draft Comprehensive Plan, "In 2000, there were almost 24,000 affordable units for the city's lowest income renters, or 23 percent of all rental units. By 2010, this had declined to 17,400 affordable rental units, or just 16 percent of all units." The draft also documents an immediate shortage of 10,086 affordable rental units in the City (Section IV, Housing Affordability, and p.13).

In 2011, Barb Poppe, Executive Director of the United States Interagency Council on Homelessness said the following in an address to the U.S. House Subcommittee on Children and Youth:

There is a significant mismatch between income and housing. More families are experiencing foreclosure. The shrinking affordable housing stock, falling household incomes, and increased competition from higher-income renters have widened the gap between the number of low-income renters and the number of affordable units. (Oral Testimony of Barbara Poppe, Executive Director United States Interagency Council on Homelessness, Page 4)

"...The shrinking affordable housing stock falling household incomes and increased competition from higher income renters have widened the gap between the number of low income renters and the number of affordable units.."-AHA



Impact of Foreclosures on Housing Stability

While many who need affordable, sustainable housing are in the rental market, some are impacted by mortgage foreclosures as result of loss of employment and unexpected disabling conditions of wage earning family members. Focus Group families reported homelessness resulting from landlord foreclosures, often unexpected and unknown until bank representatives or the utility company appeared to secure the building or shut off gas and electric service. Legal Aid Society, Housing Opportunities Made Equal (HOME), and Working in Neighborhoods have provided legal assistance to families impacted by the foreclosures of others.

Between 2005 and 2010 the number of foreclosure filings in Hamilton County increased by 29.41%. While there was a higher number of foreclosures inside the City Cincinnati, the percentage of foreclosure filings in Hamilton County suburbs increased more than the percentage of foreclosure filings inside the City of Cincinnati. In fact this large increase in foreclosure throughout all of Hamilton County has caused the County government to hold a surplus of empty, foreclosed properties.

It is important to note that foreclosure does not only affect families who own-their homes. Foreclosure also affects families who rent from landlords that are facing foreclosure. During much of the foreclosure crisis,

Foreclosure filings in Hamilton County:

2005: 5,066 foreclosure filings

2006: 5876 foreclosure filings (15.99% increase)

2007: 6277 foreclosure filings (6.82% increase)

2008: 6673 foreclosure filings (6.31% increase)

2009: 6714 foreclosure filings (0.61% increase)

2010: 6556 foreclosure filings (2.35% decrease) (29.41% total increase 2005 compared to 2010)

there was no required notification period for families renting. Often families were given almost no notice of the foreclosure and forthcoming emptying of the building. Eventually in 2009 U.S. Congress required a 30-day notice for those

renting to find other living arrangements. As one can imagine however, 30 days is often not enough time to find affordable housing in a market with decreasing amounts of affordable housing and increasing need.

(All data and information from the Working in Neighborhoods, "The Recession Is Over? Hamilton County Families Are Still In Foreclosure: A Study of Foreclosures in 2010: March 29, 2011")

Impact of Utility Cost on Housing Stability

Families explained that as problems mount and income gets spread even thinner or is non-existent because of a lack of available work, Duke Energy bills accumulate greatly, "...with no way to ever get out from under, impacting the ability to move into safe or better housing..." that often require the ability to have utilities in the Tenant's name. There are two primary programs to assist with utility cost.

- **Low Income Home Energy Assistance Program (LILHEAP)**

LILHEAP is a program meant to keep utilities running through cold months. Historically the federal allocation has been spent to weatherize homes of households at 150% of the Federal Poverty Level or lower (see box at end of this section for 2012 Federal Poverty Guidelines) or subsidize actual utility cost in order to keep utilities running. The federal budget cut national funding to LIHEAP by 25% for 2012.

• **Percentage of Income Payment Plan Plus (PIPP+)**

Historically PIPP was a program that households at 150% of the Federal Poverty Level or lower (see box at end of this section for 2012 Federal Poverty Guidelines could qualify for to prevent utility disconnections. PIPP allowed the household to pay an affordable percentage of their utility bill to the utility company, (however the remaining balance of the bill simply accumulated). Often if a household would fall behind on payments, become income ineligible or move to another address, this very large remaining balance would become due, leaving the household with no ability to pay it or get utilities reconnected in their name. The program has been updated to PIPP Plus. PIPP Plus operates within the same vein as PIPP with some exceptions; PIPP customers, who become income ineligible or decide to no longer be a PIPP customer and are in good standing with the utility company, receive 12 months to pay the accumulated arrearage back. For every on time monthly payment, PIPP Plus will pay an additional 1/12 of the bill to the utility company on behalf of the household. For PIPP Plus participants that are no longer customers of the utility company, but have an arrearage, they can receive 12 months as well to pay back and restore/maintain their credit rating. During the 12 months, for every payment made that is at least 1/60 of the bill, PIPP Plus will pay an additional 1/12 of the bill.



In Hamilton County LIHEAP and PIPP Plus are managed by the Hamilton County Community Action Agency (CAA). In recent years CAA has received funding cuts causing cut-backs in staffing, making it more difficult to access such services. Families in the focus groups also reported lack of proper communication between CAA staff and Duke Energy staff, causing cut-offs and removal from PIPP+, putting the customer in bad standing with Duke, making the arrearage come due, with no ability to pay it off or receive assistance in doing so.

Furthermore, if programs are accessible and communication is maintained, utility service is maintained for families and monthly costs will be lower, however on their own they are not enough. Neither solves the problem of a deficit in jobs with living wages and affordable housing.

Furthermore, if programs are accessible and communication is maintained, utility service is maintained for families and monthly costs will be lower, however on their own they are not enough. Neither solves the problem of a deficit in jobs with living wages and affordable housing.

2012 Poverty Guidelines for the 48 Contiguous States and the District of Columbia

Persons in family/household	Poverty guideline
1	\$11,170
2	\$15,130
3	\$19,090
4	\$23,050
5	\$27,010
6	\$30,970
7	\$34,930
8	\$38,890

For families/households with more than 8 persons, add \$3,960 for each additional person.

HEALTH:

Lack of Access

In our Family Focus Groups, families expressed dealing with “...an extremely high level of illness and disability...” according to our researcher. She says that “Most do have medical cards at least for the children, but accessing health care is difficult and time consuming.” She goes on to explain that if the parent or parents are fortunate enough to be employed, accessing health care for themselves and their family, “...cuts into work time, making them less employable. Consequently there is much job-hopping with long periods of unemployment.”

