Answering the Call

Creating Solutions for Homelessness





Getting started



Street homelessness/shelter

- Relief/Charity
- Relief
 - Live outside as safely and comfortably as possible
 - Get inside some of the time
 - Meet basic needs



Housing/Stability

- Development/Justice
 - Development of a just community
 - Name oppressive community behavior
 - Change prohibitive policy
 - Create true affordability



What is affordable housing (Activity)



In this session:



We will hear from Matt about his experience getting into housing



We will learn about the crisis of affordability

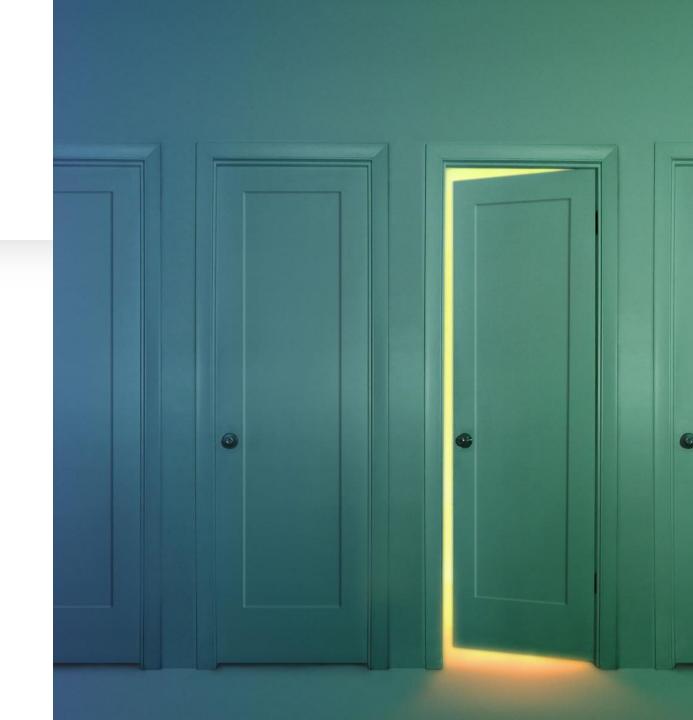


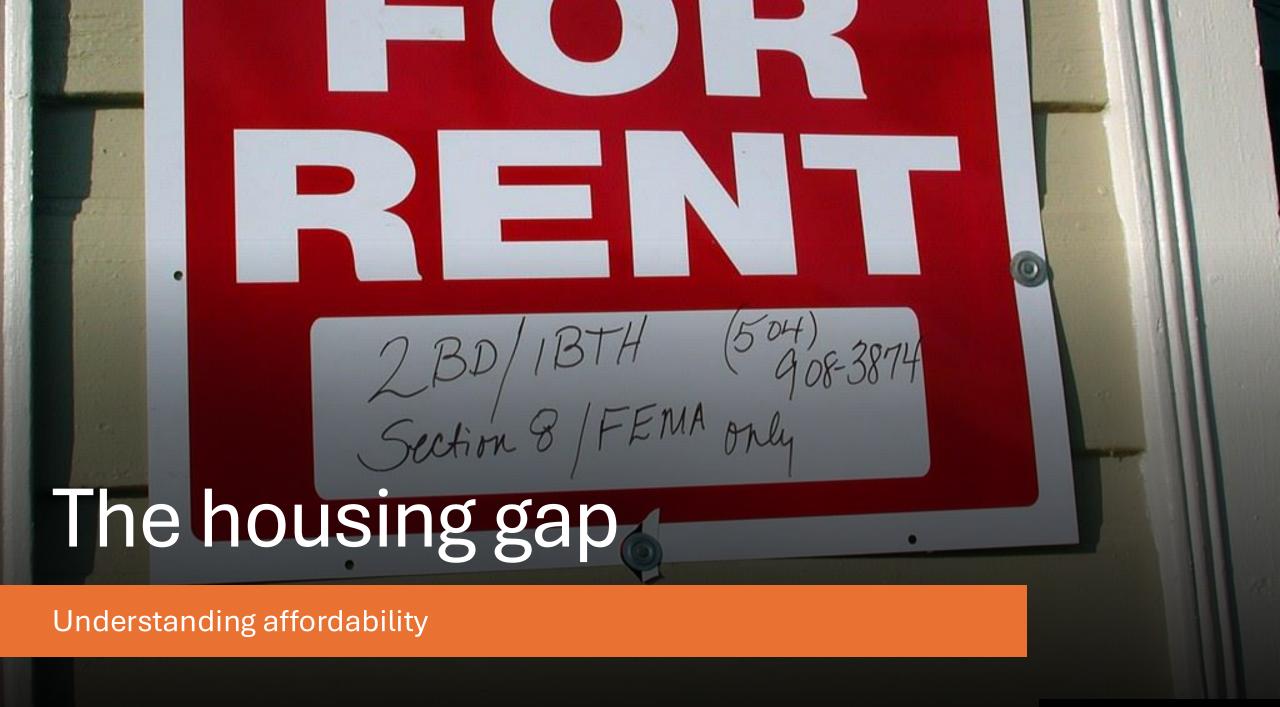
We will see innovative ways that churches are meeting the housing needs in their community



Reflection: breakout rooms

- What struck you about the challenges that Matt faced in securing housing?
- What help turned out to be critical for him?





