spring 2024 Spottight Housing



HELP for today St. Vincent de Paul Georgia HOPE for tothorrow

The gifts of your time, talent and treasure bring Help and Hope to Georgia neighbors in need.

From the Director

Friends,

I bet we have some common questions when it comes to the housing and homelessness crisis faced by many of our neighbors. How did nearly 1 million Georgia families become extremely costburdened, spending over 50% of their earnings on housing?

Were we caught napping, or did we have some preconceived notions that this could only happen to undermotivated individuals or those who become overly dependent on a system of safety nets? Why didn't we see this coming?

More than twenty years ago HUD provided key insights into combatting the economic and social cost of homelessness through effective eviction prevention. Their 2003 study with Walter R. McDonald & Associates, Inc. (WRMA) and its partner, Urban Institute (UI) outlined the strategies and component activities that provide measurable achievements:

- Cash assistance with rent, mortgage, or utility payments.
- In-kind emergency assistance (food, clothing, transportation vouchers, and occasionally furniture and medical care).
- Strategies that involve more than one public agency working together (childcare, child welfare, mental health services, budget and credit counseling, etc.).

Wow! They could have just asked SVdP, since for the last 120 years, it has been our approach to keeping neighbors housed. It's a short list, but it's nuanced and from personal observation, I know it is not easy. I hear the anguish from our caseworkers when funds available for emergency housing and utility expenses can't keep pace with the needs of the neighbors walking through our doors. They know the only way to prevent a neighbor from becoming homeless is to keep them housed. They understand that the smallest, unexpected expense can jeopardize a neighbor's ability to pay their rent and set the stage for potential eviction.

The approach of our caseworkers is relentless. I'm convinced they take their inspiration from the words of our founder, Frederic Ozanam, "extend mercy towards others, so that there can be no one in need whom you meet without helping."

The support of friends like you provides the foundation for mercy and advances our efforts to bring Help and Hope to our neighbors who need us most. We are grateful!

Bea Perdue Senior Director of Philanthropy

The Mission

To provide Help and Hope to neighbors in need, while maintaining the Dignity of the individual and creating a path to self-sufficiency. Serving Neighbors In Need since 1903, we are one of the oldest, largest and most trusted state-wide social services safety net organizations in Georgia.



Hunger

13% of Georgians are food insecure.

Health

77% of Georgians, below \$50,000 income, cannot afford medications.

Housing Georgia has 1 Million households using 50% of income for shelter.

Motel to Home Focused on Sustained Stability

We don't want to move a neighbor from living in a motel to a stable home today and have them face the same crisis down the road. Key to the SVdP mission is sustained stability and that requires the support we continue to provide during their first year of moving from "hoteled to housed." We've learned that financial literacy and personal wellness are essential to the neighbors we serve. Our primary metric for program success is sustained housing stability.

Neighbors are required to attend a Financial Literacy Session. They leave the session with two valuable tools:

- Knowing how to build a 12-month household budget; and
- Understanding how to view and interpret the contents of their credit report.

We start the day with a Wellness Session led by a member of our team, Tracye, who is a Motel to Home Program success story. Our neighbors get to hear from someone with lived experience and gain a level of comfort sharing and learning from their common experiences.

Those of us who haven't had the experience of trying to make a motel room a home can't imagine the anxiety and even embarrassment that a neighbor can feel. From Tracye, participants gain insights on embracing the value of their experience, sharing it with others, being grateful for the support they have received and claiming a victory that other neighbors in the future can aspire to attain.

Over the 12-month period (average per family) working alongside a Motel to Home family the support provided goes beyond learning workshops and is critical to long-term housing stability. Providing food for their tables, vouchers at our thrift stores, or free access to public transportation, lowers household expenses. These household savings contribute to the ability for a neighbor to maintain timely rent and mortgage payments, reducing the likelihood of a motel room becoming their best housing option.

The support of city and county grant funds and donations from organizations like QuikTrip and PNC and numerous individual donors make it possible for SVdP to take a holistic approach to keeping neighbors stably housed. Our supporters understand that the benefits of these efforts serve to strengthen our neighbors, our communities, and our enterprises.

Heidi Eveleigh, Director of the Motel to Home
Program at St. Vincent de Paul Georgia

OUR BELIEF

Keys to Decreasing Evictions & Increasing Housing Stability

- Rental and mortgage payment assistance
- Utility payment assistance
- Temporary and transitional housing
- Emergency financial assistance
- Clothing, furniture and household items
- Partner, community. and social-service coordination





In March, SVdP held a Financial Literacy Session for current participants of Motel to Home.



During the March session, children of the Motel to Home program enjoyed exploring their creativity through an art project with SVdP staff.

In Georgia over 1 million households are extremely housing cost-burdened, spending over 50% of their income on housing.

Source: NLIHC tabulations of 2022 ACS PUMS



A Conversation with... Mariel Risner Sivley, Director of Housing



Q: You started your career as an attorney with the Georgia Law Center for the Homeless and it seems your passion has only grown. What drives that obvious passion?

