

# Homelessness in Howard County

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GVPT 388L: Maryland Politics, Policy and Leadership  
The University of Maryland – College Park  
Fall, 2015



PALS - Partnership for Action Learning in Sustainability  
An initiative of the National Center for Smart Growth

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## Introduction

The ten undergraduate students in this government and policy class were asked to examine homelessness in Howard County as part of the PALS program.

Each of them researched the extent of the problem, the services in place to address it, how homelessness is addressed in comparable U.S. counties, and proposals that Howard County could adapt. Each of the ten papers thus overlaps some with others, especially in their description of current County conditions and programs. Their comparative assessment of comparable county programs, however, yields over a dozen examples of interest to Howard County. It is in their recommendations and proposals that the papers will be of greatest interest and use to the County. Numerous ideas are presented and the reader focused on the “bottom line” can peruse these sections of each paper to glean ideas.

## Homelessness in Howard County

Tim Deedy

Howard County, Maryland employs a variety of strategies to combat the issue of homelessness within its confines. Currently, 2015 data collected by the Point-in-Time (PIT) federal report states that 166 homeless individuals exist in Howard County. Of these 166 citizens, the 2015 PIT report determined that 123 reside in some type of provisional shelter, while the remaining 43 are considered unsheltered.<sup>1</sup> To combat this issue, Howard County uses measures to assist the current homeless population, while simultaneously creating preventative measures to avoid future cases of homelessness.<sup>2</sup>

The five major components the county attempts to address annually are housing, homelessness, self-sufficiency, community sustainability, and resource management. Through a combination of rapid re-housing programs, various forms of homeownership and rental assistance, emergency provisions, and other strategies, Howard County aspires to establish stable housing for its current homeless population while preventing future homelessness at the same time.<sup>3</sup> In addition to battling the issue of homelessness, the County works to alleviate the causes and constraints of homelessness including poverty, medical care, unemployment, and food insecurity. Furthermore, the County collaborates with local nonprofit organizations such as the Grassroots Crisis Intervention Center, the MultiService Center, Bridges to Housing Stability, and others to address the various problems involved with homelessness. While overall PIT numbers declined for the County in recent years, the County must account for recent increasing trends in its elderly population according to the most recent U.S. Census Bureau data (see Figure 2). Thus, the County ought to reexamine its preventative measures for homelessness to ensure it does not become an issue for the aging elderly population in the region.

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<sup>1</sup> Howard County Department of Citizen Services

<sup>2,3</sup> Howard County Housing FFY2015 Action Plan

Howard County primarily relies on a combination of temporary and long-term, or preventative, measures to respond to the problem of homelessness. According to the 2010 Howard County Plan to End Homelessness, the average cost of a shelter bed is roughly \$8,000 annually, more expensive than the cost of a federal housing subsidy. Thus, the County rightfully emphasizes the importance of preventative measures based on the sheer price benefit of these solutions. Specifically, these measures include financial assistance and guidance for individuals at varying levels of Area Median Income (AMI), such as the Community Development Block Grant (CDBG), Moderate Income Housing Unit (MIHU), and the Settlement Down Payment Loan Program (SDLP), to search for affordable rental and/or housing opportunities.<sup>4</sup>

Furthermore, the County works alongside the DCS to provide emergency shelter and other shelter opportunities for individuals who require it. Some of these specific programs and shelter locations include the Cold Weather Shelter, the Emergency Motel Shelter, the Continuum of Care Permanent Supportive Housing, the Continuum of Care Transitional Housing, and the soon-to-be-constructed New Day Resource Center.<sup>5</sup> Additionally, the strategy of rapid re-housing proved wildly successful for the County. This initiative entails developing a connection with homeless families, ideally 30 days after entry into a homelessness program, and providing them with temporary housing and financial assistance. The program does not restrict individuals based on any preexisting socio-economic or medical conditions. The sole restriction placed on entry into rapid re-housing opportunities is homelessness, and the program had an 85 percent success rate based on Howard County's 2015 Plan to End Homelessness. Through these programs and established infrastructure, Howard County developed a strategy to reduce and prevent homelessness.<sup>6</sup>

Additionally, the County addresses several other effects of homelessness including occupational support, nutrition, and medical care. Howard County operates the U.S. Route 1 Day Resource Center, where individuals receive medical assistance including health screenings and examinations, and

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<sup>4</sup> Howard County Housing FFY2015 Action Plan

<sup>5</sup> Howard County Housing FFY2015 Action Plan

<sup>6</sup> Howard County Plan to End Homelessness

limited pro bono services by volunteer physicians. Furthermore, four SOBER House locations, with residential facilities for domestic abuse victims and rehabilitation programs for elderly individuals, provide support for individuals suffering from addiction, disabilities, and psychological distress.<sup>7</sup> In regards to occupational support, the County offers financial self-sufficiency counseling to 70 families that includes information on employment opportunities and job training. Also, the County aspires to promote a sense of community within its confines in order to “highlight the importance of creating communities where people want to live and work, now and in the future”.<sup>8</sup> Through these efforts, the County aspires to improve the socioeconomic stability of its residents, whether they are homeless or experiencing financial hardship.

To combat issues of food insecurity and nutrition, the County government primarily uses the Rt. 1 Day Resource Center. This center operates three days a week, and provides individuals with a hot meal, non-perishable food supplies, hygiene items, and clothing. In addition, the center offers financial and social counseling.<sup>9</sup> Additionally, the Committee to End Hunger in Howard County pursues outreach to the community as a means of collaboration to alleviate the issue of food insecurity.<sup>10</sup>

While the County offers a wide range of support to combat the various problems associated with homelessness, they cannot combat the problem alone. Howard County works simultaneously with nonprofit organizations and private entities in order to counter issues associated with homelessness. Organizations such as the Grassroots Crisis Intervention, Bridges to Housing Stability, and Humanim offer assistance in acquiring both permanent and temporary housing.

Grassroots Crisis Intervention provides emergency assistance to individuals within a limited timeframe in addition to providing a 24-hour hotline for emergency situations.<sup>11</sup> Bridges to Housing Stability offers arguably the strongest initiative to achieving housing stability. They focus on permanent housing solutions; they currently have no programs in place to provide for individuals requiring temporary

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<sup>7</sup> Howard County Housing FFY2015 Action Plan

<sup>8</sup> Howard County Housing FFY2015 Action Plan

<sup>9</sup> Howard County Housing FFY2015 Action Plan

<sup>10</sup> Board to Promote Self-Sufficiency 2011

<sup>11</sup> [grassrootscrisis.org](http://grassrootscrisis.org)

housing or those soon-to-be in need of temporary housing. They assist homeless Howard County residents or those at risk of homelessness through advocacy, financial planning, mediation with landlords, referrals to community resources, and other similar approaches.<sup>12</sup> Similarly, Humanim offers services to individuals suffering from psychiatric disabilities. Through their Supported Living Program, Humanim works with residents to ensure they have the necessary resources required to live independently. Some of their specific initiatives include financial management, coordinating appropriate medical services, crisis intervention, and many other services. Humanim pursues the goal of permanent housing, while also acknowledging the need for emergency services for a specific group within the population.<sup>13</sup> Thus, private organizations exist within Howard County that provide both resources for permanent housing as well as measures to meet the need for shelter as a result of homelessness.

Non-profit organizations within Howard County do not provide the same extent of medical services as County government. While Humanim targets a specific population based on their medical condition, they do not offer medical services akin to the U.S. Route 1 Day Resource Center.<sup>14</sup> Grassroots Crisis Intervention offers 24-hour emergency support, including for those suffering from domestic abuse.<sup>15</sup> The Salvation Army, like Humanim, provides referral services to individuals for health concerns.<sup>16</sup> Therefore, the County bears most of the responsibility in dealing with medical care as a result of homelessness.

However, non-profit organizations generally exceed the outreach of the County government in fighting the effects of homelessness on nutrition. While the County operates the Rt. 1 Day Resource Center, there are multiple organizations providing citizens with the opportunity to receive a nutritious meal. Individuals are eligible to receive three days' worth of food supplies from the Salvation Army through proof of residency in a location with cooking facilities, which applies to certain individuals within

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<sup>12</sup> [www.bridges2hs.org](http://www.bridges2hs.org)

<sup>13</sup> [humanim.com](http://humanim.com)

<sup>14</sup> [humanim.com](http://humanim.com)

<sup>15</sup> [grassrootscrisis.com](http://grassrootscrisis.com)

<sup>16</sup> [salvationarmymwv.org](http://salvationarmymwv.org)

Howard County's PIT count.<sup>17</sup> Additionally, the Community Action Council of Howard County (CAC), another non-profit group, acts as the County's primary anti-poverty agency. In terms of nutrition, the CAC offers meals to individuals while also providing them with guidance on proper nutritional habits. In the 2014 fiscal year, the CAC provided over 23,000 meals to County residents. Thus, non-profit organizations in Howard County supply critical assistance in combating the effects of homelessness on nutrition.<sup>18</sup>

One of Howard County's partner non-profit organizations in the fight against homelessness, the MultiService Center, collaborates closely with another group that provides multiple forms of financial counseling. Making Change provides individuals with financial counseling in the form of personal coaching, group classes, online courses, and free tax preparation. These services range in price from no cost to the individual to \$80 per hour based on personal income. Making Change does not provide specific resources for employment opportunities, but guides individuals and offers critical financial counseling.<sup>19</sup> The Salvation Army offers referrals for people to acquire a better knowledge of employment opportunities.<sup>20</sup> Thus, other than the financial guidance supplied by Making Change, private organizations and non-profit groups in Howard County act in an advisory role compared to County government initiatives.

In terms of the current sufficiency of the existing government and private resources, both Howard County and non-profit organizations have developed or are developing adequate resources to shelter the homeless population. The County provides rental and ownership opportunities that accommodate a variety of living needs and health situations. Furthermore, private groups such as Humanim and Grassroots Crisis Intervention provide additional relief to the County's homeless and at-risk population to ensure they receive proper shelter in the aim of attaining housing stability. Howard County offers medical services in programs such as the Rt. 1 Free Clinic, which provides health assessments and limited pro bono services. By comparison, private groups in the region act in a more advisory role compared to the actions taken by

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<sup>17</sup> [salvationarmymwv.org](http://salvationarmymwv.org)

<sup>18</sup> Howard County Housing FFY2015 Action Plan

<sup>19</sup> [makingchangecenter.org](http://makingchangecenter.org)

<sup>20</sup> [salvationarmymwv.org](http://salvationarmymwv.org)



the County government. Humanim offers support for psychiatrically disabled individuals, but it does not supply health benefits like the Rt. 1 Free Clinic. Similarly, the Salvation Army acts as a referral for individuals to obtain information on pertinent medical resources.

Likewise, County government plays a larger role than private organizations in occupational support. Howard County works with homeless and at-risk individuals to provide them with appropriate employment resources, financial guidance, and training necessary to be considered a viable job applicant. While many of the non-profit and private organizations within the County perform similar functions, they do not offer a wide variety of support in this field. Furthermore, some of the private groups require payment to engage in their services, while the County usually offers these services at no cost to the individual.

However, in terms of nutrition, non-governmental organizations provide more support for the County's homeless population. While the county operates the Route.1 Day Resource Center, this center opens only three days a week, which is insufficient for families struggling to provide an adequate meal. Conversely, organizations such as the CAC and the Salvation Army provide thousands of meals annually, while simultaneously educating them in nutritious eating habits. Thus, private organizations in Howard County provide better nutritional support for the homeless population compared to County government.