Current Housing Assistance

- Rapid Rehousing
 - Serves: Category 1 homeless
- Community Based Care Management
 - Serves: Category 2 homeless, individuals with Medical Assistance
- Permanent Supportive Housing
 - Serves: Chronically homeless individuals
- Section 8 Voucher (Housing Choice Voucher Program)
 - Serves: low-income individuals and families (below the federal poverty line)
 - Voucher is lifetime as long as qualifying
 - Waitlist is up to 10 years



Rent Rises. Income doesn't.

In Montgomery County...

6.5% living below federal poverty line

• \$2,510/mo single adult

22% living above the federal poverty line, but below cost of living

 Deciding between rent and other crucial components of living Contributes to high eviction rates

- Montgomery County: 8.79%
- State average: 7.1%

The Numbers at Access Services

- Currently serving 42 households (with more to come!)
 - SSI: \$967 monthly 12 individuals
 - SSDI: \$1100-\$1500 monthly 6 individuals
 - Working: amount varies 7 individuals
 - No Income: 17 individuals

Fair Market Rent

What is Fair Market Rent (FMR)?

- Rent guidelines decided by the Dept of Housing and Urban Development (HUD).
- Determined by zip code

Examples of 1-bedroom FMR for FY26:

- Norristown 19401 \$1590
- Lansdale 19446 \$1820
- Pottstown 19464 \$1350
- Blue Bell 19422 \$2,220

SSI, SSDI, and employment may not be enough

Other Barriers to Housing

Rental applications

- CreditRequirements
- Income Requirements
- Criminal Background

Lack of public transportation

- Limits
 neighborhood
 choice
- Limits job opportunities

Stigma

- Mental health
- Homlessness
- low/no income

Mission minded opportunities:

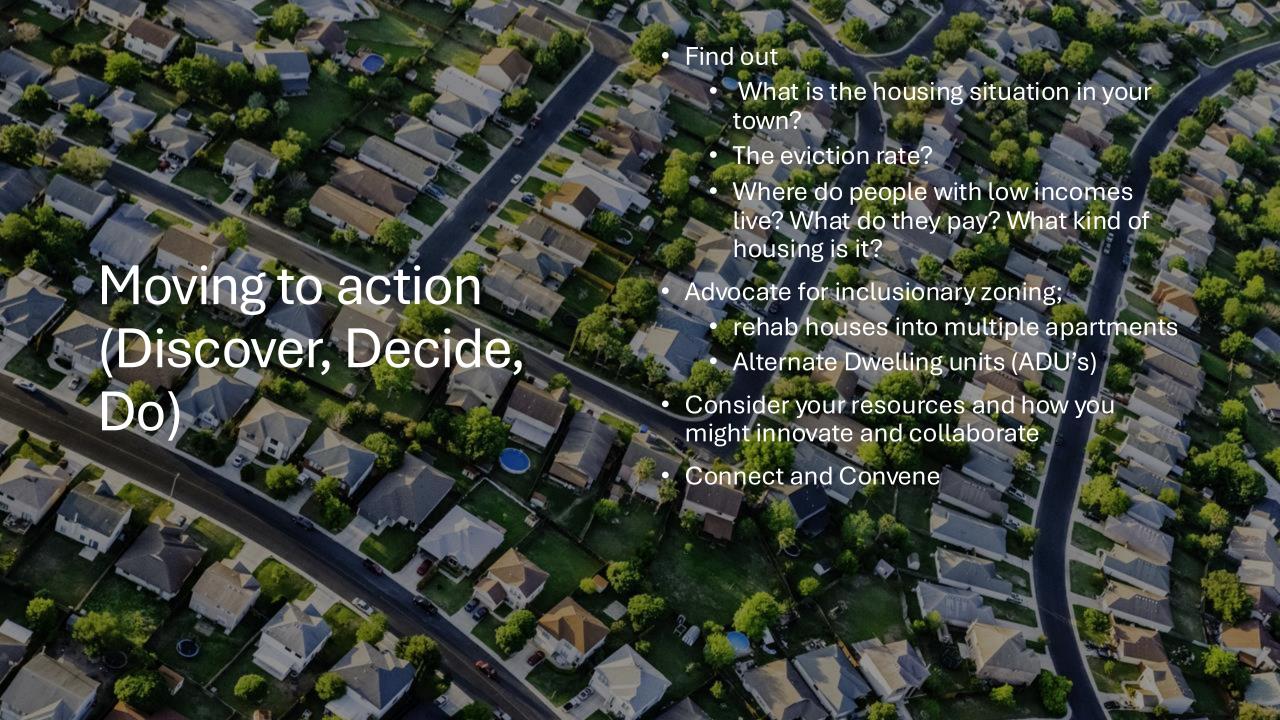
- Landlords in your network/congregation
- Does your church have residential rental space
- Move-in Assistance
 - Financial (help with move-in costs)
 - Material (food, furniture, toiletries, etc.)
- Transportation
 - Help someone get to work, doctor appointments, etc.
- Community & Belonging



The Gap is \$500.

• Redefining Affordability





Hallmarks of Community success



Innovative: doing things that have not been done, doing new things in different ways



Collaborative: Working with people you've not worked with before, or working with them differently



Decisional will: Deciding as a group that a thing needs to happen

Resources

- Sympara
 - https://www.sympara.org/home
- Royersford Baptist
 - https://www.cypressplacepa.org/hom
- Tiny homes
 - https://www.christianitytoday.com/2024/08/church-homeless-tiny-homes-settled-ministry-unhoused/
- Rehabbing houses
 - https://www.wlbt.com/2022/11/10/church-program-helps-homeless-family-go-living-woods-renovated-home/



