

No Place to Call Home:

Phase 1: Johnson County Homeless Needs Assessment

Executive Summary



United Way
of Johnson County

Prepared for:

**United Way of
Johnson County**

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Executive Summary

Johnson County is undertaking its first systematic study of local homelessness and housing problems.

Phase 1 of this effort uses available information from government and not-for-profit organizations to estimate the number of people either homeless or on the edge of losing their homes. These numbers create a benchmark that can be updated for future reference. Phase 2 will set the stage for a county-wide program to combat housing problems.

This report answers four questions:

- What is known about the number people living on the streets in Johnson County – the chronically homeless?
- How many other people don't live on the streets, but don't have secure, permanent housing – the "invisible" homeless?
- What does it cost for people to move out of homelessness into permanent housing?
- If people lift themselves or are helped out of homelessness, are there enough local housing units to hold them?

Homelessness and related issues don't lend themselves to easy answers, so to make a 90-page report more accessible, the findings are presented in three different formats. The first section gives overview answers to the four primary questions. The second section is a roundup of information on three topics: vulnerable populations, housing affordability and the supply of low-income units. The remainder of the report details the data supporting the overall findings.

Taken as a whole, this report shows there is a wide range of housing issues in Johnson County including the chronically homeless and the thousands of people living in unaffordable, unsecured homes and apartments.

How many people are chronically homeless in Johnson County?

There is no agreed-upon number for all the county's homeless, but there are two systems in place that attempt partial counts:

- ❑ 656 homeless children attended local schools during the 2013-2014 academic year, according to McKinney-Vento numbers from the county's six school corporations.

The federal McKinney-Vento Homeless Education Assistance Act requires schools to count homeless students and ensure they have access to a public education. The act defines homeless students as those who lack a fixed, regular and adequate nighttime residence. They could temporarily be doubling-up with a relative or another family.

The following table gives the count for each school corporation. Note that the number rose every year.

School Corporation	2010-2011	2011-2012	2012-2013	2013-2014
Clark-Pleasant	27	29	66	77
Center Grove	14	63	107	119
Edinburgh	6	14	2	13
Franklin	175	201	238	297
Greenwood	67	94	144	130
Nineveh-Hensley-Jackson	32	25	33	20
Total	321	426	590	656

Source: Indiana Department of Education

As high as these numbers are, it is possible that they may still undercount homeless students. For example, only the Franklin School Corporation has a staff member assigned to identify and help homeless students. Note that they have the highest count.

In the other corporations, parents of the homeless children must come to school and report their housing status when they fill out a change-of-address card.

- ❑ 38 homeless people were tallied during 2014’s Point-in-Time count (PIT), led by local social service organizations. 41 were counted the previous year.

Every January, the U.S. Department of Housing and Urban Development (HUD) requires a count of people experiencing homelessness during a single night that includes both sheltered and unsheltered populations. PIT defines homelessness as people who are unsheltered – living on the streets, in cars, in abandoned buildings and other places not meant for human habitation.

There are also problems with getting accurate counts with this system. It is up to the PIT leaders and volunteers to go out at night during one of the coldest months of the year to find and interview people in remote or hidden locations. The count might also include people living in a homeless emergency shelter, but that’s a moot point locally because Johnson County has no shelters.

The PIT and McKinney-Vento numbers are useful, but clearly show a gap in counting the homeless. For example, in what way are the 38 homeless people connected to the 656 homeless children? The figures indicate there must be many more than 38 homeless adults.

Using the crude measure of dividing 656 identified homeless students by Johnson County’s average family size of 3.10, this would total approximately 211 homeless families.

How many other people may not live on the streets, but don't have secure housing – the “invisible” homeless?

Determining this number is even more complicated than counting the chronically homeless. For instance, some might argue that a single parent and her two children are not technically homeless if they have a roof over their head right now (in the living room of a friend's apartment, for example).

However, in another – very real – sense the family is homeless because the friend said they have to leave by the end of the month and the mother does not have the money for her own apartment. Local social service providers work with families like this every day.

Interviews with those service providers and local income statistics revealed an even more common problem – thousands of people living in unaffordable homes or apartments. Low-paying jobs combined with a lack of low-rent apartments has left many people in insecure housing; a medical emergency or major car repair would leave them homeless.

For this reason, the United Way of Johnson County (UWJC) wanted to avoid the technical definitions that can bog down local efforts and instead focus on the very real, very identifiable housing problems in Johnson County. The following numbers may double-count people, but they are revealing for their consistency:

- ❑ 4,119 people sought assistance for housing costs from township trustees in 2012.
- ❑ 4,050 households pay more than 50 percent of their income on housing. According to federal definitions, housing costs are considered unaffordable if they account for more than 30 percent of income.