Four counties nationwide serve as comparisons based on similar indicators of population, age breakdown within the population, median household income, and other important statistics (see Figure 3).<sup>21</sup> Somerset County in New Jersey, unlike Howard County, primarily relies on the actions of non-governmental organizations, like the New Jersey Coalition to End Homelessness, or federal welfare programs (see Figure 4). Somerset provides financial support to avoid homelessness and it provides temporary shelter, but it lacks adequate preventative measures. The County works with boarding locations within its confines to ensure the population receives appropriate housing. Similarly, the County has emergency shelters for victims of domestic violence. Furthermore, Somerset does not offer adequate

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<sup>21</sup> "Quick Facts: Howard County, Maryland." *United States Census Bureau*.

programs for individuals reentering society from institutional settings, unlike Howard County, which provides a six- week orientation program for inmates to reacquaint themselves with the essentials of daily life in society.<sup>22,23</sup>

Norfolk County, Massachusetts' population is similar to Howard County, but it lacks appropriate government action to resolve homeless problems (note: No PIT numbers available). Norfolk County relies on various non-profits to fight homelessness. These organizations handle all four of the major effects of homelessness.<sup>24</sup> One of the most prominent organizations combating homelessness in the state, the Bridge Fund, provides interest-free loans to individuals to acquire affordable and stable housing (tbfom.org). However, the Emergency Solutions Grant (ESG) offers solutions including rapid re-housing, temporary shelter for over 3,000 individuals nightly, and works to prevent homelessness by offering affordable housing for a population with a lower AMI, specifically 30 percent.<sup>25</sup>

Maryland's Anne Arundel County maintains an extensive county strategy to combat the issue of homelessness (see Figure 5). The County has a six-pronged approach entailing outreach, prevention, essential support services, emergency shelter, transitional housing, and permanent supportive housing. The County primarily relies on private organizations to provide temporary shelter to its homeless population, yet County government offers multiple opportunities for permanent housing. Through cooperation with local non-governmental groups, the County also provides support for the effects of homelessness on nutrition, medical care, and occupational support. These services also include assistance for domestic violence victims through shelters and safe houses, education and employment assistance, and case management counseling to account for individual needs. Additionally, individuals discharged from County Detention Centers must undergo discharge planning to map out an appropriate agenda for re-acclimating

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<sup>22</sup> Somerset County Social Services

<sup>23</sup> Howard County Department of Corrections 2014 Report

<sup>24</sup> Norfolk County Programs and Services, Massachusetts Association for Community Action

<sup>25</sup> Emergency Solutions Grant Program

themselves in society, an approach the County uses as a tool to prevent homelessness for individuals reentering from institutional settings.<sup>26</sup>

Finally, Prince William County in Virginia developed programs similar to both Howard and Anne Arundel Counties (see Figure 6). Through the Emergency Shelter Grant, the County offers services such as case management assistance, employment assistance and job training, and life skills training. Additionally, the County renovates buildings and uses them as temporary shelters either operated by the government or local private organizations. Furthermore, the County offers rapid re-housing opportunities, as well as permanent housing for individuals under 30 percent AMI. Prince William County supports eligible residents in renting as well as stable housing through government-owned housing locations. However, the County does not have an initiative to aid individuals returning from institutional settings.<sup>27</sup>

Based on U.S. Census Bureau and Maryland Department of Planning data, Howard County's population will increase.<sup>28</sup> Based on this fact, the homeless population will increase due to two important reasons. As the population increases, the number of homeless individuals will increase based on the sheer size of the population. Additionally as more Baby Boomers reach retirement age, they require further medical attention, which can often lead to a person becoming homeless due to an inability to afford medical bills.

Based on this information, Howard County's homeless population could continue to increase to over 200 individuals for the years 2020, 2025, and 2030. Additionally, medical care services will increase substantially due to the increasing elderly population between now and 2030. Shelter, nutrition, and occupational support will also increase to a lesser extent due to the increase in the homeless population. The County must prepare for the expected increase, especially in terms of medical care since more residents will require medical assistance in the near future. Howard County, alongside its private partners, must invest in preventative measures and increase opportunities for medical care.

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<sup>26</sup> Anne Arundel County Action Plan

<sup>27</sup> PWC Housing Plan 2013

<sup>28</sup> U.S. Census Bureau, MD Department of Planning

As mentioned, one of Howard County's biggest problems could be adequate housing availability for its homeless population. The County should consider renovating existing buildings, like Prince William County did, and use these buildings as new sources of housing. Howard County already has a similar initiative with the New Day Resource Center, but they ought to consider expanding this program and searching for additional locations to serve as sources of stable housing.

Furthermore, Howard County ought to consider expanding its eligibility levels for AMI. Currently, County residents can receive financial assistance for housing through the MIHU and SDLP if they fall between 60-80 percent AMI, while they can receive assistance for rental opportunities if they fall between 30-50 percent AMI. The County ought to lower the eligibility for these two programs to include financial assistance for housing for individuals between 50-80 percent AMI and 25-50 percent AMI for rental opportunities.

Additionally, the County should remain dedicated to its strategy of rapid re-housing, given its tremendous success rate (85 percent). While its poverty rate currently remains at 5.3 percent, the County must dedicate itself to ensuring that all individuals are afforded the opportunity for stable housing.

While the County cannot offer employment opportunities at whim, it should consider expanding general counseling similar to that offered in Prince William County. The County should offer additional counseling in terms of specific case management, job hunting and training techniques, and education assistance. These forms of counseling ensure that residents develop the skills necessary to provide for themselves and become self-sufficient.

The County must also expand its current medical clinics such as the Rt. 1 Free Clinic. As the County's population grows older, they will inevitably require further health coverage. The County ought to consider reallocating its funds to change the clinic from volunteers to paid workers that provide additional medical services. Furthermore, the County must cooperate further with private organizations to combat nutritional issues. The County should consider expanding the Rt. 1 Day Resource Center to provide services seven days a week rather than three. Through this, the homeless population will contain to receive

appropriate nourishment. Additionally, the County should invest in more educational programs on nutrition like the CAC.

While the County has had some success, the issue of homelessness will worsen if the County does not take appropriate action. Through expanding current programs and using ideas from other counties, Howard County will be able to prepare for the future, when the homeless population will inevitably increase. Expanded programs must account for changes in the effects of homelessness on shelter, nutrition, medical care, and occupational support. With proper planning, Howard County can ensure that it will continue to provide exemplary services to account for its homeless population.

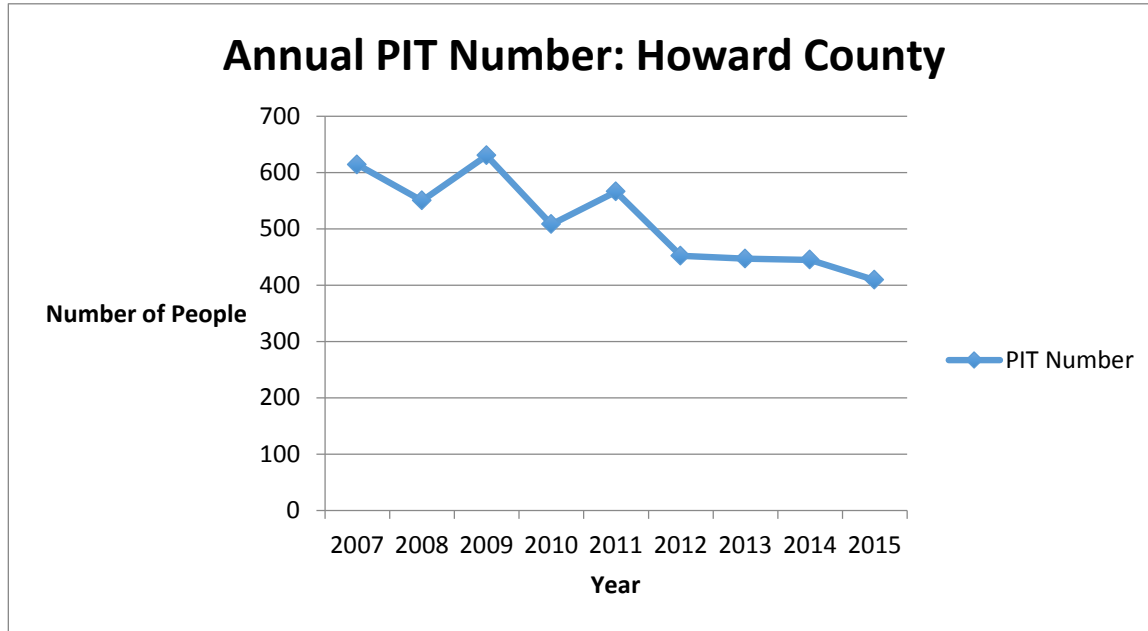
## Diagrams

**Figure 1: Howard County Housing Goals**

Goal 1. Housing - Expand opportunities for diverse and affordable housing options that are available for all income levels at our below 80% of AMI (Area Median Income).				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Homeownership Assistance through moderate income housing unit (MIHU), shared appreciation, and settlement down payment loan programs (SDLP) for housing targeted to households earning between 60% and 80% of AMI.	County SDLP  County MIHU  HCH Commission Equity	Decent Affordable Housing	Affordability Availability Accessibility	Approximately 45 households could become homeowners through the MIHU program during this program year.  Approximately 15 households will be qualified to lease homes from HCH and offered the option to purchase the homes within 3 years.
Continue to expand, modify and market existing homeownership programs for low/moderate income buyers.	Local Funds	Decent Affordable Housing	Affordability	Approximately 600 individuals will receive homebuyer and credit counseling.  400 @ Homebuyer Workshops and 200 @ MIHU Workshops
Provide assistance to assist displaced renters due to County redevelopment projects.	Housing Commission Bonds / CDBG	Suitable Living  Decent Affordable Housing	Availability  Affordability	Approximately 30 households will receive relocation assistance. (Howard County)  Ellicott Terrace Relocation 20 Households
Affordable rental housing opportunities offered through partnerships with local non-profit agencies to provide housing for households earning between 40% and 60% of AMI	County Housing Initiatives and HCH line of credit  CDBG	Decent Affordable Rental Housing	Affordability Availability Stability	Approximately 10 homes will be acquired and renovated to provide rental housing units to low-income clients of the local non-profit, Bridges Alliance.  Approximately 1 family assisted with Affordable Rental Opportunity through acquisition by partner Help End Homelessness, Howard County, Inc. (1 unit)

