Homelessness, Hunger & Affordable Housing 101

Interfaith Action
JOINING FORCES for Affordable Housing

Primary Causes of Homelessness
Source: National Law Center on Homelessness & Poverty

For Families and Individuals
• Lack of affordable housing
• Unemployment
• Poverty
• Low wages
• Medical issues
• Mental illness and lack of needed services
• Substance abuse and lack of needed services

Hunger Reaches Beyond Homelessness
Source: National Coalition for the Homeless

• Unemployment
• High housing costs
• Low wages and poverty
• Lack of access to SNAP (food stamps)
• Medical or health issues
The Safety Net
Examples:

- Many municipal, county, state, and federal services are available; gaps remain
  - District 65 and 202 Services for Youth; Evanston City funds; CHA housing choice voucher program; Aid to the Aged, Blind, and Disabled; Homeless Youth Services
  - Headstart, CCAP; SNAP; WIC, Link, Farmers’ Markets; Medicaid; Disability & Retirement Benefits
- Assumptions
  - Eligibility requirements for receiving services
  - Ability to navigate complex system
  - Enough funding in the system to adequately cover the number of people in need

Non-profit Organizations
Addressing Homelessness and Hunger in Evanston

- Alliance to End Homelessness
- Children’s Home and Aid Society
- Connections for the Homeless
- Family Focus of Evanston
- Family Promise - Chicago/Northshore
- Housing Opportunities for Women
- Impact Behavioral Health Partners (Mentally Ill)
- Open Communities
- Salvation Army
- Trilogy Behavioral Healthcare
- YWCA/YMCA Evanston Northshore
- Meals on Wheels
- Interfaith Action and Local Faith Communities

Faith Communities
Create efforts to Address Homelessness and Hunger in Evanston

- Bethany Baptist Church
- Beth Emet Synagogue
- First Congregational Church
- First Presbyterian Church
- First United Methodist Church
- Hemenway United Methodist Church
- Hillside Free Methodist Church
- Immanuel Lutheran
- Lake Street Church
- St. Mark’s Episcopal Church
- St. Paul’s Lutheran Church
- Second Baptist Church
- St. Mary’s Catholic Church
- Vineyard Christian Church
Non-profit Services

Housing and Shelter
- Homeless prevention; Supportive housing; Rental assistance; Limited assistance domestic violence
- Emergency Overnight Shelters (Nov - Mar); Warming Centers (Nov – Mar); Hospitality/Drop-In Centers; Limited long-term shelters/occupancy for men or families or housing for youth

Hunger
- Soup Kitchens; Meals at Home; Food Pantries; Producemobile

Other
- Employment and mental health counseling
- Clothing pantries; limited storage and showers

What’s Still Missing?
To Address Homelessness and Hunger in Evanston
- Personal hygiene and cleaning products
- Daily access to storage
- Women’s shelter (in progress)
- Family shelter
- Weekend daytime shelter
- Year-round emergency shelter for men, women, and families
- Adequate housing choice or rental subsidies
- Adequate affordable housing
- Jobs/wages for housing and living costs

Pivotal Role of Affordable Housing
In Homelessness and Hunger

Affordable Housing
- Provides a foundation for people to build wellbeing
- Without it, people cannot reach their full potential as human beings.
So What’s “Affordable”?  
It varies by Area Median Income (AMI) as defined by the Department of Housing and Urban Development:  
• 30% of income is considered affordable.  
• 50% of income is considered an “extreme cost-burden.”  
• AMI in Chicago Metro Area is $84,600.