The UWJC steering committee that oversaw this project is particularly concerned about helping people who – with some help – can either move back into housing they recently lost or secure their current, unstable housing. Unfortunately, the following item shows the difficulty of keeping some people in housing, even if they have a job.

What does it cost for people to move out of homelessness into permanent housing?

- ❑ A person earning the minimum wage of \$7.25 per hour needs to work 80 hours a week to afford (at the federal definition of affordable housing) a two-bedroom unit at Johnson County's average fair market rent of \$765 monthly. Because people can't routinely work that many hours, a larger share of their income has to go to housing.
- ❑ Move-in costs are estimated at \$2,150 for a two-bedroom apartment at fair market rent, including first and last month's rent, security deposit, utilities, etc.

- ❑ Unfortunately, it's not as simple as being able to afford it - some renters can't access the housing they need because of bad credit histories or past evictions.

If people lift themselves out of homelessness, are there enough local housing units to hold them?

Using the federal definition of affordable – which is paying no more than 30 percent of a person's income on housing – there are not enough local units available. For example, for someone earning about \$1,700 a month, the maximum affordable rent (30 percent of income) would be about \$500. Keeping in mind the estimates of about 4,000 people either homeless or at-risk of homelessness given above:

- ❑ There were 758 subsidized units available in Johnson County in 2012, according to HUD. In 2011, there were 761.
- ❑ The number of units renting for under \$500 is 804 in Johnson County, according to ACS 2010- 2012 estimates.

How much money are local organizations spending to address housing problems in Johnson County?

At least \$728,677 was spent in 2013, according to the limited information gathered for this report from local churches, government offices and social service agencies.

Because much of the information was collected from a voluntary survey sent to the organizations, and not everyone responded, it is possible that the total is undercounted.

The figures in the table on the following page, which are approaching \$1 million, show how the money was spent on short-term solutions to housing crises.

For example, \$45,240 was spent just for emergency housing, which in Johnson County means hotel stays. If a local, low-cost hotel costs \$200 per week, that translates to 226 weeks of hotel stays purchased for clients last year. While the money means that the recipients literally won't be out on the streets that night, it does very little to fix the root cause of the crisis.

Organization	2013 Emergency Housing Assistance	2013 Rental / Mortgage Assistance	2013 Utility Assistance
Faith-based Organization	\$2,500	\$4,657	\$5,204
Social Service Organization	\$321	\$32,833	\$12,290
Social Services Organization	\$12,000	\$5,000	\$400,000
Faith-based Organization	0	\$14,936	\$13,304
Social Services Organization	0	\$800	0
State Agency	0	\$9,136	\$7,707
Federal Agency	0	\$2,291	\$263
Local Government	\$230	\$1,930	\$1,733
Local Government	0	\$10,641	45,850
Faith-based Organization	0	0	0
Faith-based Organization	\$50	\$1,000	\$1,000
Faith-based Organization	\$745	\$11,560	\$7,100
Faith-based Organization	\$974	\$5,892	\$2,369
Faith-based Organization	0	0	\$6,696
Faith-based Organization	\$15,000	0	\$5,000
Faith-based Organization	\$5,810	\$41,583	\$24,826
Faith-based Organization	\$2,235	\$9,141	\$9,544
Faith-based Organization	\$375	0	\$4,395
Faith-based Organization	\$5,000	\$8,000	\$10,000
Faith-based Organization	0	\$2,324	\$4,432
Total	\$45,240	\$161,724	\$561,713

Are there other studies that address the homelessness issue in Indiana?

Yes, in the fall of 2014, the Indiana Association of United Ways created the ALICE Report for Indiana. ALICE stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. The individuals and families included in the study earn *more* than the U.S. poverty level, but *less* than the basic cost of living for the county.

Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs in Johnson County.

- ALICE households = 10,519
- Poverty households = 4,275

All of these households are surviving on the bare-minimum budget, which does not allow for saving and therefore leaves the household vulnerable to unexpected expenses (car repair, medical bills, etc.)

The Household Survival Budget for Johnson County provided below is still more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Johnson County		
	Single Adult	Family (Infant and Pre-K)
Housing	\$543	\$747
Child care	\$0	\$1,231
Food	\$170	\$515
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$138	\$408
Taxes	\$197	\$385
Monthly total	\$1,519	\$4,485
ANNUAL TOTAL	\$18,227	\$53,825
Hourly wage	\$9.00	\$27.00

Source: United Way Alice Report – Indiana (Johnson County)