#### Frequently Asked Questions about Homelessness

#### What does 'ending homelessness' mean?

An end to homelessness means that every community will have a comprehensive response in place that ensures homelessness is prevented whenever possible, or if it can't be prevented, it is a rare, brief, and one-time experience.



Homeless and housing advocates often work together to reduce the impacts of homelessness on individuals and communities by focusing specifically on supportive housing solutions, while simultaneously addressing systemic and community challenges. To end homelessness, communities need an adequate supply of housing that is affordable to low and limited income households. Until that problem is solved, the homeless response system strives to help people quickly return to housing, connect to employment, and get needed services and support. Community needs far outweigh current infrastructure capacity, however.

### How are poverty, housing and homelessness linked?

National, systemic trends are largely responsible for the rise in homelessness over the past 20-25 years: a growing shortage of affordable rental housing and a simultaneous increase in poverty.

Two factors help account for increasing poverty in the United States: 1) stagnant or falling incomes and less secure jobs which offer fewer benefits, and 2) the declining value and availability of public assistance programs and safety nets to offset rising costs of living.

Even if people find work or access public benefits they are entitled to, this does not automatically provide an escape from poverty or access to housing.

### What are the main reasons individuals become homeless in Fort Collins?

Individual circumstances vary, but the main reason people become homeless is because they cannot find housing they can afford if they become economically vulnerable, particularly without adequate income, assets or resources to maintain housing. Risk of homelessness can be exacerbated by personal vulnerabilities such as mental and substance use disorders, trauma and violence, domestic violence, justice-system involvement, sudden serious illness, divorce, death of a partner, and disabilities.

In the past two years in Fort Collins, the most commonly cited reasons for homelessness were: 1) couldn't pay rent or mortgage, 2) lost job or couldn't find work, 3) relationship problem or family break up, 4) asked to leave, 5) mental illness.

### What is the average cost of rent for an apartment and rates of housing cost burdens in Fort Collins?

As of April 2019, average rent for an apartment in Fort Collins, CO is \$1359 which is a 2.43% increase from last year when the average rent was \$1326, and a 1.1% increase from last month when the average rent was \$1344. One-bedroom apartments in Fort Collins rent for \$1252 a month on average (a 3.67% increase from last year) and two-bedroom apartment rents average \$1409 (a 2.48% increase from last year).

The higher rents go, the more people experience housing cost burdens and increasing economic vulnerability. They are forced out of the market or forced to spend more of their income on rent, with less money to spend on healthy food, health care, transportation, education or child care. According to Housing Catalyst, which provides housing for lower-income residents, residents need to earn \$23.50 an hour, working full time, to afford a two-bedroom rental unit in Fort Collins without spending more than 30 percent of their income on housing.

More than 11,000 Fort Collins households are considered cost-burdened, with an ever-growing portion of their income going to housing.

### Why is mental illness a major cause of homelessness and community concern?

People with untreated serious mental illness comprise an estimated one-third of the total homeless population in the United States and an even higher percentage of women and individuals who are chronically homeless. Homeless people with severe mental illness are no longer an acceptable consequence of urbanizing landscapes. The quality of life for these individuals is dire. Their mortality rate is 4 to 9 times higher than the general population. Many are victimized regularly. They are highly likely to be arrested at some point and then cycle from the streets through the jails. The trend is seen in all major cities but also in smaller cities and towns.

Homelessness emerged as a national issue in the mid-20th century as one of the unintended consequences of closing state mental hospitals without providing replacement treatment for people with the most serious mental illness. With the limited supply of publicly supported psychiatric beds shrinking virtually every year since then, access to treatment for severe mental illnesses such as schizophrenia and bipolar disorder is becoming ever more restricted. This leaves increasing numbers of people who require intensive services to remain unstable and experience negative consequences, homelessness among them.

## What are frequent utilizers and why is there a national focus on 'frequent utilizer' interventions?

Communities waste billions on uncoordinated service responses as people without housing frequently cycle between shelters, hospitals, jails, and the streets. Frequent Utilizer Systems Engagement is a proven model identifying frequent users of jails, shelters, hospitals and/or other crisis public services and then improving their lives through supportive housing. Tenants are provided affordable housing with wraparound support services, which stabilizes their lives and significantly reduces returns to jail and homelessness, reliance on emergency health services, and improves overall quality of life.

# For more information:

National Association to End Homelessness <a href="https://endhomelessness.org">https://endhomelessness.org</a>

United States Interagency Council on Homelessness https://www.usich.gov

Denver Social Impact Bond

https://www.denvergov.org/content/denvergov/en/mayors-office/newsroom/2018/independent-report-shows-continued-success-of-denver-s-health-an.html

Corporation for Supportive Housing Frequent Utilizer System Engagement (FUSE) <a href="https://www.csh.org/fuse/">https://www.csh.org/fuse/</a>

Homeward 2020 www.Homeward2020.org