Studies completed by the Health Foundation of Greater Cincinnati in 2005 and 2010 show that increasingly, more people in both the City of Cincinnati and Hamilton County suburbs are going without health care. In both 2005 and 2010, the Health Foundation asked people within the City of Cincinnati as well as people in the suburbs of Hamilton County several questions. Here are their responses:

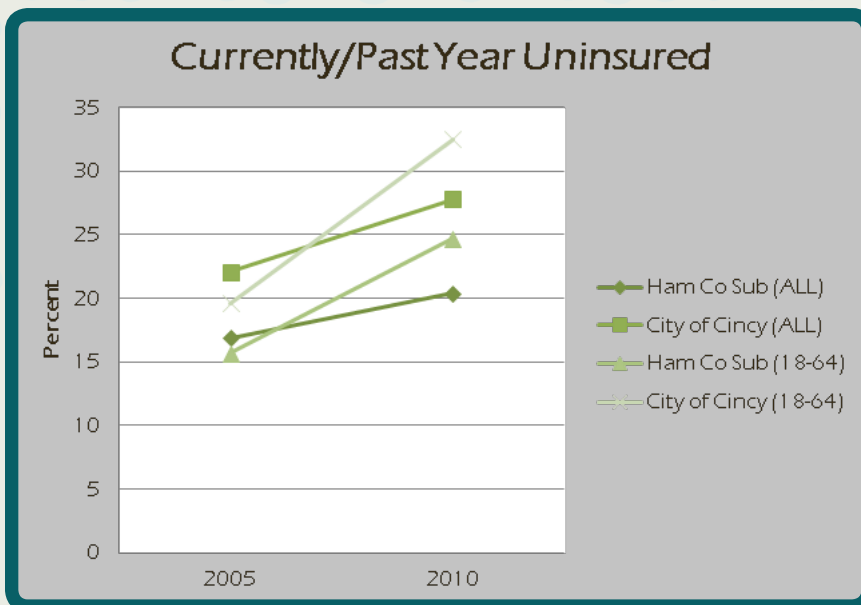
Percent of people that said they were currently uninsured or had been uninsured during the previous year:

Hamilton County Suburbs (All Ages): 2005: 16.9%; 2010: 20.4% (increase of 3.5%)

City of Cincinnati (All Ages): 2005: 22.1%; 2010: 27.8% (increase of 5.7%)

Hamilton County Suburbs (Ages 18-64): 2005: 15.7%; 2010: 24.7% (increase of 9%)

City of Cincinnati (Ages 18-64): 2005: 19.6%; 2010: 32.5% (increase of 12.9%)



It is more likely that people under the age of 18 or over the age of 64 will have health insurance because at those ages Medicare and Medicaid are more readily available. From these results it can be seen that there is a higher level of people that are uninsured inside the City of Cincinnati than in the Suburbs of Hamilton County, however between 2005 and 2010, each of these categories, by age and geography, saw an increase in the per-

centage of people without health insurance. In 2010 24.7% of respondents ages 18 to 64 in Hamilton County Suburbs said they were currently without health insurance or went without health insurance in the past year, compared to 15.7% in 2005, an increase of 9% or 1.6 times more. In the City of Cincinnati in 2005 19.6% of respondents ages 18 to 64 said they were currently without health insurance or went without health insurance in the past year. In 2010, 32.5% of respondents said the same, an increase of 12.9% or 1.7 times more.

The survey also asked this question:

“During the last year, did any household member not receive a doctor’s care because the household needed money to buy food, clothing, or pay for housing?”

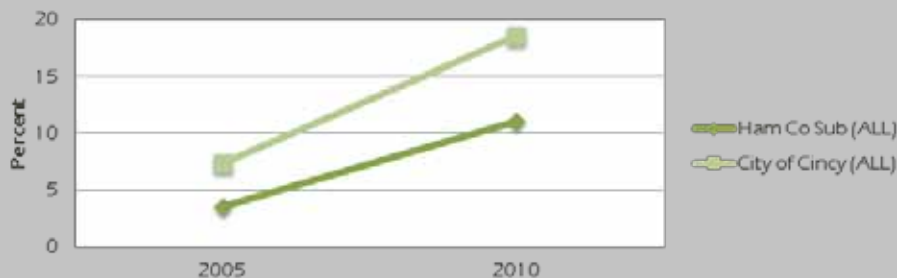
Here are the percentage of people that said yes among all ages:

“During the last year, did any household member not receive a doctor’s care because the household needed money to buy food, clothing, or pay for housing?”

Hamilton County Suburbs (All Ages): 2005: 3.5%; 2010: 11% (increase of 7.5%)

City of Cincinnati (All Ages): 2005: 7.3%; 2010: 18.5% (increase of 11.2%)

Household Member(s) went without needed Doctor Care because Household needed money to buy food, clothing or to pay for housing



Again, similar increases can be seen in 2010 versus 2005. In 2005 3.5% of respondents in Hamilton County suburbs said someone in their household had gone without “needed doctor care” in the last year because of the need to pay for “food, clothing or housing.” By 2011 this had increased to 11%, triple what it had been five years earlier. Within the

City of Cincinnati, in 2005 7.3% of respondents said someone in their household had gone without “needed doctor care” in the last year because of the need to pay for “food, clothing or housing.” By 2011 in the City this had increased to 18.5%, two-and-a-half times what it was five years earlier.

The Health Foundation was also involved in a survey throughout the State of Ohio in 2011. They asked this question: **Do you provide assistance to a member of your family who is chronically ill or disabled and is no longer able to care for themselves?**

Here are the percentages of yes responses categorized by “Area of Dominant TV Influence” :

Do you provide assistance to a member of your family who is chronically ill or disabled and is no longer able to care for themselves?

Yeses by “Area of Dominant TV Influence”

Cincinnati: 24.8%

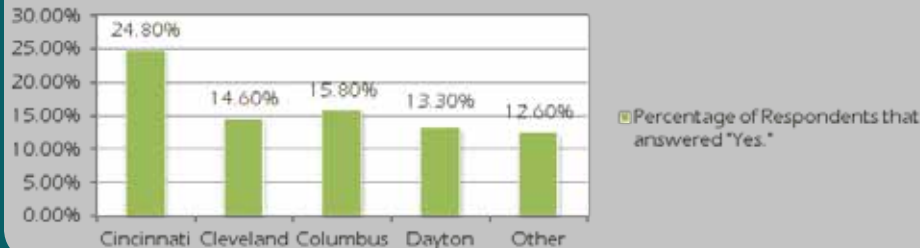
Cleveland: 14.6%

Columbus: 15.8%

Dayton: 13.3%

Other: 12.6%

Percentage of Respondents in 2011 that answered "Yes" to the question: "Do you provide assistance to a member of your family who is chronically ill or disabled and is no longer able to care for themselves?"



It can be seen that 9% more respondents in the Cincinnati area reported providing assistance to a member of their family who was chronically ill or disabled and no longer able to care for themselves than the next highest result in the Columbus area.

