

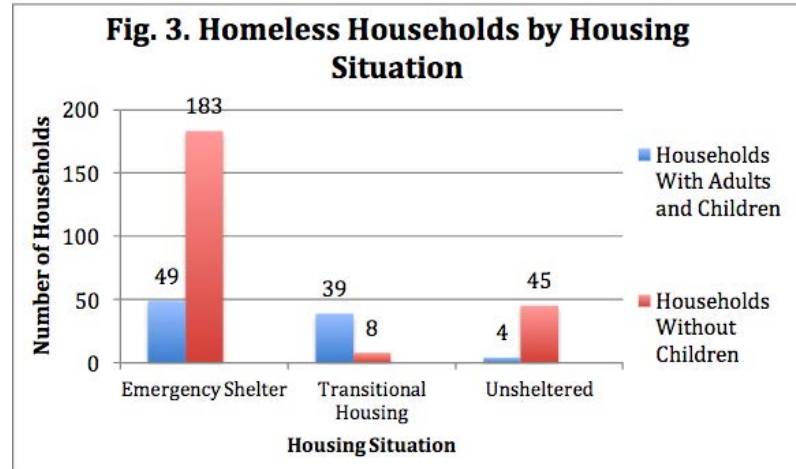


HOMELESS SABBATH TALKING POINTS ABOUT HOMELESSNESS

UNION COUNTY HOMELESSNESS AND HOUSING AFFORDABILITY DATA AND STATISTICS

HUD mandates every county to perform an annual “Point in Time” survey in January, to take a “snapshot” of homelessness. In [Union County on January 26, 2016](#):

- 328 households (513 people) were homeless
- 49 households (62) people were unsheltered, living on the street
- There was an almost 23% increase in family homelessness from 2015 to 2016
- Primary factors for cause of homelessness:
 - Asked to leave shared residence 26.2%
 - Eviction 15.9%
 - Loss or reduction of job/income 15.5%



According to the [National Low Income Housing Coalition’s annual Out of Reach report](#), NJ is the 6th most expensive state to rent an apartment.

- You must earn \$26.52 per hour to afford a 2-bedroom apartment with a fair market rent of \$1,379 per month.
- Working at a minimum wage job at \$8.38 an hour, you would need to work a total of 127 hours at 3.2 full-time jobs per week to afford that apartment.
- In NJ, the average renter’s wage is \$16.98 an hour.
- In NJ, 35% of households are renters.

Working at minimum wage
\$8.38/hr

Each week you have to work
105 HOURS!

To afford a modest 1-bedroom apartment at Fair Market Rent

The *Out of Reach* report depicts the affordability gap between the cost of rental housing and the low-income wage earner. In addition to raising the minimum wage, public investments in housing programs are essential to address the shortage of rental housing affordable and available to extremely low income and very low income households. One new and promising tool for addressing this shortage is the [national Housing Trust Fund](#) (HTF).

We are all called to serve the poor, the homeless, the sick, the hungry...

Information/Documents Online at: <http://wp.me/PeqFK-8H0> * Social Media Hashtag: [#HomelessSabbathNJ](#)



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NATIONAL HOMELESSNESS STATISTICS AND DATA

According to the U.S. Department of Housing and Urban Development (HUD), in the U.S.

- On any given night, **over half a million people are homeless,**
- **One quarter of homeless people are children.** On any given night, over 138,000 of the homeless in the U.S. are children under the age of 18, and
- **Over 57,000 veterans are homeless each night.**
- **Domestic Violence is a leading cause of homelessness among women.** More than 90% of homeless women are victims of severe physical or sexual abuse, and escaping that abuse is a leading cause of their homelessness. (National Law Center on Homelessness & Poverty, NLCHP)
- **Most people are homeless because they cannot afford rent.** The lack of affordable housing is a primary cause of homelessness (NLCHP). HUD has seen its budget cut by over 50% in recent decades, resulting in the loss of 10,000 units of subsidized low-income housing each year.
- **There are fewer places for poor people to rent than before.** According to the NLCHP, one eighth of the nation's supply of low-income housing has been permanently lost since 2001. The U.S. needs at least 7 million more affordable apartments for low-income families.
- **In the last few years' millions have lost their homes.** Over 5 million homes have been foreclosed on since 2008; that is one out of every 10 homes with a mortgage. This has caused even more people to search for affordable rental property.
- **The government does not help as much as you think.** There is enough public rental assistance to help about one out of every four extremely low-income households. Those who do not receive help are placed on multi-year waiting lists, sometimes waiting up to 10 years or more.
- **One in five homeless people suffers from untreated severe mental illness** (University of PA study). While about 6% of the general population suffers from severe mental illness, 20-25% of the homeless suffer from severe mental illness.
- **Cities are increasingly making homelessness a crime** (NLCHP). A 2014 survey of 187 cities by NLCHP found that 33% make it illegal to stand around or loiter anywhere in the city, 18% make it a crime to



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sleep anywhere in public, 43% make it illegal to sleep in your car, and 53% make it illegal to sit or lie down in particular public places. And the number of cities criminalizing homelessness is steadily increasing.

AFFORDABLE HOUSING INFORMATION

- While there are many reasons that lead to a person's individual homelessness, the LACK OF AFFORDABLE HOUSING remains the overall reason that causes a housing crisis.



- As a “rule of thumb” when assessing housing costs, a household should not spend more than 30% of its income on housing, to ensure that other monthly bills are paid. Most low-income households are spending 50% or more on their housing, this is called “severely rent burdened.”

- The [HTF is the first new federal housing program](#) in a generation to focus on extremely low income (ELI) households. It will receive a first-time allocation of nearly \$173.6 million in the summer of 2016 for distribution to the 50 states and the District of Columbia. At least 90% of HTF funds must be used to build, preserve, or rehabilitate rental housing affordable to ELI and VLI households. A maximum of ten percent of HTF funds can be used for affordable homeownership activities. At least 75% of funds must benefit ELI households, and up to 25% can benefit very low income (VLI) households.
- Every community needs affordable housing!
 - The community benefits when public servants, such as firefighters, police officers, teachers, child care workers, medical staff and local workers can live in the community they serve.
 - People working where they live decreases traffic.
 - Senior citizens cannot afford to stay in their community

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