Source: Howard County Housing FFY 2015 Action Plan

**Figure 2: Howard County PIT Numbers 2007-2015**



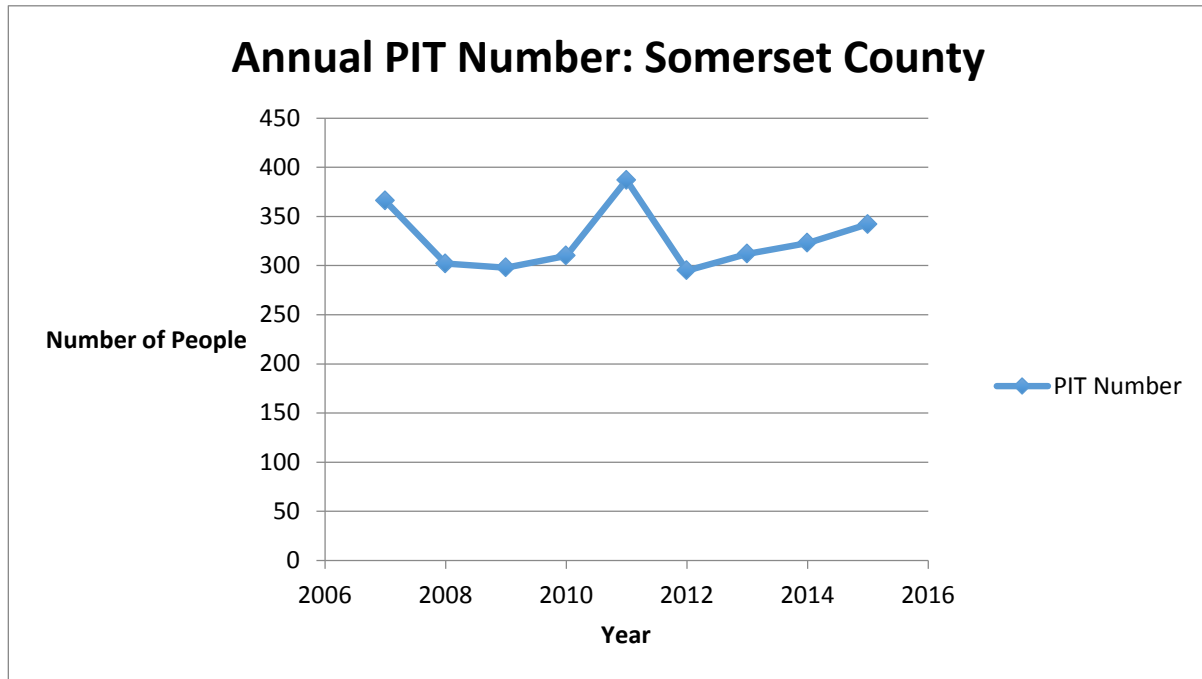
Source: Federal Point-in-Time Numbers

**Figure 3: County Comparisons**

	Howard County (MD)	Norfolk County (MA)	Anne Arundel County (MD)	Somerset County (NJ)	Prince William County (VA)
Population (2014)	309,284	692,254	560,133	332,568	446,094
Population Percent Change (2010-2014)	7.7%	3.2%	4.2%	2.8%	11.0%
Persons 65< (2014)	12.2%	15.7%	13.4%	14.1%	8.3%
Housing Units (2014)	115,311	272,940	218,903	126,015	144,787
Poverty Rate (2014)	5.3%	6.9%	7.3%	5.7%	7.0%

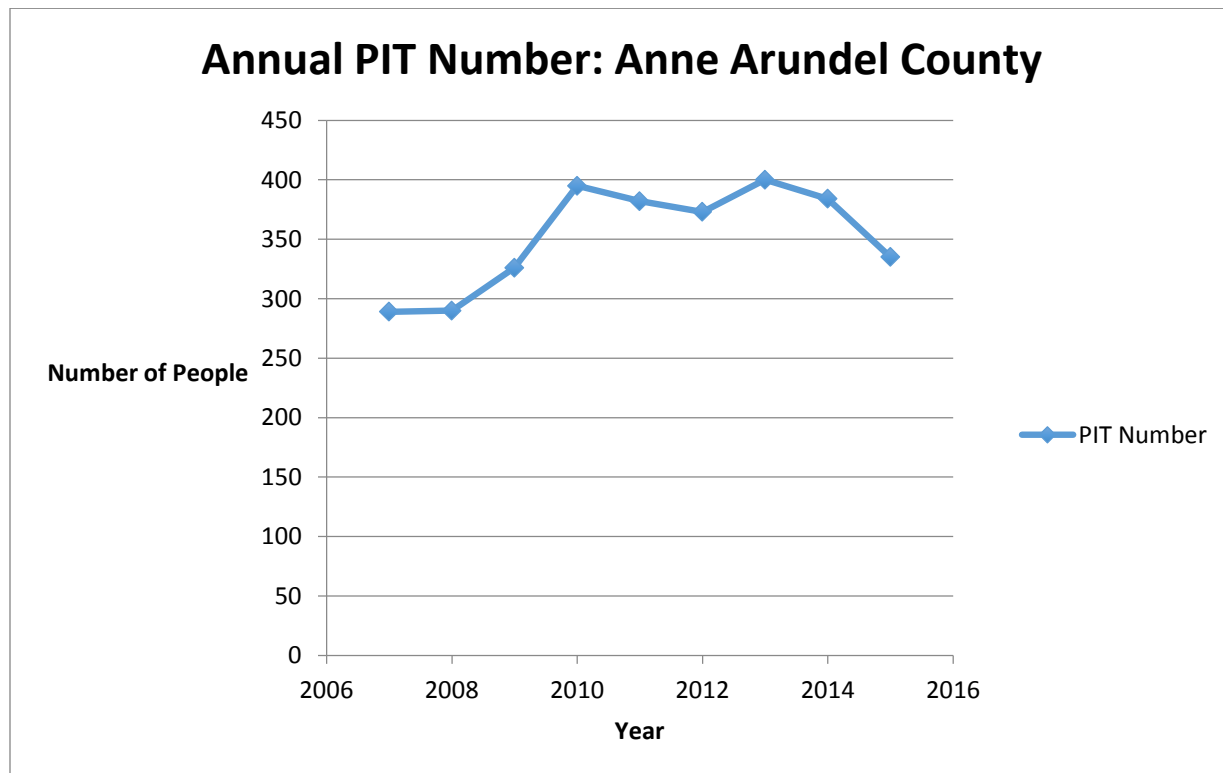
Source: United States Census Bureau

**Figure 4: Somerset County PIT Numbers 2007-2015**



Source: Federal Point-in-Time Numbers

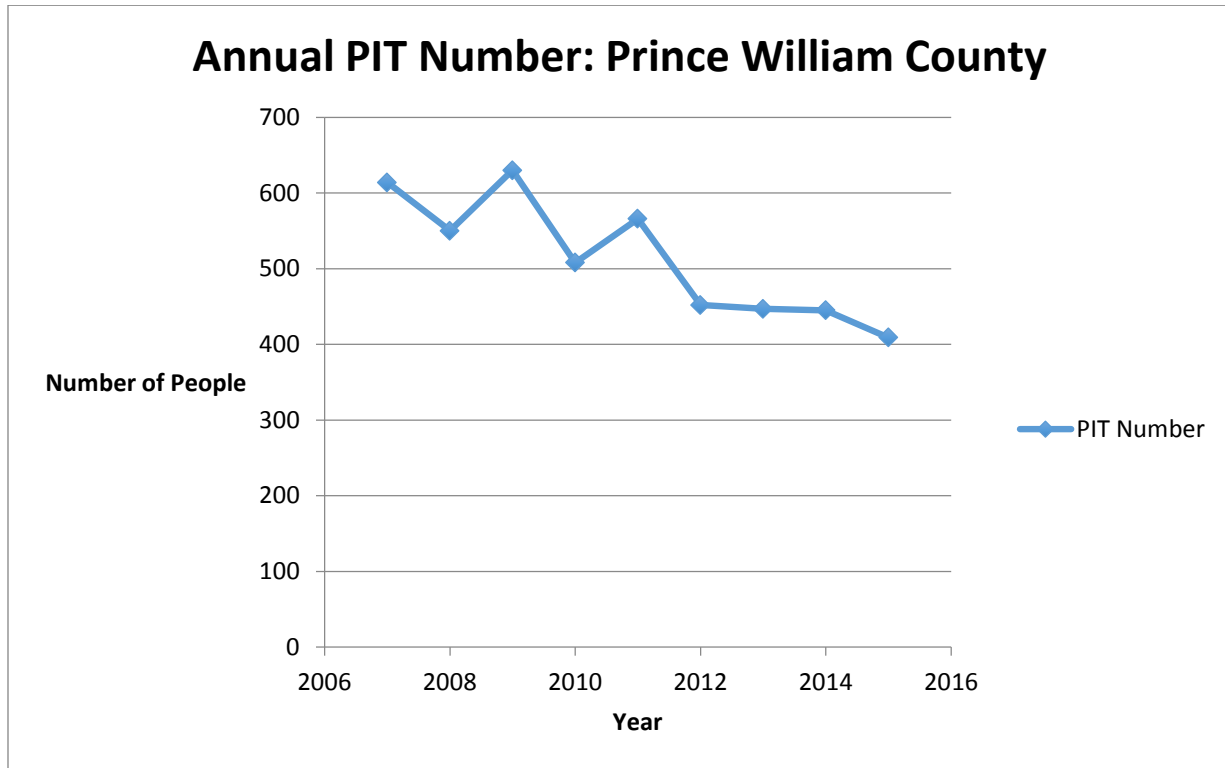
**Figure 5: Anne Arundel County PIT Numbers 2007-2015**



Source: Federal Point-in-Time Numbers



Figure 6: Prince William County PIT Numbers 2007-2015



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## Policy Proposal: Howard County Homelessness

Elizabeth Jones

Howard County, Maryland is situated just outside of Washington, D.C. Its roughly 250 square miles are home to 293,142 people. Howard is often counted among the nation's wealthiest counties, with a median income of about \$105,692 and average home price of \$447,000 (Comparable Counties List). Given its proximity to the nation's capital, 58.7 percent of residents have bachelor degrees and there is a 74.2 percent homeownership rate. Yet despite all of this, Howard County was not exempt from the recent struggles across the nation, such as the recession and collapsing house market, and the County still sees a 4.50 percent poverty rate (Comparable Counties List). Furthermore, Howard County's recent Point-in-Time count found 166 people homeless, of whom 123 were sheltered, 43 were unsheltered, 83 were in families, 3 were veterans, 12 were in youth households, and 28 were chronically homeless (Howard County Government). The fight to end homelessness has been, and continues to be, a joint effort between Howard County government and non-profits. Together they work to provide services in shelter, nutrition, occupational support, and health care.

### Homeless Services

#### Howard County Government

The Howard County government has a variety of agencies that work to improve the lives of the homeless citizens in different capacities. For example, the Howard County Health Department: Bureau of Behavioral Health, which is the lead agency for implementing a system of care, offers an abundance of resources such as prevention, education, outpatient counseling, and psychiatric services.

The Howard County Public School System Office of Pupil Personnel works in collaboration with members of the faculty, parents, and the community to prevent and identify student homelessness. Additionally, it reviews legislation, laws, policies, and regulations to ensure that they are fair and equal to all.<sup>29</sup>

#### Non-Profits

Grassroots Crisis Intervention Center is multi-service intervention center certified by the American Association of Suicidology that is working to assist people in crisis through the use of a 24-hour crisis

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<sup>29</sup> Howard County *Plan To End Homelessness Draft*. (2015)

intervention hotline and walk-in counseling program, shelter, and outreach services. In collaboration with Humanim, this organization operates the Mobile Crisis Team to assist police in psychiatric emergencies. It also has multiple shelters; a 33-bed family shelter, an 18-bed men's shelter, and a motel shelter with rooms for five families.<sup>30</sup>

The Volunteers of America Chesapeake (VOAC) administers both health and housing services to people living in DC, Virginia, and Maryland. It provides homeless services, supportive services, mental health services, substance abuse services, intellectual disability services, and community services. Within VOAC, there is a Howard County Housing Stability Program, which works with over 30 households with case management that includes counseling and intervention, housing services, as well as developing, securing, and coordinating resources.

Laurel Advocacy & Referral Services, Inc. also known as LARS, works to find families support in all four areas: shelter, nutrition, occupational support, and medical care. To alleviate some of the pressure of finding shelter, LARS provides financial assistance to help pay for the first month of rent and safety deposits, allowing families to not worry about initial costs, and to prevent community evictions and utility stoppage. LARS also offers mental and physical health services such as eyeglasses, hearing aids, and drug treatment.