The Health Foundation categorized the answers to this question by income range versus the Federal Poverty Line. Here are the results:

Federal Poverty Guidelines (FPL) for a family of four in 2011

100%: \$22,350

200%: \$44,700

100% of Federal Poverty Guideline according to US Department of Health and Human Services.

Number of respondents in the State of Ohio who said yes, categorized according to the Federal Poverty Level (FPL)

100% of or below the FPL : 21.6%

100% to 200% of the FPL: 20.2%

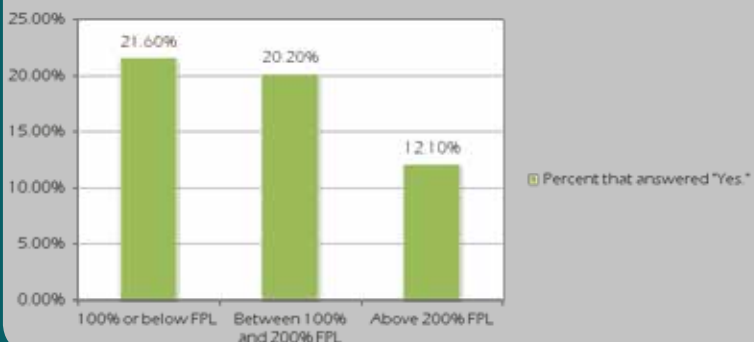
200% or higher of the FPL: 12.1%

In 2011 the Federal Department of Health and Human Services set the Poverty Guidelines for a family of 4 at \$22,350 a year.

From these results it can be seen that the burden of caring for other family members that cannot care for themselves due to illness and/or disability is carried more heavily by people at or below the Federal Poverty Level (\$22,350 for a family of four in 2011) and people at or up to 200% of the Federal Poverty Level (\$44,700 for a family

of four in 2011). Therefore individual and families already closer to the edge, are more likely to care for other family members, spreading already limited resources even further, bringing them closer to the edge and potentially to the crisis of homelessness for themselves and those they care for. This is similar to families and friends with limited resources taking in families experiencing homelessness and by doing so putting themselves even closer to the edge of homelessness.

Percent that answered "Yes" to the question: "Do you provide assistance to a member of your family who is chronically ill or disabled and is no longer able to care for themselves?"



Though the results from these questions do not apply exclusively to families, these results correlate closely when compared to the experiences reported by families taking part in the Family Focus Groups. Similar correlations are found with each of our other findings: more and more people in Hamilton County and the City of Cincinnati are struggling to make ends meet and provide for basic needs.

This trend can be seen as well in families eventually seeking governmental assistance for healthcare.

Medicaid to Families and Children

Medicaid is available to single individuals and individuals within families who meet strict requirements. Medicaid is most readily available to individuals under the age of 18 and provides a level of health insurance and certain access to needed medication. Below is the total number of people specifically within families receiving Medicaid (those connected through Ohio Works First and related services as well as Healthy Start) in Hamilton County. Following the trends shown in the rest of this study, between the start of 2005 and the end of 2010, the number of people within families in Hamilton County receiving needed Medicaid services increased by 30.04%. As employment has become more scarce and healthcare and housing have become less affordable, more families have had to seek assistance to attempt maintain the health of some of

their family members, in most cases, those under the age of 18 as explained above.

People within Hamilton County families receiving Medicaid:

2005: 86,099 people in families

2006: 86,632 people in families (0.62% increase)

2007: 84,112 people in families (2.91% decrease)

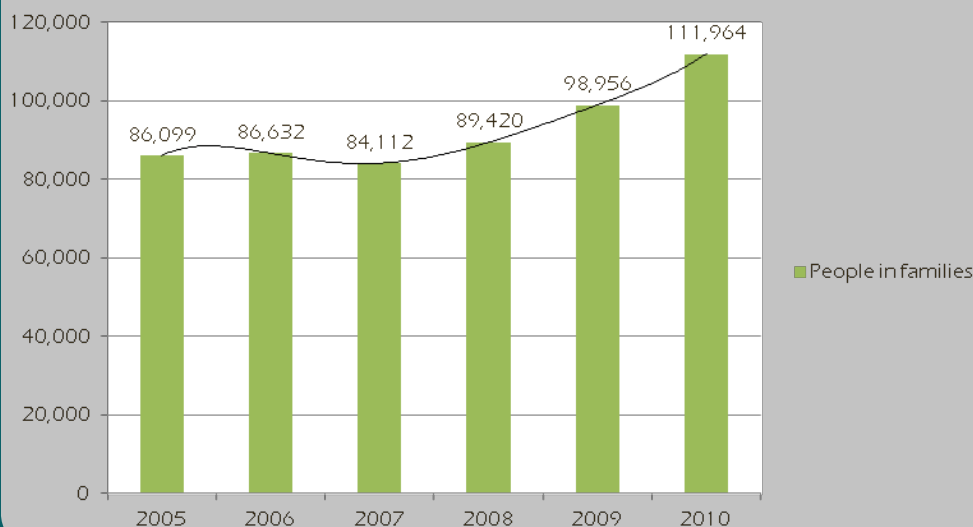
2008: 89,420 people in families (6.31% increase)

2009: 98,956 people in families (10.66% increase)

2010: 111,964 people in families (13.15% increase) (30.04% total increase 2005 compared to 2010)

(Medicaid data was extracted from the Ohio Department of Jobs and Family Services Calendar Year reports for 2005, 2006, 2007, 2008, 2009, and 2010. Links to these can be accessed at: <http://jfs.ohio.gov/pams/index.stm>)

People in families receiving Medicaid Hamilton County



HOMELESSNESS:

The Result Of Not Enough Affordable Housing, Living Wage Employment And Healthcare

Within the federal government there are two primary definition of homelessness. These definitions are important because they dictate who gets assistance and how:

- Department of Housing and Urban Development since 1987 has defined individuals and families as homeless if the individual or family sleeps in a shelter, transitional housing (temporary housing available traditionally for up to two years) or in a place not meant for human habitation such as outside, in an abandoned building, in a car, etc. The HEARTH act updates this definition to be more inclusive, but the HEARTH act definition has not been instituted yet. HUD is the primary manager of federal funds meant to provide housing and assistance to individuals and families experiencing homelessness
- Department of Education uses the same definition as HUD with a major addition. Individuals and families that are doubled up, couch-surfing, bouncing from friend to friend, family member to family member or otherwise living in sub-standard housing are also defined as experiencing homelessness. While this definition is the most accurate federal definition, programs funded by the Department of Education do not have funding to assist with housing, utility assistance, health care, etc.

