Testimony of Ellen Hender, White River Junction, VT Family Supportive Housing Service Coordinator at the Upper Valley Haven and MSW Policy Intern at the Vermont Affordable Housing Coalition October 24, 2019

Thank you for this opportunity to speak with you today. My name is Ellen Hender. I live in White River Junction with my 18 month old son and my husband, who grew up in Hartland. I'm a service coordinator at the Upper Valley Haven with the Family Supportive Housing program. My path to social work began with two VHCB AmeriCorps terms, one at the COTS Daystation and another at the Upper Valley Haven. I'm also working towards my Master of Social Work degree, earning my final credits through an internship with the Vermont Affordable Housing Coalition.

The Upper Valley Haven is located in White River Junction and provides food, shelter, service coordination or problem solving, and education. The Haven serves from as far north as Bradford, as far south as Springfield, and as far west as the Green Mountain line. It's the second largest food distributor after Feeding Chittenden. It has three shelters, an adult shelter for 20 individuals, a family shelter for 8 families, and a seasonal shelter for adults that can take up to 18 people. Anyone can walk-in or schedule an appointment with the community service coordinators, families and individuals staying in shelter work closely with a shelter service coordinator, and we follow families and individuals into the community after experiencing homelessness with ongoing service coordination through programs such as Family Supportive Housing. The Haven provides education to both guests and community members, as well as through an after school program and summer program for children that are currently or have been in shelter. The Haven's budget is primarily through privately raised funds, about 90%. The other 10% comes from government sources. HOP funding is an important part of the budget. For FY20 the Haven received \$144,912 from HOP for emergency shelter operating costs, service coordination, and homelessness prevention.

Today though, I'm going to focus on the Family Supportive Housing program. In thinking about the struggles families face when dealing with poverty and homelessness and thinking of how Family Supportive Housing impacts these families, one family in particular comes to mind that captures both the strengths and challenges. This is a family that's been in Family Supportive Housing for almost 3 ½ years now. Not having a time limit for how long we can work with a family is a huge strength of the program. This family had multiple instances of homelessness over the years but 3 ½ years ago moved from shelter into an apartment with a Rapid-Rehousing voucher. This is a 2 year voucher that covers the rental deposit and sets the families portion of the rent at 30% of their income. It also gives them a preference for a Housing Choice Voucher, commonly called Section 8, which can move anywhere with them in the US, keeping their rent affordable at 30% of their income. They've been in this same apartment ever since. This stability has meant that the two children they've had since then have never experienced homelessness. Their school aged children have had the stability of being in the same school going into their 4th year now after having changed schools multiple times. They had a history of DCF involvement but haven't since being stably housed. This stability has allowed them to connect to their community in a deeper way, especially in forging strong relationships with the school and teachers. And with the RRH Preference they were able to get a Housing Choice Voucher so no matter where they go their housing will be affordable.

But that's where the challenge lies. They need to move out of their housing in three weeks due to no fault of their own; the housing needs some major rehab so the whole building needs to be emptied. They have this voucher, but that doesn't address the other barriers to housing. While they maintained their rental for over 3 years, rent wasn't always on time and it's unclear what the

landlord reference will look like. Just yesterday they were denied a unit because of the dad's criminal history which consists of a 20 day jail stint due to a traffic violation. Because they are engaged with Family Supportive Housing, I can help them request and navigate the appeal process, which the mom was surprised to hear was even an option, but there's no guarantees with an appeal. Barriers that come up for many families include these challenges around bad or no references, past evictions, bad or no credit, and criminal history. Another challenge is finding housing that falls within the fair market rent values set by HUD. This family in particular is large and needs a 3 or, more ideally, a 4 bedroom unit. There simply aren't many of these on the market or require looking at houses for rent which rarely meet the rent cap.

The other piece of this is less visible: the stress and trauma. They are potentially facing homelessness again, something that they've been able to protect their 2 youngest from thus far. Research from the Children's HealthWatch found that "homelessness has stronger lifetime effects for children who experience it at a younger age, and for children who are homeless for a longer period of time". Their two youngest are 1 and 2 ½. And for reference, of the families in Family Supportive Housing at the Haven the average length of homelessness before being housed is 159 days, or a little over 5 months. This ties into the growing body of evidence around the impacts of trauma, especially looking at ACEs (or Adverse Childhood Experiences). It's been shown that compared to people with no ACEs people with four or more ACEs are two to five times as likely to develop myriad health issues, from clinical depression to substance use disorders to chronic health conditions such as diabetes, cancer, or cardiovascular and respiratory diseases. In a fact sheet put together by the Bassuk Center on Homelessness and Vulnerable Children and Youth, they highlighted that the experience of housing-insecurity, defined as high housing costs, poor housing quality, unstable neighborhoods, overcrowding, and especially homelessness, places children at risk of ACE exposure.

This family is seeing the impact of this stress. Their children, especially their son, has been struggling behaviorally in school since they got their move out notice. Earlier this week I facilitated a meeting with the parents and the landlord and the mom struggled to hold back tears as she spoke about trying and trying to find housing and being worried about ending up homeless again. In the 2 years I've been working with them this is the first time I've seen her cry. And yet, after I dropped them off back at their home it wasn't even 30 minutes later and she was sending me applications to print out and updating me on more calls she had made to landlords.

This is a stressful time for the family but I'm thankful that they've continued to engage with Family Supportive Housing. It's been there to help them through maintaining housing for over 3 years and it will be there as they navigate this next chapter. Ongoing support with no time limit is crucial; it takes time to address root causes of homelessness but taking that time is well worth it. I'm also thankful that Family Supportive Housing maintains small case loads so that each family can truly get the support they need from the program. There have been weeks when this family needed very little and there have been times like now where we talk or see each other daily. Last quarter the Haven had 2 families move on successfully from Family Supportive Housing. We immediately filled those spots and there are still 20 families on the coordinated entry waitlist for Family Supportive Housing in the area that the Haven serves. It's currently only available to Vermonters in 7 counties. This program makes a huge difference for families struggling with poverty and homelessness and every Vermonter should have access, that means expanding to the whole state and increasing capacity where it's already working.

Thank you for your time and thank you for all that you're doing for families in Vermont. I'm happy to answer any questions.