Humanim furthers those efforts; however, it is notable because of its focus on job occupational support. Humanim advises in employment consultation, job support, and workforce development in hopes of helping citizens obtain jobs, as well as begin and develop careers. By creating such a strong emphasis on the career aspect, Humanim is setting up clients in a long-term employment plan that works hand-in-hand with the idea of self-sustainability.<sup>31</sup>

Housing issues do not just take a toll on adults, but rather a wide range of ages. Family and Children's Services of Central Maryland (FCS) offers affordable support services to over 5,500 and individuals ranging from infants to senior citizens. Therapists are available to speak with individuals and

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<sup>30,31</sup> Howard County *Plan To End Homelessness Draft*. (2015)

families to sort through issues and manage the stress that often accompanies homelessness. It also arranges medication management and support. Some of the other services FCS offers include case management, individual service plans, client meetings, financial education programs, and service referral.

The Salvation Army's goal is to help families of Howard County meet their basic needs through a variety of services. For example, it operates food banks to improve access to food and nutrition, provides utilities and rental assistance to reduce the cost of living, and basic advocacy services.

Community Action Council of Howard County (CAC) will also pay for the first month's rent. However, in addition to focusing on paying for housing, it operates 13 food pantries and the Head Start, a program that promotes school readiness, health, nutrition, and parental assistance to low-income families.<sup>32</sup>

Bridges to Housing Stability is an active community leader, which also serves on the Homeless Advisory Committee of the Howard County Public School system. It is committed to "prevent homelessness by providing effective services and compelling advocacy that result in housing stability for Howard County households." It acts a guide by offering case management, temporary housing for three families, housing locator to help identify households, and landlord guarantee program which reduces the landlord's risk in some cases. It also helps by offering affordable housing for those who earn 30-60 percent of the area median income.

However, the efforts of these groups are still insufficient, as Howard County has yet to reach its goal of zero homeless citizens. This could be the accumulation of shortfalls in more than one of the target areas mentioned (nutrition, healthcare, shelter, and occupational support). For example, of the 166 homeless people in Howard County, 123 of them are sheltered, leaving the remaining 43 unsheltered. This already creates a 35 percent shortfall in the shelter division.

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<sup>32</sup> Howard County *Plan To End Homelessness Draft*. (2015)

## **Projections for Homeless Population**

Since the Howard County does not currently make specific projections, Figure 1 compares different factors of homelessness using Maryland Department of Planning projections. The County's Plan to End Homelessness report notes that in 2014, the US Conference of Mayors found that cities surveyed cited the lack of affordable housing, unemployment, poverty, and low-paying jobs as the leading causes of homelessness. Using Maryland Department of Planning data, Figure 1 compares at overall population growth, total households, personal income per capita, and job growth. Within job growth it focuses on three lower paying jobs; construction, retail trade, and accommodations and food services, as these three fields are more likely to have individuals dealing with the struggles of being low income (Figure 1).

The population growth and income growth of Howard County are expected to grow consistently from 2015 to 2030. As expected with population increases, the number of households will also grow. One finding was that job growth in construction and food services not only grew with population, but also greatly exceeded the projection for job growth in general. This means that there will be more job openings in the low skilled positions. There could be a relationship built in the future that would link employers and unemployed to these positions, giving them at least a baseline of income.

While all of these numbers are growing, they are increasing at relatively the same rate, meaning that proportionally, the same number homeless individuals in relation to the population in 2030 as now are expected, should the services also increase at the same rate. Again, however, since the goal is to eventually reach zero homeless individuals, Howard County will need to grow its services along with population as well as exceed it somewhat to have room to fall back on.

As far as projecting which services will need to increase or decrease, it is important to examine the potential demographic shift. The nation itself is seeing an increase populations ages 65 and up as the baby boomer generation begins to transition out of the workforce. Once again, Howard County is also likely to experience the same change. According to the Maryland Department of Planning, there will be a 183 percent increase in those ages 65 and up (Figure 2). Senior citizens are already at a higher risk of

homelessness as they are out of the workforce and not making money. In addition, events such as illnesses and natural disasters have the potential to set them back further than those still active in the workforce.

## **Comparable Counties**

Comparable counties provide examples of which policies were most appropriate for Howard County, particularly those that are nearby, amongst other factors (Figure 3). From the comparable counties list Howard County provided are Montgomery County, Pennsylvania, which is aligned closely with Howard County in both the percentage of people under the age of 18 and the rate of homeownership, important to determine the need to increase homeownership as well as the composition of the county itself. Bucks County, Pennsylvania has roughly the same median household income, percentage under 18, and is just a little higher than Howard in terms of homeownership. Loudoun County, Virginia was chosen due to its relatively similar average household cost.

Fairfax County, Virginia was not on the list of comparable counties; however it could be argued that it is very similar to Howard County as well. Fairfax is located just over the Virginia-Maryland border and while it is significantly larger in size and population, many of the demographics match. The age distribution, racial breakdown, and average level of education achieved are all within two percentage points of each other. Additionally, the median household income in Fairfax is only about \$5,000 higher. Given its relatively close proximity to Howard County, Fairfax County also faces the same challenges of being a Washington D.C. suburb. Moreover, both have a high percentage of people in families with children, one of the key initiatives that the Howard County government is looking to improve upon. Fairfax County has been featured numerous times for its work in reducing homelessness and most recently for being part of the effort to effectively eliminate veteran homelessness in Virginia. Since 2008, Fairfax County has seen a steady decline in the total number of people experiencing homelessness resulting in a 34 percent decrease, according to its Point-in-Time Data (Figure 4). Many attribute this progress to the adoption of housing first and rapid re-housing practices, heightened prevention services, the efforts of the 100,000 houses campaign, Veterans Affairs Supportive Housing vouchers, and dedicated new housing.

The county government also notes that it most likely would have seen a greater increase had the federal sequester not reduced Section 8 vouchers.<sup>33</sup>

## **Policies**

### **Housing Choice: Support for Vouchers**

One policy that was widely supported across the counties, especially Bucks County, was the use of vouchers to help individuals reduce the cost of affordable housing. Vouchers tend to be federally funded and provide financial assistance to families who face the greatest need. When a family receives a voucher, it has 60 days to use it to find a home. Once the family identifies the new living space, they are required to pay 30 percent of their income or a \$50 utilities fee.<sup>34</sup>

There is a lot of research to support that vouchers are the most cost-effective way to handle homelessness (Figure 5). The Center on Budget and Policy Priorities wrote that the use of vouchers has reduced the share of families living in shelters from 12 to 3 percent, reduced doubling up in homes by almost 80 percent, reduced overcrowding from 46 to 22 percent, and reduced average number of times a family moved in 5 years by 40 percent.<sup>35</sup>

The Center also conducted an experiment in which it randomly assigned families in 12 cities vouchers. After 18 months, researchers returned to compare them to families who did not receive a voucher. The results showed that 56 percent of the families with vouchers were less likely to face homelessness again. They were also 55 percent less likely to report domestic violence, one of the key areas that Howard County is looking to improve. Finally, they were 42 percent less likely to have their kids taken into foster care.<sup>36</sup>

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<sup>33</sup> Fairfax County 2014 Point-in-Time Count of People Experiencing Homelessness

<sup>34</sup> Center on Budget and Policy Priorities, *Policy Basics: The Housing Choice Voucher Program*

<sup>35</sup> FISCHER, W. (2015, October 7). *Research Shows Housing Vouchers Reduce Hardship and Provide Platform for Long-Term Gains Among Children.*

<sup>36</sup> Center on Budget and Policy Priorities, *Major Study: Housing Vouchers Most Effective Tool to End Family Homelessness*



These results prove to be extremely important as Howard County has a high number of families and youth on the streets. The toll of the high stress levels that accompany instability and homelessness is also linked to poor academic performance, which not only impacts the children now but their future as well. Therefore, it imperative that the County find a way for families to stay in one household.

### **Inclusionary Housing Requirements**

Another method of increasing the inventory of affordable housing available is by implementing Inclusionary Housing Requirements. Both Loudoun and Fairfax Counties incorporated these requirements in the form of density bonuses. What this means is that any developer who decides to build at least 50 units and dedicates 12.5 percent of them as affordable housing units receives a 20 percent density bonus.

For example, if the developer chose to build 100 units, he or she would receive the 20 percent bonus, resulting in 120 units rather than 100. Applying the 12.5 percent requirement would result in an increase of 15 units, leaving five additional units from the original 100 that the owner can profit on.

Currently, Howard County has Inclusionary Housing Requirements in most of its subdivisions. However, in downtown Columbia, where the County is trying to spur development, the lack of such requirements has stalled new construction. Prior to construction beginning, the County set a 5,000-unit cap. Howard Hughes, the firm in charge of the development, is now arguing that the 5,000 cap doesn't include affordable housing and affordable units should be counted separately. In other words, Howard Hughes would like to maximize its profit by developing 5,000 market-rate living units and an additional 625 affordable units. This on-going debate between the County and developer has not only stalled development of affordable housing, but also the entire development.<sup>37</sup>

It would be beneficial to have consistent requirements to avoid the delay in construction. These requirements also help promote diversity, since no one is isolated due to his or her socioeconomic status.

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<sup>37</sup> Yeager, Amanda. "New plan for affordable housing in Columbia moves forward," *Baltimore Sun*.

Finally, it helps to alleviate some of the pressures felt by certain regions of the County by splitting up the impoverished population and therefore balancing social support services.

### **Fund 30300, The Penny for Affordable Housing Fund**

While the majority of the counties have these two methods in their plans for action in some degree or another, one of the biggest issues is the lack of funding for programs. Loudoun County, VA, for example, was struggling in finding a way to support its plans and noted taking a look at Fairfax County's current method of generating some funds.

Fund 30300, formerly known as Fund 319, is designed to “serve as a readily available local funding source with the flexibility to preserve and promote the development and affordable housing. Adopted in 2006, the fund operates by the dedication of \$0.01 of the value of the real estate tax to affordable housing. In 2010, this was decreased to half of a cent in order to balance the budget. Currently, the real estate tax is \$1.014 for every \$100 of a value of a house, meaning that on a home assessed at \$500,000, the total taxes would be \$5,070. The County dedicates one cent from every \$1.014 taxed to affordable housing. This example would bring in \$50.70 from just one house. Despite the decrease in 2010, this fund has generated \$170.9 million for affordable housing and is set to generate \$16 million in the 2016 fiscal year.<sup>38</sup>

This money has been used to preserve 2,701 affordable units; 252 have been preserved for five years or less, making them more temporary whereas, 2,446 have been preserved for 20 years or longer making them a more permanent tool. The fund was also highly active in preserving two complexes totaling 852 units.

However the fund is not just preserving, but also promoting. In 2009, the fund provided \$6.3 million for the construction of 90 units of affordable housing for seniors, which could help to alleviate an

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<sup>38</sup> Fairfax County, *Fund 30300: The Penny for Affordable Housing Fund*

issue projected for Howard County. Additionally, the fund gave \$0.8 million to initiatives such as the Silver Lining Initiative Loan Program and rental subsidies via the Bridging Affordability Program.<sup>39</sup>

## **Summary**

In summary, one of the biggest issues facing Howard County is the lack of affordable housing. The voucher program allows some financial assistance to get back into homes. Inclusionary housing requirements also create an incentive for developers to produce more affordable housing. Small taxes applied to an existing property tax can generate millions of dollars a year to supplement the shortfall of federal funding.

While homelessness will not disappear overnight, small adjustments to and increased support for existing policies as well as providing a fund generating solution can assist in the fight to help homeless citizens.