School Children and Youth Experiencing Homelessness : *Doubled-up and Couch Surfing*

Project Connect- Cincinnati Public Schools

Project Connect is a federally funded Department of Education (DOE) program of Cincinnati Public Schools (CPS) that identifies children that are facing homelessness within CPS. While Project Connect accumulates its statistics based on individual children, in most cases the child is connected to a family also experiencing homelessness. Project Connect works to connect the family with resources, but primarily keep the child in her or his school of origin so as to lessen negative effect on the child's academic achievement because of homelessness. Contrary to the federal Department of Housing and Urban Development definition of homelessness which excludes people and households that are bouncing from place to place, friend to friend, family member to family member, commonly referred to as doubled-up or couch-surfing,



the Department of Education definition includes people in this situation. Therefore Project Connect is able to give a more accurate pulse of the numbers of families with children without their own home. Regrettably, the Department of Education and therefore Project Connect do not have a direct connection to housing, they do not have the dollars to directly house a family, prevent evictions, or restore utility service thereby retaining housing for children and their families. When a Project Connect worker identifies that a child is experiencing homelessness, the child is placed into a certain category based on where the child is currently sleeping at night. The two largest categories are "Shelter, Transitional Housing, Group Home and Foster Care," and "Doubled-up."

We compared six school years. We know that the numbers presented for both “Shelter, Transitional Housing, Group Home, or Awaiting Foster Care” and “Doubled-up, Couch Surfing, Bouncing” are low due to the fact that in some cases these numbers were extracted just prior to the end of the relative school year, meaning that some children identified as experiencing homelessness are not accounted for in these categories, however the “total” amount for school years reflects the full school year. In addition there is reason to believe the real numbers of children experiencing homelessness in Cincinnati Public Schools is higher for several reasons. Never at any point during these school years did Project Connect have any more than five staff for all of Cincinnati Public Schools. Further, not every teacher is necessarily equipped with the knowledge to identify a child as experiencing homelessness and contact Project Connect, and more importantly, not every parent has learned of the services of Project Connect and others may not want to self-disclose they are experiencing homelessness. As learned from both families in Focus Groups and providers that there is a significant negative stigma associated with “being homeless,” keeping families from seeking assistance. Families also told us that they try to avoid seeking outside help and want to get back on their feet themselves. For all of these reasons we believe the numbers presented are lower than the real number of children experiencing homelessness in Cincinnati Public Schools, therefore the trends associated with this data should be treated as a very strong signal of what is happening.



According to the Ohio Department of Education’s “Cincinnati Public Schools Report Card” for the 2009/2010 school year (<http://www.ode.state.oh.us/reportcard-files/2009-2010/DIST/043752.pdf>, page 6) the “average daily enrollment” for the entire school district was 32,525 children. In the same school year, Project Connect identified 3009 children as experiencing homelessness. Keeping in mind that this was likely lower than the real number because of the reasons listed above, in the 2009/2010 school year 9.25% of the average number of children attending school

each day experienced homelessness. It can be seen that Project Connect identified 42.07% more children as experiencing homelessness in the 2009/2010 school year than in the 2005/2006 school year. However, comparing the 2005/2006 school year to the 2010/2011 school year, 27.34% more children were identified as sleeping in a shelter, transitional housing, group home, foster care, foster care or waiting for foster care, yet 192.4% more children were identified as doubled-up or couch-surfing. Since 2005 the largest increase in family homelessness has been in the form of doubling up or couch surfing. It is important to note that families that are doubled up are not considered homeless by Housing and Urban Development of the Federal Government. Therefore they are not tracked in the shelter system, nor are they counted in traditional annual reports regarding homelessness. In most reporting they are left out of the equation. This also means that most of these families cannot get access to significant services to assist in re-obtaining their own sustainable housing. (All of this data was received from Project Connect. Visual representation of data on next page.)

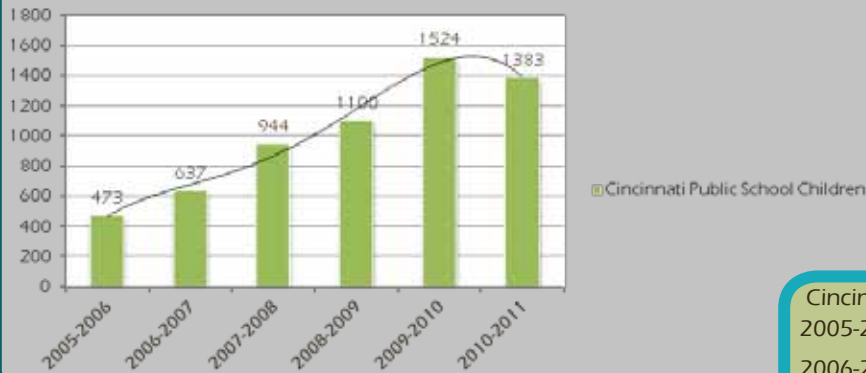
The stories from families in the focus groups also show the same situation regarding doubling-up.

As families repeatedly said they did try or were trying everything possible to avoid going to a shelter or sleep outside. Each family wanted to get back on their feet as soon as they could and did not want to become further entrenched in the system. The researcher that completed most of our focus groups says:

The first line of request is generally to family members with little in the way of resources themselves and who are often not financially or emotionally equipped to deal with the addition to their own living situation. Family members may themselves be in subsidized housing with limitations on the numbers allowed to live there, so jeopardizing their own living situation. It is common to bounce from family member to family member with children in tow, causing huge stresses between family members and within the smaller nuclear family.

A similar understanding is found in the Project Connect count of children experiencing homelessness and their family's reluctance to seek help.

Cincinnati Public School Children Doubled-Up, Couch Surfing, Bouncing



Cincinnati Public School Children "Doubled-Up:

2005-2006: 473
 2006-2007: 637 (34.67% increase)
 2007-2008: 944 (48.19% increase)
 2008-2009: 1100 (16.53% increase)
 2009-2010: 1524 (38.55% increase)
 2010-2011: 1383 (9.25 decrease)
 (192.4% total increase 2005-2006 school year compared to 2009-2010 school year)

Cincinnati Public School Children in Shelter/Transitional Housing/Group Home/Foster Care or Waiting for Foster Care



Cincinnati Public School Children in "Shelter, Transitional Housing, Group Home, Awaiting Foster Care"

2005-2006: 1017
 2006-2007: 1036 (1.87% increase)
 2007-2008: 848 (18.15% decrease)
 2008-2009: 823 (2.95% decrease)
 2009-2010: 1297 (57.59% increase)
 2001-2011: 1295 (27.34% total increase 2005-2006 school year compared to 2009-2010 school year)

*Note: For all of these school years combined (2005/2006-2010/2011) the number of children identified as homeless and in foster care or waiting for foster care was 164.