<table>
<thead>
<tr>
<th>Income-% of AMI</th>
<th>Annual Income</th>
<th>Monthly Income</th>
<th>30% of Monthly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td>$84,600</td>
<td>$7,050</td>
<td>$2,115</td>
</tr>
<tr>
<td>80%</td>
<td>$67,680</td>
<td>$5,640</td>
<td>$1,692</td>
</tr>
<tr>
<td>60%</td>
<td>$50,760</td>
<td>$4,230</td>
<td>$1,269</td>
</tr>
<tr>
<td>50%</td>
<td>$42,300</td>
<td>$3,525</td>
<td>$1,058</td>
</tr>
<tr>
<td>30%</td>
<td>$25,380</td>
<td>$2,115</td>
<td>$635</td>
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“Affordable” to Whom?  

<table>
<thead>
<tr>
<th>Job</th>
<th>Annual Average Income</th>
<th>Monthly Average Income</th>
<th>30% of Monthly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public school teacher</td>
<td>$60,031</td>
<td>$5,003</td>
<td>$1,501</td>
</tr>
<tr>
<td>Police patrol officer</td>
<td>$57,878</td>
<td>$4,823</td>
<td>$1,447</td>
</tr>
<tr>
<td>Carpenter</td>
<td>$50,056</td>
<td>$4,171</td>
<td>$1,251</td>
</tr>
<tr>
<td>Painter (construction)</td>
<td>$44,490</td>
<td>$3,671</td>
<td>$1,112</td>
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<tr>
<td>Customer service rep</td>
<td>$37,090</td>
<td>$3,091</td>
<td>$927</td>
</tr>
<tr>
<td>Pre-school teacher</td>
<td>$33,814</td>
<td>$2,805</td>
<td>$842</td>
</tr>
<tr>
<td>Grocery store cashier</td>
<td>$33,604</td>
<td>$2,800</td>
<td>$840</td>
</tr>
<tr>
<td>Nurse’s assistant</td>
<td>$31,814</td>
<td>$2,651</td>
<td>$795</td>
</tr>
<tr>
<td>Minimum wage worker</td>
<td>$22,880</td>
<td>$1,907</td>
<td>$572</td>
</tr>
</tbody>
</table>

Source: www1.salary.com  

<table>
<thead>
<tr>
<th>Job</th>
<th>Annual Average Income</th>
<th>Monthly Average Income</th>
<th>30% of Monthly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average retiree*</td>
<td>$36,162</td>
<td>$3,014</td>
<td>$904</td>
</tr>
<tr>
<td>Person on disability</td>
<td>$9,000</td>
<td>$750</td>
<td>$225</td>
</tr>
</tbody>
</table>

Source: USA.com  

* Source: USA.com
What’s Available?

What You Need to Afford an Apartment in Evanston

According to rentcafe.com on 1/25/19:

<table>
<thead>
<tr>
<th>Apartment Size</th>
<th>Average Monthly Rent</th>
<th>Monthly Income Needed (so that rent isn’t more than 30%)</th>
<th>Annual Income Needed</th>
<th># of Minimum Wage Jobs Needed to Afford Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio</td>
<td>$1,231</td>
<td>$4,103</td>
<td>$49,240</td>
<td>2.2</td>
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<tr>
<td>1-bedroom</td>
<td>$1,745</td>
<td>$5,816</td>
<td>$69,800</td>
<td>3.1</td>
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<tr>
<td>2-bedroom</td>
<td>$2,407</td>
<td>$8,023</td>
<td>$96,280</td>
<td>4.2</td>
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<tr>
<td>3-bedroom</td>
<td>$3,543</td>
<td>$11,810</td>
<td>$141,720</td>
<td>6.2</td>
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</tbody>
</table>

Impact on Adults

- Work Absences
- Domestic Violence
- Stress
- Insomnia
- Hunger/Food Insufficiency
- Mental Health
- Substance Abuse
- Employment Loss

Impact on Children

- Family Conflict
- Youth Violence
- Insomnia
- School Absences
- Lower Academic Achievement
- Lower Potential Income
- Cognitive Delays
Community Impact

What are the Challenges and Barriers?