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<sup>39</sup> Fairfax County, *Fund 30300: The Penny for Affordable Housing Fund*

## Tables

**Figure 1: Maryland Department of Planning Projections**

	<b>Population Growth</b>	<b>Household Growth</b>	<b>Income Growth</b>	<b>Job Growth</b>	<b>Construction Growth</b>	<b>Retail Trade Growth</b>	<b>Food Services Growth</b>
<b>2015</b>	309,050	112,850	67,759	207,600	13,400	18,700	12,000
<b>2020</b>	332,250 (107%)	123,325 (109%)	74,633 (101%)	224,200 (108%)	14,800 (110%)	19,600 (105%)	13,100 (109%)
<b>2025</b>	346,500 (104%)	130,475 (105%)	79,384 (106%)	234,600 (105%)	15,900 (107%)	20,100 (102%)	13,700 (105%)
<b>2030</b>	(103%)	137275 (105%)	82990 (105%)	244700 (104%)	16900 (106%)	20600 (102%)	14400 (105%)

**Figure 2: Maryland Department of Planning: Age Increase**

	Percent Growth	Number of Additional Residents	Average Number of Additional Residents per Year
0 to 19 years of age	7.2%	5,774	193
20 to 44 years of age	15.5%	14,441	481
45 to 64 years of age	7.0%	5,881	196
65+ years of age	183.1%	53,171	1,772
<b>Total Population</b>	<b>27.6%</b>	<b>79,267</b>	<b>2,642</b>

**Figure 3: Fairfax County Point-in-Time Data**

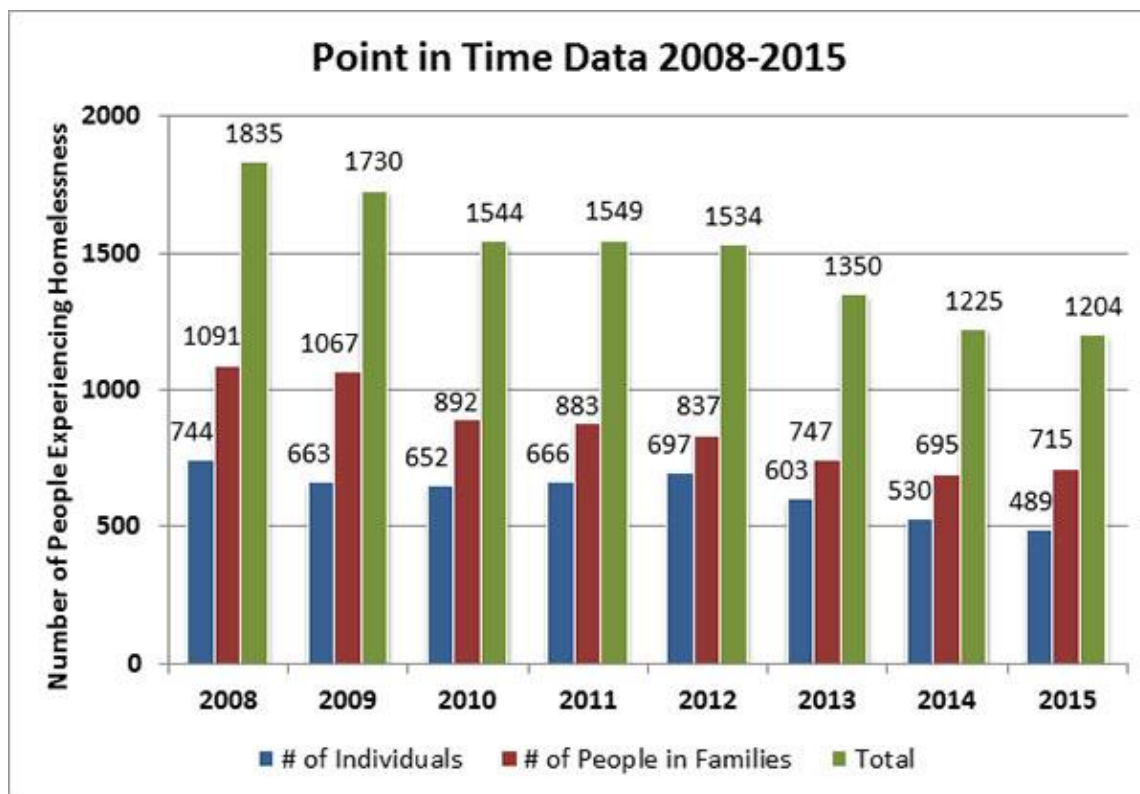
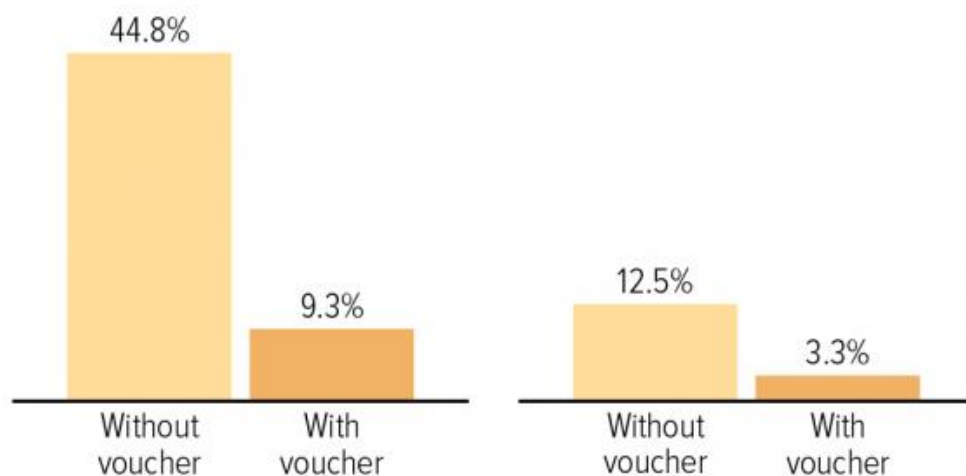


Figure 4: Support for Housing Vouchers Center on Budget and Policy Priorities

## Housing Choice Vouchers Sharply Reduced Homelessness and Housing Instability Among Families With Children

Vouchers reduced homelessness and housing instability by four-fifths...

...and reduced homelessness by three-quarters



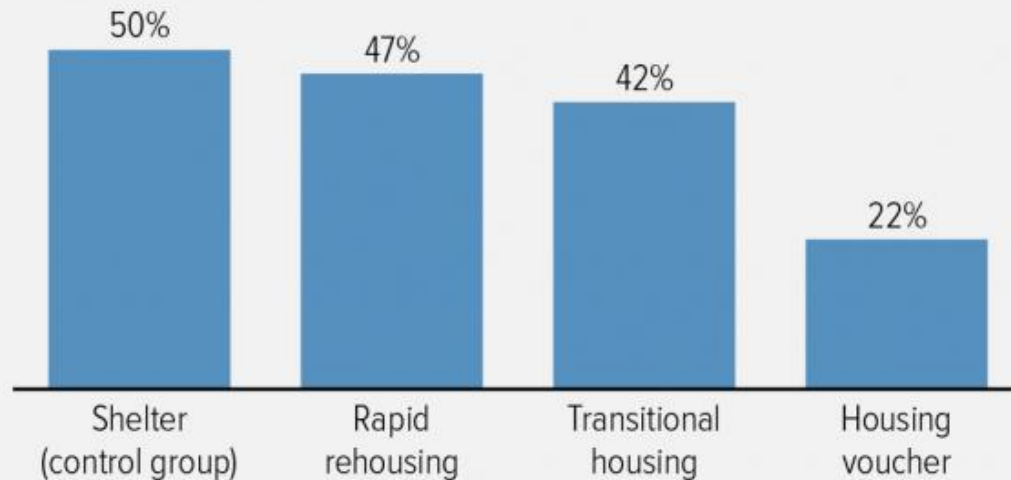
Note: Chart compares housing status of low-income families in six U.S. cities who were randomly selected to receive a voucher and used it for at least part of the previous year to families in a control group who did not use vouchers. Families experiencing "housing instability" were living doubled-up with friends or relatives at some point during the prior year.

Source: Michelle Wood, Jennifer Turnham, and Gregory Mills, "Housing Affordability and Family Well-Being: Results from the Housing Voucher Evaluation," Housing Policy Debate, 2008.

**Figure 5: Center on Budget and Policy Priorities: Support for Housing Vouchers**

## Housing Vouchers Most Effective Way to Reduce Homelessness for Families in Shelters

Share of families reporting, 18 months after receiving assistance, that they had recently been homeless or living doubled up with others



Note: The difference in outcomes for families receiving rapid rehousing assistance and those in shelters was not statistically significant.

Source: Department of Housing and Urban Development, "Family Options Study: Short-Term Impacts of Housing and Services Interventions for Homeless Families," Exhibit ES-5

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**Figure 6: Comparable Counties**

	<b>Howard County, MD</b>	<b>Montgomery County, PA</b>	<b>Bucks County, PA</b>	<b>Loudoun County, VA</b>	<b>Fairfax County, VA</b>
<b>Size (square miles)</b>	250.74	483.04	604.31	515.56	408.84
<b>Population</b>	293,142	804,210	626,854	325,405	1,116,246
<b>Population density (per acre)</b>	1,169	1,665	1,037	631	2761
<b>Median household income</b>	\$105,692	\$78,446	\$76,019	\$120,096	\$110,674
<b>Average home price</b>	\$447,000	\$297,900	\$319,600	\$472,000	\$557,678
<b>Percent white population</b>	63.2%	82.40%	90.40%	72.8%	63.2%
<b>Percent under 18</b>	25.4%	22.60%	22.50%	30.2%	26.2% (under age 20)
<b>Homeownership</b>	74.2%	73.80%	78.30%	79.2%	N/A



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## Eradicating Homelessness in Howard County, Maryland

Christopher Keosian

By all measurable standards, Howard County, Maryland is in a rather ideal circumstance; the median household income is \$109,865 per year, and the poverty rate is below 5 percent.<sup>40</sup> Yet, it is a cruel reality that even in the midst of bountiful success and in a county of plenty, there is a population that has little more than the clothes on their back to call their own. Howard County's homeless population is neither staggering in numbers, nor proving to be a particularly large nuisance to the public; however, in what is the State's richest County, the fact that 166 individuals lie homeless every night is unacceptable.<sup>41</sup>

Fortunately, the Howard County Department of Citizen Services, in conjunction with local non-profits, and other non-governmental agencies have taken action, stepping up to the plate and setting out with the express purpose of, "Ending and preventing homelessness in Howard County".<sup>42</sup> This policy paper applies the findings yielded by a research and review of the literature on the issue to offer a summary of the actions already taken by the municipal government of Howard County. It analyzes the work of local charitable organizations in Howard County and their efforts to partake in the Continuum of Care. Further, it proffers findings into the actions of counties similar to Howard in their efforts to end homelessness, with a conclusion as to the most suitable course of action for Howard County. Along the way, it the paper offers policy suggestions that would be of minimal impact to the public, yet offer the locality abundant new resources to eradicate this problem. Finally, it sheds light on future projections to highlight the urgency of this emerging epidemic.

First, it is necessary to establish a working definition of homelessness. As outlined in Figure 10, the US Department of Housing and Urban Development (HUD) defines homelessness in four main categories. These categories: Literally Homeless, Imminent Risk of Homelessness, Homeless Under

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<sup>40</sup> "Quick Facts- Howard County, MD." Cencus.gov. The United States Census Bureau, 2012. Web.

<sup>41,42</sup> Howard County *Plan To End Homelessness Draft*. (2015)

Federal Statutes, and Attempting to Flee Domestic Violence are the four categories in which efforts will be made to eradicate homelessness.

In 1987, congressional legislation known as the Homeless Emergency Assistance and Rapid Transition (HEARTH) Act recognized the nation's growing problem of homelessness. It set aside nearly \$2 billion annually to aid in the efforts of combating homelessness, and required that municipalities create Continuum of Care networks to properly administer funds intended to combat homelessness.<sup>43</sup> Likewise, in conjunction with the National Alliance to End Homelessness and with HUD, local communities, like Howard, have begun to design and implement their own plans to end homelessness. This analysis will focus predominantly on the Howard County Plan to End Homelessness.