Families and Children in Shelter, Transitional Housing or in a Place Not Meant for Human Habitation

Hamilton County has five family shelters as defined by the federal Department of Housing and Urban Development (HUD). Collectively these shelters have approximately 200 beds, though this number fluctuates slightly. Families access shelter through a centralized system called the Central Access Point (CAP). CAP is managed by Strategies to End Homelessness (formerly the Cincinnati/Hamilton County Continuum of Care, Inc.), the



HUD and local government contracted organization for the dispersal of HUD funds. CAP is a phone-hotline (513-381-SAFE) that started in March 2008. Until August of 2009, CAP took calls only for family shelter. Since 2009 CAP began taking calls for the Stimulus Package-funded Homeless Prevention/Rapid Re-housing (HPRP) program and two single men's shelters. The family shelters operate within a coordinated collective termed the Family Shelter Partnership. CAP acts like a triage system for the Family Shelter Partnership.

When a family calls in they may be seeking shelter, prevention assistance or simply may just be asking for help. In 2011 5,350 different individual and family calls were answered at CAP. Of those 1,584 were requests for family shelter and 2,749 were requests for Homeless Prevention. It is the job of CAP-worker to direct families to appropriate assistance most helpful for the family in question. Families facing eviction or already doubled-up and therefore on the edge of HUD defined homelessness may be directed to the Homeless Prevention program if they meet need and income criteria. If the family does not meet these criteria the decision must be made if they can go to shelter. Whereas there are a limited number of family shelter beds, not everyone calling in need of shelter can be offered shelter at that given moment. If room is available, the CAP line determines who is in the most need. For example, a family who has to leave their doubled-up situation tonight with nowhere else to go is in more immediate danger than a family who can stay in their doubled-up situation for five more days. As one may imagine, this often creates a stressful situation for primarily the family seeking assistance, but also for the CAP workers attempting to give assistance. Further more because more need is presented than resources will allow to meet, the phone lines often get burdened with many calls causing wait times and further stress, leading to families telling us that it is difficult to get through the CAP line, discouraging some families from calling. Calls to CAP peak in summer months, because as children come home from school it is harder for doubled up families to fit into the physical space they have been and the additional people at home creates added stress, making the doubled up situation even less sustainable. In the recommendation portion of this study, the recommendation is made that the CAP line funding be sufficiently increased to hire two additional staff to take calls during peak week-day hours.

Family Shelters in Hamilton County are working very hard with families. Upon entering the shelter, the goal is to stabilize the family and immediately work with the family to put together a plan for success. This includes keeping children in school to maintain academic stability and continued academic achievement; taking care of health concerns, finding employment and/or needed supplemental income and finding sustainable housing. The family shelters are doing a great job at accomplishing these goals for families, however, no matter how hard the shelters and families work, when one family exits there is another family that needs the spot. As this study documents, it is not shelter but rather the system outside of the shelters that is not working. In 2011, on average, each night the family shelters were at 101% of their capacity. Without relief found in increased affordable housing, more jobs with livable wages, and improved access to health care, the trends show that shelters will continue to serve beyond 100% capacity.

Presented below is the number of families with children in shelter and/or transitional housing. Each of these families matched the HUD definition of homelessness and were given the opportunity to access shelter. Transitional housing is temporary housing meant to move the family to permanent housing. Some families move directly from shelter to permanent housing, others go to transitional housing in between. It must be noted that in some instances the number presented have a low level of duplication, meaning that in a single year, some families may have both been in shelter and transitional housing. In 2007 89 families fall into this category, in 2008 it was 75 families and in 2009, 71 families.

We do not have this number for 2010, however the average of the other three numbers we have is 78 and therefore the number in 2010 was likely similar. It is more helpful and accurate to compare the numbers as presented than to have mismatched numbers. Take note that these numbers are reflective of families, not individuals within families. Each year more than 2,000 people in families enter shelter or transitional housing.

Number of Families with Adults and Children in Shelter and/or Transitional Housing:

- 2007: 806 families
- 2008: 765 families (5.09% decrease)
- 2009: 732 families (4.31% decrease)
- 2010: 816 families (11.48% increase)

*See note within paragraph above

The following shows the number of Families with both adults and children in shelter specifically:

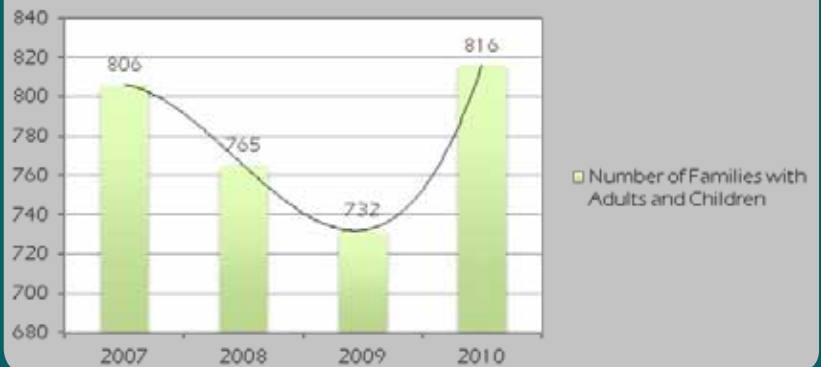
Number of Families with Adults and Children in Shelter

- 2007: 656
- 2008: 603 (8.08% decrease)
- 2009: 578 (4.15% decrease)
- 2010: 643 (11.25% increase)

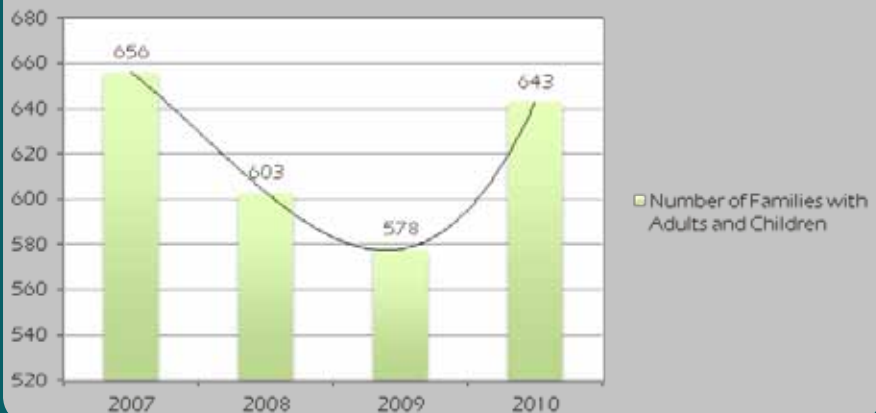
It is important to understand that there is a limited number of shelter beds available for families and therefore this data can only show a limited number of families. It is also important to remember that families are exiting shelters successfully on a regular basis, therefore the faces at the shelter are regularly changing, but beds remain in use because there is not enough affordable housing,

livable employment, health care and prevention services to decrease the need for shelter. Comparing data from Project Connect to data from the shelter system it is clear that most families experiencing homelessness are doubled up and therefore are predominately untracked, uncounted and less apt to have access to assistance.

