

# Housing and Homelessness: Opening Doors, Closing Gaps

*The fourth in a series of papers demonstrating the value of affordable housing for people and communities across the State of Vermont*

**H**omeless.

It's an evocative word, one that conjures up images of a dirty, shaggy-bearded man, a wild look in his eye, muttering to people only he can see as he pushes a shopping cart laden with soda cans and plastic bags around city streets, passersby giving him a wide berth. But that stereotype masks a truer picture of homelessness.

In Vermont, it's just as often entire families—parents and young children—who don't have anywhere warm and safe to go at night, forced onto the streets by inflated rents, bad credit, underemployment, or, like Laurie T., having to make the impossible choice between a roof over their heads or food in their bellies. The mother of an 8-year-old and a 13-year-old, Laurie lost her apartment when hours were cut at her minimum-wage job. Leaving the kids with her mother, she and her boyfriend, who was unemployed, used their car as housing. The four eventually found themselves at the Upper Valley Haven, a White River Junction shelter and facility.

Sara Kobylenski, executive director of the Haven and co-chair of the Vermont Coalition to End Homelessness, says their two shelters—with the capacity to house eight families and 20 adults—are routinely full. Last winter, the staff even had to set up cots in the shelters' public spaces to accommodate the overflow. Shelters aren't the only answer, of course, but some families are housed in emergency motels that have been found rundown, filthy, and roach-infested, with rooms that have so



*Photo credit: [www.matthewthorsen.com](http://www.matthewthorsen.com)*

much mold, anyone staying there risks health issues.

Nationwide, five factors are responsible for homelessness: (1) lack of affordable housing; (2) gap between earned income and the cost of available housing; (3) health costs; (4) natural disasters; and (5) relationship problems—in particular, domestic violence. While the latter three are largely circumstantial, the former two are not.

“We are in the midst of the worst rental affordability crisis that this country has known,” then-HUD Secretary Shaun Donovan said in December 2013. That's demonstrated by a full 58% of renters in Chittenden County paying more than 30% of their income for rent – the level that is considered affordable.

But it's not just Chittenden County: Laurie is proof that homelessness affects Vermonters everywhere. The 2014 Fair Market Rent (FMR) for a two-bedroom apartment in Vermont, a number determined by HUD and used in the Section 8 voucher programs, is \$1,007. To afford rent plus

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utilities without exceeding the 30 percent spending threshold, a household must earn \$3,356 each month, which breaks down to \$19.36 per hour for a full-time job, well above minimum wage. Today, 62 percent of Vermont's renters don't earn enough to afford a two-bedroom unit at the FMR.

The disconnect between average wages and current rents is reflected in the National Low-Income Housing Coalition's finding that among New England states, Vermont has the lowest percentage of its rental stock accessible to low income households. For every 100 Vermont renters, there were only 11 affordable units available to the poorest among us. In a well-publicized program in Utah, the approach has been to provide an

The ripple effects of being shut out of housing are far-reaching. For children whose rural families must stay in a facility or with family some distance from their school, like Laurie's kids, remaining a student there, as the law allows, may mean a long taxi or bus ride twice each day. For women who've left an abusive partner, the inability to afford new housing can hinder their recovery. The same is true of the many homeless individuals who are struggling with persistent mental illness or substance abuse challenges.

The Point-in-Time Count found the largest percentages of homeless people in Chittenden, Windham, and Rutland counties. In all three, the share of homeless individuals exceeded that

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*Former HUD Secretary Shaun Donovan*

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apartment for everyone who needs one—regardless of whether they could pay for it. While Vermont has made efforts in this direction, communities simply don't have the housing stock available nor has the State provided the level of resources to fully succeed. A doubling or tripling of production over several years would begin to meet the need.

The 2014 Point-in-Time Count, a nationwide head count of the number of sheltered and unsheltered homeless individuals on a given night each January, found 1,556 homeless Vermonters, a 9.27 percent increase over the 2013 Count. That included 371 children and 1,185 adults; roughly two-thirds were staying in Agency of Human Services-funded motels or emergency shelters, while 166 were on the street, in a vehicle, or in the woods, on a night whose low temperature reached five degrees above zero.

county's relative share of the state's population. State and federal programs including Rapid Re-Housing, Housing First, Continuums of Care, the Plan to Prevent and End Homelessness and the Vermont Rental Subsidy Program are important first steps, but given the continued rise in homeless numbers, they are just that. To genuinely address the challenge of homelessness, Vermont must invest in more affordable housing and additional social services, while increasing rental subsidies.

“I've always seen homeless people in New York and other cities,” says Laurie, noting the unexpected stress of being dependent on others, along with the chaos and lack of privacy that are part of staying in a shelter. But she's optimistic: both she and her boyfriend are now employed, and they're saving money for an apartment in the area.

“I want to stay in Vermont because I've always been here,” she says. In other words, it's *home*.