The Howard County Plan to End Homelessness 2015 Update cites the US Council of Mayors report that there are four main causes of homelessness: a local lack of affordable housing, poverty, unemployment, or underemployment. While it is fairly obvious how poverty and unemployment can effect homeless populations, a further exploration of the effects of underemployment and the lack of affordable housing will prove beneficial to efforts. The Howard County Department of Citizen Services estimates that there are just over 25,000 renting households. Of those 25,000, the Department estimates that just over half pay more than 30 percent of their annual income in rental and utility fees. This defines these people as "cost burdened" and places them at risk for becoming homeless. A 50 percent cost burden rate is extremely high. As outlined in Figure 4, the average rate of cost burdening in Maryland is just over 24 percent, which means Howard County's lack of affordable housing is nearly double the rate elsewhere in the State. Furthermore, the Howard County rate is significantly higher than the national average of 22.8 percent.<sup>44</sup>

Also in the Howard county report was this staggering statistic: to be financially well-off enough to afford to live in Howard County, an individual must earn \$47,595 annually. That boils down to an hourly wage of \$22.88 for an individual. Unfortunately, the average wage in Howard County is \$11.85 an hour.<sup>45</sup>

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<sup>43</sup> Howard County *Plan To End Homelessness Draft*. (2015)

<sup>44</sup> Joint Center for Housing Studies of Harvard University, *America's Rental Housing*. (2015)

<sup>45</sup> Howard County *Plan To End Homelessness Draft*. (2015)

While this okay for a family with two wage earners, it becomes evident that a single parent or one-income household is at a very high risk to no longer afford housing and thus becoming homeless in Howard County. This phenomenon is further exemplified nationally as shown in Figure 1.

Thus, the evidence was clear that something had to be done, and on the municipal level, Howard County has responded. To ensure that all Howard County citizens are able to access the basic human necessities of shelter, nutrition, occupational support, and medical care, Howard County has come up with its streamlined approach to best address homelessness: Rapid Re-housing. It is no secret that when the individual and family are stable, there is an opportunity to find success. Housing represents stability. Howard County embraces a “Housing First” philosophy—seeking to return all displaced individuals and families to housing as quickly as possible, without regard for employment, income, or criminal record.<sup>46</sup>

Successful rapid re-housing is carried out in three steps. The first step is housing identification. In this phase, case managers aid clients in finding a rental unit within their budget, and deal with landlords to negotiate through the sometimes-difficult steps of coming to a lease agreement with a person of no financial standing.

Next, rapid re-housing programs offer rent and move-in assistance to help those who have fallen on difficult times overcome the structural barriers to achieve housing. This means using Continuum of Care funds to help cover move-in costs, security deposits, utility assistance, and even pay the first month’s rent and possibly future rent as well, depending on individual circumstances. The rapid re-housing program philosophy is that stability begins with a stable home, and steps toward self-sufficiency will fall into place once the family is settled into the home.

Finally, the third step of the rapid re-housing strategy is case management. As in all demographics, formerly homeless people experience setbacks and life crises that can prove troublesome. However, unlike middle and upper class citizens, the homeless and newly re-housed often lack the resources to overcome these challenges on their own. The case manager’s role is to steer the ship through the difficult times, and

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<sup>46</sup> Howard County *Plan To End Homelessness Draft*. (2015)

quickly address problems that could result in a fall back into homelessness. The case manager serves as an advocate, helping the formerly homeless move on to successful careers and restoring the person into a productive member of the local community. HUD research has proven that rapid re-housing is a staggering success, boasting an 85 percent success rate.<sup>47</sup>

In addition to the Department of Citizens Services efforts in Howard County, there are several non-profit, non-governmental entities that play a crucial role in resettling the homeless. Perhaps there is no bigger player than the Grassroots Crisis Intervention Center. As a 24-hour crisis center, health center, shelter, and soup kitchen, Grassroots is the first point of entry for the County’s homeless services (Plan to End Homelessness, 2015). At Grassroots, a one-stop shop is already in place to get folks on the road to recovery. While Grassroots is already doing great work, team efforts are necessary; several other organizations are in place to handle the caseload of serving Howard County’s homeless.

The Salvation Army, for instance, operates a “Family Service Center” out of Columbia. At this center, citizens can access food pantries, advocacy services, and youth assistance. Similarly, Volunteers for America Chesapeake provides services for 9,000 people throughout the DC, Maryland, and Virginia corridor. Their newest program is the Howard County Housing Stabilization Program, which provides case management to 30 households on the housing assistance plan.<sup>48</sup>

Admittedly, Maryland does not have all the answers, and it is helpful to look elsewhere to fashion the best possible response to homelessness in Howard County.

Take for example Somerset County, New Jersey, a county with striking similarities to Howard. They are both near major metropolitan areas—DC and Baltimore for Howard, New York and Philadelphia for Somerset. Their populations are only 15,000 people apart, and they have similar land area, wealth, and poverty rates. According to Somerset’s *The 2013 Homelessness Trust Fund*, they even have similar numbers of homeless persons, with Somerset coming in at 185. The most interesting part of the Somerset County report came in the following excerpt, “The most efficient and effective way to deal with

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<sup>47,48</sup> Howard County *Plan To End Homelessness Draft*. (2015)

homelessness is to prevent it from ever happening”.<sup>49</sup> Also similar to Howard, Somerset’s goals aim to defeat wage inequality, expand outreach to homeless people in need of services, and rapidly re-house those who need to be off the streets. Somerset County should reassure Howard County that they are taking the appropriate steps, as the Somerset plan almost identically mirrors the Howard plan, just in less detail. One could argue that they are in fact following Howard County’s lead.

Much closer to home, across the Potomac in Loudoun County, Virginia is home to 152 homeless persons. Loudoun County has approximately 20,000 more residents than Howard, who on average make \$10,000 more dollars per year. In the 2009 report *Homeless in Northern Virginia*, homeless data from the five communities encompassing Northern Virginia is explained, as seen in Figure 7. The biggest challenge facing Northern Virginia, as in Howard, is a lack of affordable housing. However, differences in local politics have make homelessness much less of a priority in Virginia. Only recently has Loudoun County begun implementing its Homelessness Prevention and Rapid Re-housing Program; thus yielding the concerning analysis of their 10-year plan to end homelessness with the firm yet simple, “Loudoun does not yet have a plan”.<sup>50</sup>

In Maryland, Howard’s neighbor to the east, Anne Arundel County has a much different structure than Howard, with an almost entirely community-based plan per their 2014 Annual Homelessness Assessment Report. In that report, the PIT data shows that Anne Arundel is home to 410 homeless individuals. In the formation of their Continuum of Care group, Anne Arundel has partnered with over 50 local agencies, non-profits, and citizens in an attempt to end homelessness. The PIT data speaks for itself however; without a centralized governmental organization being the lead force, Anne Arundel has nearly 300 more homeless people than Howard. Local organization and community action are successful, but streamlined action is more successful. However, one action worth noting in Anne Arundel County is their “Homeless Resource Day.” At this event, a one-stop shop is set up in a local park where homeless individuals are put in contact with services and agencies, a process that would otherwise take months.

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<sup>49</sup> Somerset County, NJ, *Homelessness Trust Fund Plan*. (2013)

<sup>50</sup> Loudon County, *Homelessness in Northern Virginia*. (2009)

These services range from things as simple as a haircut to services as delicate as Social Security Card access. Removing barriers to these sorts of services allows the homeless person to have a better shot at successful re-entry into mainstream society.

Additionally, it is appropriate to investigate a county quite unlike Howard; it's not always the big, wealthy, populous counties that have all of the answers. Worcester County, on Maryland's Eastern Shore, is best known for its beaches in Ocean City, and wild ponies of Assateague. Similar to many social programs on the Lower Shore, the homelessness combating mechanisms are shared between Wicomico, Worcester, and Somerset counties, where the combined populations do not even equal that of many of their western shore counterparts. The tri-county *Resource Guide for the Homeless* presents an entirely community based and non-profit oriented plan—completely eliminating the need for governmental oversight. While the homeless population is quite low, often times too low to register quantifiable PIT data, it is interesting to see the army of community-based organizations, churches, and non-profits handling the majority of homeless services as opposed to bureaucratic oversight. While this is not the way for Howard County to go, it does exemplify the importance of localized power.

Having considered the strategies of other counties, and keeping in mind the goal of restoring dignity, it appears Howard County is on the right track. Having read the reports and systems in comparable counties, it is evident that Howard has the broadest range of resources and services on both the governmental and community level. Howard County is in a position to become a leader in homelessness reduction on a national scale if their system continues to operate efficiently. However, there is always room to improve the system, and strive to help the 15 percent of people who are not currently successful in the re-housing program.

In my eyes, the solution to this issue is relatively simple; the system is under-funded. While \$2 million is nothing to be ashamed of, it should be pointed out that the head football coach at the University of Maryland is paid more annually to tell 18-year olds how to throw a football than the entire Howard County CoC receives to combat homelessness. As displayed in Figure 2, Howard County's property taxes are relatively moderate. Considering the County's average wealth, levying a tax of \$0.01 per \$100 of

taxable property in Howard County would create a more sizeable base of resources to combat homelessness. The mathematics, as displayed in Figure 9 prove that by imposing this tax, \$5,154,401.70 would be generated annually, which could be directly funneled into an account earmarked for expanding governmental and community services to those who are disadvantaged. Imposing this tax is completely legal. According to the Maryland Code, Articles 24, 25, and 25 A, counties may, “Levy a tax not to exceed 3.2 cents per \$100 of real assessable property” for the purposes of providing food, shelter, and other necessities of life to county residents.<sup>51</sup> This proposed tax could in fact be increased by nearly 133 percent in coming years should the need arise. In accruing this sum of money, more resources—perhaps 50 percent annually—could be allocated to community based organizations such as Grassroots, Humanim, or the Health Department through grants which would further access to shelter, food, education, and medical services. Allowing these services to have a broader impact than they currently do would re-enfranchise more of the population and create a system by which more people are able to be successful, and thereby less dependent on county services. Dignity is in fact restored.

The other 50 percent of annual tax revenue generated should be placed in a rainy day fund. These monies could be used to augment the already existing \$2,239,052 annual budget of the CoC, or saved, while building interest for coming decades.

Under the aforementioned option, the latter is the logical option. A brief study of Figure 5 will show that the projected number of Howard County citizens over the age of 65 is supposed to increase from just over 29,000 in 2010 to just over 83,000 by 2040. It is no secret that elderly citizens have more health issues than their younger counterparts. And, as the baby boomer generation (the 24-44 and 45-64 year old columns in Figure 5) ages and reaches retirement age, the social security system will be burdened. If this burden becomes too much to bear it could collapse. In such a scenario, it is society’s responsibility to ensure our parents and grandparents have access to the services and resources they deserve. By imposing this tax now, we will be ensuring the future quality of life for Howard County’s aging population, and

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<sup>51</sup> National Association of Counties, *Maryland-County Authority*. (2010)



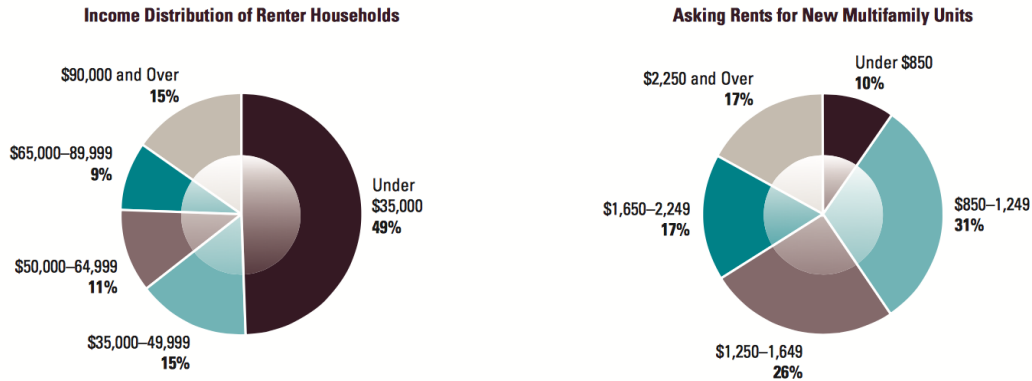
fulfilling our responsibility to the generation—which has been called America’s greatest—before it is too late.