Number of Families with Adults and Children in Shelter and/or Transitional Housing



Number of Families with Adults and Children in Shelter



In both of these data sets however, we see the “common curve”; the trend-line similar to those reflected in the unemployment statistics and other data-sets can be noticed. The only difference between this curve and many of the others is that the significant uptick in households showing up in the shelter system occurs about a year to two years later than in the other systems. As the focus groups showed, families are more likely to first double up. Not having services available to these families means that eventually their resources to double up will exhaust and they will be in need of shelter, though shelter likely will not have the needed capacity for all of them. This means that the systematic lack of focus on prevention has led to the capped uptick in family shelter numbers. There must be a change to focus on prevention so that families don’t have to succumb to more vulnerability and eventually the need for space among a limited number of shelter beds.

(All previous data regarding shelter was extracted from annual data reports regarding the Cincinnati/Hamilton County Continuum of Care for the Homeless, compiled by the Partnership Ltd. This includes reports representing the years: 2006, 2007, 2008, 2009, 2010.)

Winter Shelter

This year, for the first time the Cold Shelter, now re-named the Winter Shelter was open for 90 consecutive nights throughout the cold season. In the past the shelter only opened when temperatures (with wind-chill) dropped into the single digits. Historically the Cold Shelter consisted of single men and single women. However, having the Winter Shelter open 90 consecutive nights has given better window to the situations families are facing. As of February 10th, 2012, approximately six families with children came to the winter shelter. This number is important because it indicates that for these six families they may have had no other place to go that night. The Winter Shelter is useful to learn what may be happening in the community that we regularly have no window to see.

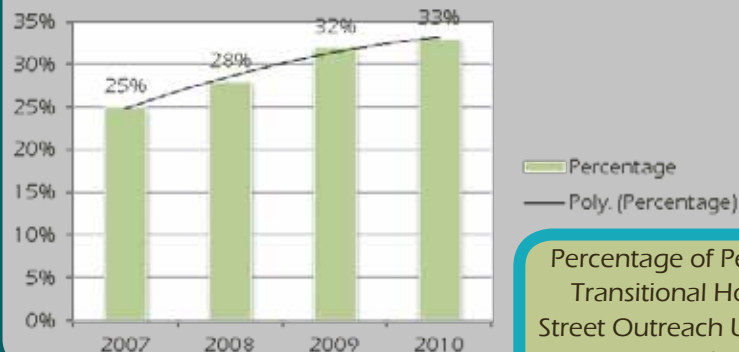
Percentage of People in Shelter, Transitional Housing or in Street Outreach Under the Age of 18

Family homelessness has a multiplying factor to it. When one family experiences homelessness it affects multiple people within that family. In addition children who experience homelessness are more likely to experience homelessness as an adult.

These charts show the percentages of children within HUD-defined homelessness in Hamilton County. This percentage is of all people in this system, including single people.



Percentage of People Shelter, Transitional Housing or in Street Outreach Under the Age of 18



Percentage of People Shelter, Transitional Housing or in Street Outreach Under the Age of 18

2007: 25%
 2008: 28%
 2009: 32%
 2010: 33%

Unaccompanied Children in Shelter, Transitional Housing

While this study focuses primarily on families with both adults and children, this topic cannot be discussed without showing what some children and youth in Hamilton County are going through. According to HUD an “unaccompanied child” is “...any person under age 18 who presented for services alone.” (<http://www.hudhre.info/documents/2011PITYouthGuidance.pdf>, page 2) In Hamilton County this may happen at a shelter, in transitional housing or the child may come in contact with a Street Outreach Worker.

While children may experience homelessness without an adult for a variety of reasons, the number of “Unaccompanied Children” showing up in shelter, transitional housing or outside does lend some perspective on what families might be going through.

Below are presented three years worth of data regarding “unaccompanied children”:

Number of Unaccompanied Children in Shelter, Transitional Housing

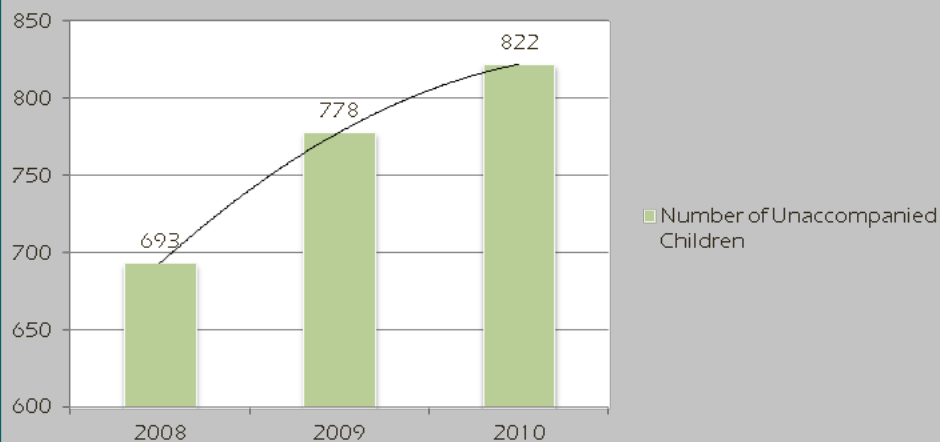
2007: 693

2008: 778

2010: 822

*Note: In 2010 there may be a small level of duplication. Six of these youth lived in transitional housing. It is possible that these six youth also entered shelter in 2010 and are therefore counted twice.

Number of Unaccompanied Children in Shelter and/or Transitional Housing



It can be seen that between 2008 and 2010 there was a steady increase in the number of “Unaccompanied Children” entering shelter and/or transitional housing. Children may end up in this situation for a variety of reasons, including domestic violence, mental health issues, lack of finances at home to care for all household members, running away, etc.

PREVENTION: GETTING FAMILIES BACK ON THEIR FEET EARLIER

In Hamilton County there are a variety of emergency assistance programs that attempt to help individuals and families maintain or re-gain housing utilizing in-kind and financial assistance. In most cases the available financial assistance per family is very limited and rarely amounts to enough alone to save housing. And, as families explained in focus groups that finding these sources of help is very difficult. When sources are eventually found, often their funds are exhausted at that given time, or simply can't provide enough to make a difference. If assistance can be given, there may be a requirement that the family generate the remaining cash needed in order to receive the assistance or that the family also gets assistance from another organization. Families explained that often the accumulated amount, if it is possible to accumulate an amount, may just be enough to "buy" one more month of housing. Once that month is spent, most programs won't allow a household to immediately receive assistance again. In all of these examples, the programs have been designed to be helpful and are helpful in their own way, but the lack of resources available to these programs, significantly limits their ability to serve a family and initiate a sustainable plan for housing. As a result the families and organizations spend a lot of time on something that ends up not going as far as anyone involved would desire or need.