I believe housing is a right and people who want a safe home should have the opportunity to obtain that dream. I also acknowledge that it can mean different things (castle, motor home, group home, etc.) for different people. Just because you have a low salary shouldn't mean you can't and won't have a home.

Q: What's the biggest challenge to making having a "safe home" the norm versus it being the exception?

I believe housing is a right and people who want a safe home should have the opportunity to obtain that dream. Georgia has a housing crisis. The 2023 Georgia Housing Needs Assessment reported the state's housing inventory is inadequate for all income levels and it can't expand fast enough to meet the increasing demand. There are some key challenges. The first is keeping housing at the forefront of the public sphere. We have short attention spans.

Just as important is the need for policies that support housing people. The passage of HB404 (Safe at Home Tennant Protection) means landlords must make rental properties fit for human habitation. There is such a snowball effect on low-income families when their only housing options are unlivable. It's not just health issues when air-conditioning doesn't work, or lost energy from broken windows. About 20% of foster care placements cite inadequate housing as a reason for removal of a child from their home.

I was so proud of the way our Vincentian community got behind efforts to make sure our lawmakers understood how the neighbors we serve would benefit from the passage of this bill.

Georgia has a housing crisis.

The annual household income needed to afford a two-bedroom rental home is

Q: Speaking of Vincentians and the SVdP approach to increasing housing stability, what does the community need to know?

Because every strategy we deploy begins with being on the ground where our neighbors in need live, work, and play, the work we do has sustained impact. We often say the thing that makes us unique is "we make home visits." It's true but oversimplified. The police and Child Services make home visits as well. The purpose of our home visit or a visit with them at the Chamblee Service Center is first to get an assessment of what a neighbor is living with. Beyond the immediate assistance we might provide is helping them to develop a plan of action for sustained recovery. For example, we spend 12 months working alongside our Motel to Home neighbors to make sure they have the financial, emotional, and physical infrastructure to thrive.

We look at our neighbors in need through a holistic lens and we look at their problems holistically. House of Dreams, our transitional housing program and St. Michael's House, a shared housing facility for single mothers, are both the results of understanding that Help nor Hope cannot be one size fits all.

Q: I continue to be amazed at the expansiveness of our Housing efforts, what's driving your approach?

The testimonials of recovery and stability from the neighbors we serve affirm our approach and they are mission aligned. We never stop looking for ways to make lives and communities better, is the answer I always give regarding our current programming. The same holds true for future programming like our upcoming affordable housing development in Lakewood. Housing is such a part of stabilizing families and communities and I love that SVdP is so committed to being a part of the solutions we need in Georgia.

Q: What would you say to donors and potential donors regarding support for the SVdP mission?

Their support matters. When they donate or award a grant to SVdP they are the difference between a neighbor drowning and a neighbor swimming.

\$51,749.

Source: NLIHC tabulations of 2022 ACS PUMS



Ways to Get Involved

Upcoming Events

Volunteer Recognition Reception Tuesday, April 23rd 5:00pm to 7:00pm *Award ceremony at 5:45pm

Click <u>here</u> for more details and to Register.

Experience the Chamblee Service Center: Take a Tour

Explore the bustling hub for all our programming and services. Connect with <u>Bea Perdue</u> to schedule your tour today.

Become a Guardian Society Member

The Guardian Society honors monthly donors, ensuring sustained support for our mission. <u>Learn more</u> about how you can become a member!

PNC + SVdP Empower Neighbors to Take Control of Their Financial Well-being and Build a Brighter Housing Future



"The decision to provide financial support to St. Vincent de Paul's Motel to Home program was based on the impact we knew we could have on families in need. Moving from hotel to hotel while trying to manage getting to work and schooling children, while often fearing for their safety are burdens that only add to the housing trauma of an under-resourced neighbor. What

makes the partnership even more impactful are the additional resources like volunteering and financial literacy training we can bring to bear. Improving their financial and credit profiles ensure they can maintain safe, stable and supportive housing," says PNC Vice President, Community Development Officer Tracee Smith.

The partnership between PNC Bank and St. Vincent de Paul Georgia reflects a shared commitment to serving the needs of our community. In addition to supporting the Motel to Home program, the PNC mobile banking bus visits the Chamblee Service Center weekly, offering convenient and accessible financial services to the community.

For many neighbors, accessing traditional banking services can be challenging. Whether it's due to transportation barriers, limited access to brick-and-mortar branches, or simply not having the time to visit during regular business hours, the PNC mobile banking bus addresses these obstacles head-on.

This innovative initiative brings essential banking services directly to our doorstep, ensuring that everyone has the opportunity to manage their finances effectively and securely. From checking and savings accounts to assistance with mobile banking apps, the PNC team on board is dedicated to providing personalized support to each visiting neighbor.

Coporate supporters like PNC are key to the success of our holistic homeless prevention services at St. Vincent de Paul.





Your giving affirms the value of the St. Vincent de Paul Mission... Let your friends, family and neighbors know about the great work you've done.

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