Howard County is truly in a uniquely luxurious situation. Its combined wealth and local political pragmatism has placed it on a track to be a national leader in eradicating and suppressing homelessness for generations to come. Its low homeless population has many more resources at its disposal than other counties similar to Howard and the ability to impose a rather small tax will only expedite the growth of those resources. It is fundamentally un-American, and more importantly, not the Maryland way to sit back and watch as fellow citizens falls into the crushing grip of homelessness and systematic oppression. Fortunately, Howard County has nearly exterminated homelessness, and the strategies outlined in this proposal ought to finish the job.

## Tables

**Figure 1**

### Rents for New Multifamily Units Are Out of Reach for Most Renter Households



Note: Income category cutoffs align with rent category cutoffs at the 30% of income affordability standard.  
Sources: US Census Bureau, 2015 Survey of Market Absorption and 2015 Current Population Survey.

(Source: *America's Rental Housing*)

**Figure 2: Howard County Property Tax Rates**

### Tax Rate Schedule

Levy Type	Rate per \$100 assessment
County Tax	\$1.014
State Tax	\$0.112
Fire Tax	\$0.1760
Ad Valorem	\$0.08

(Source: *Real Property Taxes, Howard County, MD.*)

**Figure 3: National Data**



5 An individual or family is considered chronically homeless if he or she or, in the case of a family, a head of a household, has a disabling condition and has been continuously homeless for 1 year or more or has experienced at least 4 episodes of homelessness in the last 3 years. Prior to the 2013 point-in-time count, information on chronic homelessness was collected only for individuals. In 2013 and 2014, information on chronic homelessness was collected for both individuals and families.

THE STATE OF HOMELESSNESS IN AMERICA CHAPTER ONE

(Source: *The National Association to End Homelessness.*)

**Figure 4: Rental Burdens in the US and Maryland**

**Shares of Housing Cost-Burdened Renters by State: 2014**

Share of Households (Percent)

	Moderately Burdened	Severely Burdened		Moderately Burdened	Severely Burdened
Alabama	21.0	25.6	Nebraska	19.9	18.4
Alaska	27.2	23.2	Nevada	24.0	23.6
Arizona	22.1	25.0	New Hampshire	23.2	22.4
Arkansas	21.8	20.9	New Jersey	23.3	28.2
California	25.2	30.0	New Mexico	21.2	26.4
Colorado	24.4	24.8	New York	22.7	28.8
Connecticut	23.2	28.5	North Carolina	22.9	24.8
Delaware	22.6	24.8	North Dakota	17.9	19.7
Florida	25.2	30.4	Ohio	20.8	25.1
Georgia	23.3	26.7	Oklahoma	20.1	20.6
Hawaii	24.7	29.2	Oregon	25.5	27.3
Idaho	23.0	22.6	Pennsylvania	21.6	26.9
Illinois	21.4	26.9	Rhode Island	23.4	28.1
Indiana	21.7	24.8	South Carolina	22.4	24.3
Iowa	18.1	21.3	South Dakota	19.1	17.7
Kansas	19.3	22.4	Tennessee	21.9	25.6
Kentucky	20.8	24.2	Texas	22.8	24.0
Louisiana	20.5	27.5	Utah	24.4	19.9
Maine	21.2	25.8	Vermont	24.4	20.1
Maryland	24.7	25.0	Virginia	22.4	24.7
Massachusetts	22.5	25.5	Washington	24.1	24.0
Michigan	22.0	28.7	Washington, DC	19.9	26.1
Minnesota	21.7	24.0	West Virginia	17.5	21.6
Mississippi	20.3	25.5	Wisconsin	22.0	23.9
Missouri	20.8	24.2	Wyoming	20.1	18.6
Montana	21.2	23.5	US Total	22.8	26.4

Notes: Moderately (severely) cost-burdened households pay more than 30% and up to 50% (more than 50%) of household income for housing. Households with zero or negative income are assumed to be severely burdened, while households paying no cash rent are assumed to be unburdened.

Source: JCHS tabulations of US Census Bureau, 2014 American Community Survey.

(Source: *America's Rental Housing*)

**Figure 5: Projected Population Growth in Howard County**

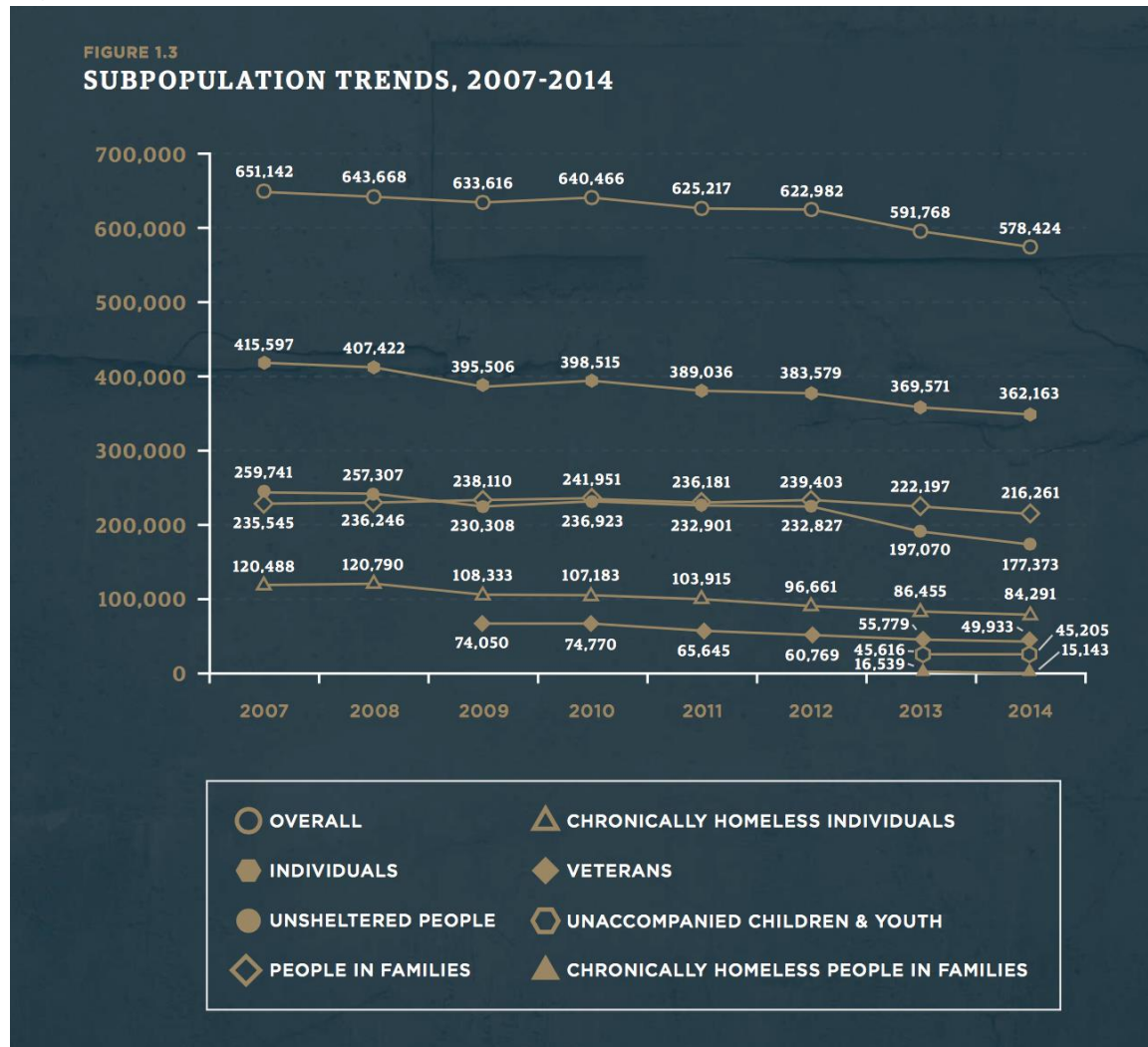
Howard County

DEMOGRAPHIC AND SOCIO-ECONOMIC OUTLOOK

	Historical					Projected					
	1970	1980	1990	2000	2010 *	2015	2020	2025	2030	2035	2040
<b>Population Characteristics:</b>											
Total Population	61,911	118,572	187,328	247,842	287,085	309,050	332,250	346,500	357,100	363,500	366,350
Male	31,173	59,244	93,249	121,774	140,593	151,490	162,870	169,720	174,820	177,980	179,700
Female	30,738	59,328	94,079	126,068	146,492	157,560	169,390	176,780	182,290	185,510	186,640
Non-Hispanic White **	N/A	100,311	153,552	180,800	169,972	169,380	164,590	156,960	149,660	142,470	133,940
All Other **	N/A	18,261	33,776	67,042	117,113	139,670	167,670	189,540	207,450	221,020	232,400
<b>Selected Age Groups:</b>											
0-4	5,702	8,224	15,352	18,248	17,363	17,950	19,720	20,940	21,320	20,510	19,490
5-19	19,961	31,791	37,275	55,837	63,360	64,470	65,540	65,830	66,730	67,390	66,620
20-44	21,894	52,064	88,243	96,212	92,961	97,220	106,260	111,100	112,620	112,290	107,760
45-64	11,027	20,412	35,128	59,077	84,356	90,250	90,690	87,380	84,110	83,680	88,920
65+	3,327	6,081	11,330	18,468	29,045	39,150	50,050	61,260	72,330	79,640	83,570
Total	61,911	118,572	187,328	247,842	287,085	309,050	332,250	346,500	357,100	363,500	366,350
Total Household Population	60,673	117,467	185,371	244,224	284,763	306,492	329,396	343,312	353,506	359,454	361,894
Total Households	16,880	39,989	68,337	90,043	104,750	112,850	123,325	130,475	137,275	141,475	144,550
Average Household Size	3.59	2.94	2.71	2.71	2.72	2.72	2.67	2.63	2.58	2.54	2.50

(Source: MD Dept. of Planning.)