In 2011, Barb Poppe, Executive Director of the United States Interagency Council on Homelessness said the following in an address to the U.S. House Subcommittee on Children and Youth:

The needs of families, youth, and children vary, and often require not only housing and employment, but also attention to education, health care and other needs. These operate out of different silos at a local level, often managed by different jurisdictions. Instead of a tailored and holistic response, families and youth confront a highly fragmented, uncoordinated set of services that they are usually left to navigate on their own. (Oral Testimony of Barbara Poppe, Executive Director United States Interagency Council on Homelessness, Page 4)

Since August 2009, there has been a program in Hamilton County sustainably serving certain families. This is the Homeless Prevention program managed by Strategies to End Homelessness, formerly known as the Cincinnati/Hamilton County Continuum of Care. Strategies to End Homelessness is the Housing and Urban Development (HUD) and local government contracted organization to disperse HUD dollars meant to curb homelessness. In August 2009 Hamilton County and the City of Cincinnati received \$3.6 million for the purpose of preventing homelessness from the American Recovery and Assistance Act, known as the Stimulus Package. It must be noted that HUD only defines an individual or family as homeless if they sleep in a shelter, transitional housing or in a place not meant for human habitation. Therefore these funds can be used to assist individuals and families that are in eminent danger of losing their housing or are doubled up and can't remain doubled up.

In order to access the Homeless Prevention program, an individual or family must call the Central Access Point (513-381-SAFE). In order to be eligible the household must show that they would be homeless if not for the assistance, the household can remain stably housed after temporary assistance, household income is not more than 50% of the Area Median Income, the household lacks any other resources or support networks to obtain or maintain housing. The household agrees to participate in three months of case management with an added local requirement that the household has not stayed in a shelter within the previous two years. If eligible the household develops a plan that includes up to \$2,500 in assistance. This could pay for up to three

months of rent, either to gain new housing or maintain existing housing by paying back-rent. This also could pay past or current utilities for up to three months. If eligible the household must document, in the case of rental housing, a landlord would accept the rent payments.

Between August 2009 and February 13, 2011, 1,787 households have participated in the Homeless Prevention program, on average each household has received \$2,000 in assistance. Of these households, 1,112 consisted of both children and adults (1,409 adults and 2,496 children). Of those receiving Homeless Prevention services in this time period 62.23% of the households were families with children. Of these families with children, approximately 70% came from rental housing with no subsidy. Of the families assisted, 905 have been out of the program for 12 complete months. Of these families, only 21 have entered shelter, 884 have not. Of the 905 families who took part in the Homeless Prevention and completed the program 12 months ago, only 2.32% have entered shelter as of February, 14, 2012.

One of the primary factors in this success has been the ability to offer amounts of financial assistance sufficient to get the family back on their feet. Strategies to End Homelessness explains that another key factor in these success stories is the fact that case management was connected to the financial assistance. There was a skilled case manager present to walk with the family to facilitate the assistance, and remain with the family post assistance so as to help the family institute a plan and to maintain the success. The goal was for families to take part in this program for 90 days, on average families stayed in the program for 82 days. In addition, case managers were located at a variety of social service agencies geographically located throughout Hamilton County, making access to one's case manager easier. Throughout most of this initial term of the program there have been ten case managers with an average case-load of 25 households at any given time. It is important to note that most of the case managers were not paid for out of the Homeless Prevention funds, but were paid for by the United Way.

It is clear that for the group of people the Homeless Prevention program was able to serve, it has been a major success. However, it must be noted that it was only able to serve people meeting strict requirements, including the requirement that the household be at 50% of the Area Median Income. This means that a lot of families not meeting these specific criterion could not be served. All of this stirs the question some questions: What if this program had not existed, how many more families with children would have been in greater need, become doubled up, entered shelter, or become more vulnerable? What could happen if more funding were made available and the program could serve people at other income levels (higher or lower)?

The funds provided through the American Recovery and Assistance Act will run out by July of 2012. At that point only about \$750,000 will be available through the Emergency Solutions Grant (ESG), another federal fund, for Homeless Prevention services each year. Using the average level of assistance to each household; \$2,000, only about 375 households could be projected for assistance at this level of funding. In 2011 alone, 971 households were assisted- and these were only the households who knew about the program and met the strict eligibility requirements. Without restoring and increasing these funds, how many more families will completely lose their housing and fall deeper into strife? (All statistics, monetary numbers, eligibility criteria, etc. received from Strategies to End Homelessness.)

Another program run locally by the Salvation Army of Greater Cincinnati has also showed the strength of prevention. Between February 2008 and September 2010 the Salvation Army ran a "pilot" prevention program with families. \$339,300 was received from the Ohio Department of Development. In order to qualify families had to be at imminent risk of experiencing homelessness, meaning they had received a "three-day notice" to leave their home and their income was at no more than 200% of the "area median income." Each family could receive up to \$1,000 in assistance and had to commit to six months of case management. There were two case managers for the program, each maintaining a caseload of 15 to 20 families. Each family received assistance ranging from \$500 to \$1,000. In total 404 families took part in the program. Twelve months after the close of the program only five of these 404 families had entered shelter, only 1.24% of the families. Again, this pilot program shows that when families are offered earlier assistance in quantities that are better able to serve them and have the provision of case management attached, families can more efficiently and more quickly get back on their feet. However, this program too, is no longer funded and begs the question of what more could be done if prevention were invested in?

RECOMMENDATIONS:

This study shows that since 2005 life for many families in Hamilton County has become increasingly difficult and often painful. Families have suffered from lack of desired employment, rising housing costs, lack of health care and lack of access to needed preventative assistance. In addition Families have had to face a common negative stigma associated with being called “homeless.” Families and their children have bounced from eviction court to a long list of friend and family couches to piles of dead-end job applications, to discouraging assistance lines to physical sickness and sometimes eventually to shelter, all in a seemingly never ending, always confusing circle. It is clear that Hamilton County does not have enough affordable housing, has far too few livable job opportunities and limited access to needed healthcare. Families are suffering and being pushed over the edge at an increasing rate. Action is required to prevent more and more families and children from entering this downward-spiraling situation.