**Housing:**
- Attitude: “Not In My Backyard” (NIMBY)
- Available land; Insufficient resources allocated
- Absence of political will; Zoning prohibitions

**Hunger:**
- Food & Groceries:
  - Food deserts-no nearby grocers; Transportation
  - Limited hours at food pantries & social services
- Other Necessities:
  - Snap funds not for personal hygiene or cleaning; limited resources to support personal needs

Interfaith Action of Evanston: What is Our Role?

**Immediate: Direct Services for Homeless People**
- Hospitality Center
  - 7am-11pm M-F
  - Referrals, Employment & Mental Health Counseling
- Emergency Overnight Shelter (Nov-Mar)
- Warming Centers (Nov-Mar; Mon.-Fri.)

**Immediate: Direct Services Relieving Hunger:**
- Hospitality Center-Breakfast
- Daily Soup Kitchens (lunch or dinner)
- Monthly Producemobile; bimonthly 6 months
Interfaith Action of Evanston
What is Our Role?

Longer Term: Advocacy
• Monitoring city government for policies that impact homeless and hungry people
• Participating in Joining Forces, a collaboration of Evanston organizations advocating for affordable housing
• Mobilizing IAE membership for advocating on behalf homeless and hungry

Interfaith Action of Evanston: What is a Delegate’s Role?

Delegates:
• Inform and mobilize faith communities to help with:
  o Volunteering in Soup Kitchens, Emergency Overnight Shelters, Producemobile
  o Advocating for homeless and hungry with elected officials
• Support IAE goals through communications, fundraising, and special events

What Have We Accomplished as a Delegate Community?

In 2018-2019, more than 4,500 IAE volunteers
• 14,000+ hours in service to homeless and hungry people in Evanston
• Served 1399 guests at warming centers
• Distributed 138,968 pounds of fresh produce, milk and bread to 3,029 individuals, feeding 11,400 people in their households
• Added Evanston Producemobile distribution site
What Have We Accomplished as a Delegate Community?

Continued...

• Opened the Emergency Overnight Shelter every night from Nov. through March 15th
• Successfully advocated for retaining Evanston’s Mental Health budget, gathering more than 400 signatures
• Commissioned study to identify remaining gaps in community services for Evanston’s homeless and hungry people

Social Capital: Power and Potential of Interfaith Action

A network of 42 faith communities x c200 members = 8,400 people

In What Way Might Your Faith Community Participate?

Filling gaps for homeless and “on-the-edge” families:

• Develop a “personal hygiene” supply bank that includes toilet paper, shampoo, lotions
• Design a solution for distributing cleaning and laundry supplies for “on-the-edge” families
• Establish a Soup Kitchen or Warming Center (see current schedule)
• Examples: FUMC Diaper Pantry/Service; Grace Lutheran Bridges to Home
In What Way Might Your Faith Community Participate?

Standing witness, expressing concern:
- Signing letters to/calling elected officials on issues of homelessness, hunger, and affordable housing
- Attending key city council and committee meetings
- Hosting informational panels to learn more about the issues and opportunities
- Participating in Joining Forces meetings & activities
- Presenting Ministry Minutes to inspire action

Join an Interfaith Action Committee:
- Communications: raising the visibility of IAE work
- Event Planning: raising critical support for services
- Finance: establishing financial policies and practices that support IAE work
- Advocacy: monitoring policies that impact IAE constituencies and mobilizing faith communities
- Delegates: engaging the energy and interests of faith communities
- Direct Services: planning and oversight for services and programs

Sign up to receive Joining Forces' Digest:
- Access to a calendar of affordable housing-related events and meetings
- Information about current affordability activities in Evanston
- Opportunities to participate in advocacy
- Info on new initiatives & research

Sign up at www.joiningforces.connect2home.org (bottom of the page)
How can we help you take action?

Have ideas, questions, want to know more, or are ready to fill a gap, please let us know!

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• Sue Murphy at ia@interfaithactionofevanston.org
• Melissa Appelt at mmappelt@gmail.com