PRIMARY RECOMMENDATIONS:

Creation of an Implementation Team consisting of members appointed by the Greater Cincinnati Homeless Coalition (including a parent who has experienced homelessness), the Continuum of Care, the United Way, the Cincinnati Metropolitan Housing Authority, Health Foundation, Department of Housing and Urban Development, the City of Cincinnati, Hamilton County and the Department of Veteran’s Affairs to implement the following recommendations:

The findings of this study reflect urgent and do-able actions in three arenas

1. Coordinate prevention services for families in the Greater Cincinnati area
2. Expedite processing means-tested public assistance programs for eligible households including Food Stamps, TANF, Medicaid, and Child Care
3. Increase affordable rental housing options for families with low and moderate incomes

Recommendations requiring long-term, systemic changes

4. Restore jobs with livable wages and benefits, and support and sustain employment training including technical and skills training
5. Promote and stabilize funding for energy assistance programs especially the Ohio PIPP+ and HEAP, and the federal LIHEAP programs, both requiring coordination with public agencies and private utilities
6. Update this study on a periodic basis to reflect changing situation for families experiencing homelessness as collected in updates of data/statistical information

1. Coordinated Prevention Services

With release of this study, the Greater Cincinnati Homeless Coalition as a matter of urgency calls for development of the Implementation Team to be charged with responsibility to develop a coordinated prevention services delivery system to include both emergency assistance and case work to reach families in peril of losing their housing or already doubled up. A coordinated system needs be designed to maximize resources, prevent duplication, and expedite services to provide timely relief to families in emergency and crisis situations so families “don’t get the run around” and providers do not support inadequate solutions that do not prevent homelessness.

A family casework model is essential to a coordinated system. A well-tested method is provided in the successful model used by the Family Shelter Partnership for families in shelter, later extended to the Homeless Prevention/Rapid Re-housing services coordinated by the Continuum of Care. Recommend that co-ordination of services include (1) emergency assistance agencies of the United Way; (2) participating agencies and services of the Continuum of Care including shelters, services, and homeless prevention; (3) participating agencies receiving

City of Cincinnati Human Services emergency assistance funds; (4) the array of providers of National Board Emergency Food and Shelter funded service; and (5) to the extent possible faith-based and community based programs, pantries, and neighborhood-based emergency assistance services. As some of the service providers participate in more than one of the above funding bases, the HMIS/VESTA system seems an appropriate asset to assure that families are provided with both prevention assistance and individualized casework services thereby reducing fragmented services with the capacity to promote housing stability beyond initial crises. The Implementation Team should create the Coordinated Prevention System within 90 days.

Finances must also be identified to restore funding to the Homeless Prevention program in order to serve more individuals and families beyond just at 50% of Area Median Income.

2. Expedited Public Assistance

As a matter of urgency, Hamilton County must continue the recent restoration of staff and program support for the determination of eligibility in the public assistance programs of Hamilton County Department of Job & Family Services providing Food Stamps, TANF, and Medicaid. These means tested programs are life-saving for families on the brink of homelessness and are profoundly important in sustaining housing, employability, school attendance, and basic health and well-being as well as preventing homelessness. Hamilton County is also urged to support Children's Services with adequate, professional staff and program support that protects children and their families from crises on the brink of homelessness. Should HUD offer housing vouchers for family reunification and youth "aging out" of foster care, Children's Services must be supported in making application with CMHA for available vouchers.

3. Expediting increase in affordable housing inventory in the City of Cincinnati and Hamilton County

The City of Cincinnati must restore housing policies meant to increase affordable rental housing for families of low and moderate income levels. In addition the City must pass new legislation requiring a portion of development dollars to be set aside for the creation of low-income affordable housing and requiring that development never decrease the number of low-income affordable housing units nor displace people with low-incomes. Recent policies to advance home ownership, to renovate upscale housing, and to use housing funds to relocate shelters have reduced options for affordable rental housing, in fact have reduced rental housing in all neighborhoods. Recommend as a matter of priority that the City release 20 -30 City-owned properties in various neighborhoods along with development funds, to non-profit housing developers to restore affordable units for families to the housing market.

Hamilton County policies must be realigned to support the work of the Cincinnati Metropolitan Housing Authority (CMHA) to return to its mandate to provide affordable housing. This includes supporting any and all applications for additional housing vouchers, public housing funds, family re-unification vouchers, and other specialized assistance programs as they become available. It includes support for acceptance of Housing Choice Vouchers (HCV) in all neighborhoods throughout the County. Similar support for returning foreclosed properties to the housing market, especially to the rental market, is warranted as a matter of urgency.

CMHA must formalize policy giving preference to families experiencing homelessness and take referrals from area organizations including Project Connect.

RECOMMENDATIONS FOR LONGER TERM FOLLOW-UP

4. Restore jobs with livable wages and benefits, and support and sustain employment training including technical and skills training, such as, but not limited to the National Career Readiness Certification and the Manufacturing Skills Standard Credential (applies to Manufacturing, Green Environment and Logistics). As employment opportunities are developed, add appropriate child care slots for parents entering/returning to the work force. This includes fully enforcing HUD Section 3, and also encouraging private developers receiving public dollars to follow HUD Section 3 requirements.

5. Promote and stabilize funding for energy assistance programs especially the Ohio PIPP Plus and HEAP,

and the federal LIHEAP programs. Restore staffing levels to Cincinnati/Hamilton County Community Action Agency (CAA) and better communication between CAA and Duke Energy allowing for more effective use of existing and restored PIPP+/ HEAP.

6. Charge the Greater Cincinnati Coalition for the Homeless with responsibility for periodic updates reporting to the agencies serving people experiencing homelessness and the larger community regarding improvement or deterioration pertaining to the continuum of housing stability to homelessness for area families.

ADDITIONAL RECOMMENDATIONS TO SERVE FAMILIES BETTER AND CREATE MORE SUSTAINABLE CHANGE:

- Hold private housing developers and organizations accountable to the standard of including an established percentage of units to be low-income affordable, and to not displace people or reduce the number of low-income affordable housing units.
- Improve access to quality healthcare, including prevention, as a beginning to shifting attitudes to view healthcare as a tool to assist in prevention of homelessness.
- Increase funding to the Central Access Point in the amount needed to add two additional staff. This will allow the capacity to answer more phone calls, and assist families sooner- making prevention more accessible and increasing the confidence families have in seeking assistance.
- Improve marketing of referral lines (211, 381-SAFE, 281-CARE, Domestic Violence Hotline) and resources to area families on the brink of homelessness. Make resources more visible including posting information in places where families will be, such as clinics, libraries, schools, faith-settings, neighborhood centers, places of business, METRO, etc.
- Fully implement the Federal HEARTH act as soon as possible. Allowing families defined as homeless by organizations operating under other federal definitions to be certified as homeless, thus allowing families to get assistance sooner.
- Add a family to the Greater Cincinnati Homeless Coalition's Speaker's Bureau so that the general public can learn directly from people experiencing the systematic problem. This will give the larger community the opportunity to learn that homelessness affects people like themselves- ending stereotypes and changing stigma.
- Challenge and change local attitudes surrounding low-income affordable housing and public housing to promote acceptance of those in need and to advance Fair Housing practices. Urge the Implementation Team to promote changed attitudes in neighborhoods historically less-informed about the issues of homelessness and housing stability.

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