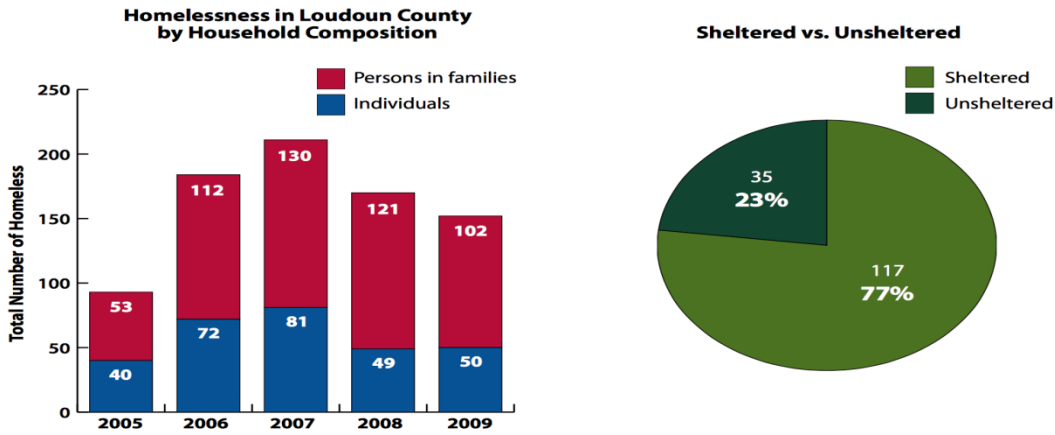
**Figure 6: Homelessness Trends Nationally**



(Source: National Alliance to End Homelessness.)

Figure 7

**PROFILE: Homelessness in Loudoun County, 2009**



(Source: Homelessness in Northern Virginia.)

Figure 8: Anne Arundel County Statistics

**Exhibit 1.1 Estimated Homeless Counts during a One-Year Period<sup>1</sup>**

Reporting Year: 10/1/2013 - 9/30/2014

Site: Anne Arundel County

	Persons in Families in Emergency Shelters	Persons in Families in Transitional Housing	Persons in Families in Permanent Supportive Housing	Individuals in Emergency Shelters	Individuals in Transitional Housing	Individuals in Permanent Supportive Housing	Estimated Total Number of Homeless Persons Across Reporting Categories*
<b>Total Estimated Yearly Count<sup>2</sup></b>							
Estimated Total Count for Period	357	134	87	389	36	111	1,114
<b>Point-in-Time Counts<sup>3</sup></b>							
Estimated Total on an Average Night	67	69	81	85	15	93	410
<b>On a single night in...</b>							
October 2013	67	76	82	103	15	87	430
January 2014	59	67	84	136	15	91	368
April 2014	74	64	79	47	13	96	373
July 2014	65	71	80	49	14	94	373

(Source: aacounty.org)

**Figure 9: Math Regarding Homelessness Eradication Property Tax**

Average Property Value in Howard County: \$447,000  
 Housing Units in Howard County: 115,311 structures  
 \$0.01 tax rate per \$100 of value = Average \$44.70 per year for property owners  
 \$44.70 x 115311 = **\$5,154,401.70** annually to fight homelessness

**Figure 10: Defining Homelessness**

<b>CRITERIA FOR DEFINING HOMELESS</b>	<b>Category 1</b>	Literally Homeless	(1) Individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning: (i) Has a primary nighttime residence that is a public or private place not meant for human habitation; (ii) Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); <u>or</u> (iii) Is exiting an institution where (s)he has resided for 90 days or less <u>and</u> who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution
	<b>Category 2</b>	Imminent Risk of Homelessness	(2) Individual or family who will imminently lose their primary nighttime residence, provided that: (i) Residence will be lost within 14 days of the date of application for homeless assistance; (ii) No subsequent residence has been identified; <u>and</u> (iii) The individual or family lacks the resources or support networks needed to obtain other permanent housing
	<b>Category 3</b>	Homeless under other Federal statutes	(3) Unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition, but who: (i) Are defined as homeless under the other listed federal statutes; (ii) Have not had a lease, ownership interest, or occupancy agreement in permanent housing during the 60 days prior to the homeless assistance application; (iii) Have experienced persistent instability as measured by two moves or more during in the preceding 60 days; <u>and</u> (iv) Can be expected to continue in such status for an extended period of time due to special needs or barriers
	<b>Category 4</b>	Fleeing/ Attempting to Flee DV	(4) Any individual or family who: (i) Is fleeing, or is attempting to flee, domestic violence; (ii) Has no other residence; <u>and</u> (iii) Lacks the resources or support networks to obtain other permanent housing

(Source: HUD.)

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## PALS Project Proposal

Alexander Kracinovich

First, in this report, the resources available to Howard County from government grants and non-profit activity will be noted. Second, it will be compared with current need. Third, projected homelessness will be compared with projected resources. Finally, recommendations will be given to address current and future unmet needs.

### Resources (Current)

Howard County has an extensive array of non-profit services aimed at mitigating homelessness, which has led to one of the largest decreases in the homeless population in the DC metropolitan area (see Table 2). County resources, including grants from the federal and state government, also provide notable resources for shelter and medical care (see Table 3). Extensive resources are provided as well from the non-profit sector for shelter, nutrition, occupational support, and health (both bodily and mental). Below are direct quotes that note Howard County and non-profit resources.

### County Government

#### Shelter<sup>52</sup>

- A county-funded subsidy program, beginning with seven units in fiscal 2013 and growing to 16 units in fiscal 2015
- Plans for 35 efficiency apartments for the chronically homeless, to be located in a facility with a new Day Resource Center; ground to be broken for the project in 2015
- A single point of entry, through Grassroots' already-existing 24/7 crisis hotline

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<sup>52</sup> Howard County *Plan To End Homelessness Draft*. (2015)



- Intensive case management, provided by Grassroots, Bridges, and Family and Children’s Services. In addition to existing case management staff at the agencies, the County is funding two additional case management slots and one housing locator position
- Flexible financial assistance, which can be used to help pay back rent, assist with moving expenses or meet other needs to get and keep clients in housing. The amount more than doubled from \$129,000 in fiscal 2013 to \$264,000 in fiscal 2015
- Implementation of an on-going series of “Getting Ahead” groups, based on the Bridges out of Poverty model, that enable people in poverty to investigate the effects of poverty on their personal resources and what it takes to improve those resources

#### Occupational Support<sup>53</sup>

- Employment assistance through the County’s Office of Workforce Development.
- A unique apprenticeship program that allows low wage workers to nearly double their income after completion.
- Momentum of the Getting Ahead Committee grew throughout the year. A second community training of the Bridges Out of Poverty model was held, with over 130 staff and advocates attending. Eight Getting Ahead groups for people in poverty were held in 2014, bringing the total to nine; 92 individuals have graduated the (typically) eight-week program to-date. Data collected from the most recent groups shows that in the short time span of their group sessions, more than 30 percent of graduates reported improving their quality of life, 20 percent increased their support systems outside of their family members, and 20 percent improved their overall health. Participants also reported increased awareness of existing community support services, as well as greater ability and effort to avoid crisis situations.

#### Medical Care<sup>54</sup>

- Dedicated inpatient treatment slots through the Howard County Health Department for homeless clients.

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<sup>53,54</sup> Howard County *Plan To End Homelessness Draft*. (2015)

- Howard County Health Department: Bureau of Behavioral Health is a division of the Howard County Health Department (HCHD) and is the only publicly funded, State-certified outpatient substance use disorder treatment program in Howard County. The Bureau of Behavioral Health is the lead agency charged with implementing a comprehensive and integrated system of care. The Bureau of Behavioral Health offers prevention, education, intervention, outpatient counseling, psychiatric services, Buprenorphine induction and maintenance, acupuncture, continuing care, care coordination, family counseling, HIV screening and referral, peer recovery support services, as well as a recovery wellness center in an effort to reduce substance use disorders among adolescents and adults within Howard County. The Bureau of Behavioral Health prioritizes services to homeless and at-risk patients (i.e., women who are pregnant, women with children, individuals who are HIV positive, and IV drug users).

### **Non-profit**

#### Shelter<sup>55</sup>

- The non-profits continue their previous services. For example, in the last five years, CAC has given 1,751 eviction prevention grants, totaling nearly \$1 million.
- The VOAC Housing Stabilization Program (HSP) provides case management Services to 30 plus households receiving rental assistance from the Housing Opportunities Commission under the McKinney-Vento (HEARTH Act) grant provided through the US Department of Housing and Urban Development (HUD), to help participants maintain stable housing and self-sufficiency. Residents served meet HUD's definition of chronically homeless, which includes persons who have a physical and/or mental disability. The HSP case management services include counseling and crisis intervention; developing, securing, and coordinating resources and housing services; assistance with obtaining federal, state, and local benefits; monitoring, evaluating, and documenting resident progress; housing unit inspections and annual reviews.

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<sup>55</sup> Howard County *Plan To End Homelessness Draft*. (2015)

- Laurel Advocacy and Referral Services, Inc. (LARS) provides support for the community in numerous facets, including, but not limited to financial assistance to prevent community evictions and utility stoppage, and assistance with security deposits and first month's rent.
- Humanim's services include housing and housing support for individuals who experience chronic and persistent mental illness, and who have become homeless or are in danger of becoming homeless.
- Grassroots Crisis Intervention Center operates a 33-bed emergency family shelter, and an 18-bed men's shelter, and can house up to five families short-term in motel shelter. The agency provides comprehensive support services with the goal of helping each individual or family achieve a positive resolution to their shelter crisis.
- Family and Children's Services provides case management, including the Family Stability Program designed to provide stability for families and children who face numerous challenges, particularly homelessness, in Howard County. Programs provide intensive personalized case management services with financial assistance and seek to enhance the problem solving and coping capacities of clients by connecting them with organizations that provide them with resources, services, and opportunities. The case management structure also allows assistance with crisis intervention, initial client assessment, individual service plans, service coordination, resource information and referral, parent education, financial counseling and client conferences, hearings and meeting.
- Community Action Council plays a critical role in the prevention of homelessness in Howard County by providing eviction prevention, first month's rent, and utility assistance to low-income households.

#### **Nutrition**

- CAC operates the Howard County Food Bank and provides food to 13 community pantries.

#### **Occupational Support**

- Making Change provides financial education, personal coaching, and free tax preparation programs to Howard County residents living below the self-sufficiency level (HCP)
- Humanim is a Rehabilitative Day Program where, in a college-style atmosphere, skills are developed to increase a person's success and independence in the community. Services

include job support, employment consultation, and workforce development to assist in individuals in, not just obtaining jobs, but beginning and developing careers.

- Howard County Public School System Office of Pupil Personnel Services works with school staff, students, parents, and community members to identify and prevent problems that adversely impact educational successes. Pupil Personnel Workers (PPWs) recognize that behaviors such as absenteeism, disruption, and disrespect prevent students from achieving at their maximum academic potential. PPWs also serve to ensure equity and consistent implementation of student related laws, regulations, school policies, and procedures resulting in a safe, nurturing and academically stimulating environment. PPWs ensure that these policies, structures, and resources support the school system’s mission, beliefs, and goals.
- Community Action Council of Howard County’s (CAC) provides programs and services to low-income residents of Howard County to alleviate the effects of poverty; to promote self-sufficiency as a means of interrupting the cycle of poverty; and to stimulate increased awareness of, and responsiveness to, the needs of the low-income population on the part of the larger community. Founded in 1965, CAC provides community and neighborhood-based services that are integrated, comprehensive, and empowering for individuals, families, and communities. CAC administers Head Start and weatherization services in Howard County.

### **Medical Care<sup>56</sup>**

- Volunteers of America, Chesapeake serves more than 9,000 men, women, and children throughout Maryland, Virginia, and the District of Columbia. VOAC provides homeless services, supportive services, mental health services, substance abuse treatment services, intellectual disability services, and community services (HCP). VOAC provides connections to specialty services including mental health, substance abuse and medical services, and advocacy.
- Grassroots Crisis Intervention Center operates a 24-hour general crisis hotline and walk-in counseling program, and is the first point of contact in the County for homeless services. The agency operates the Mobile Crisis Team, in partnership with Humanim, to respond with the police to psychiatric emergencies and family crises in the community. Special youth services

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<sup>56</sup> Howard County *Plan To End Homelessness Draft*. (2015)

include the Maryland Crisis Hotline, the Runaway Intervention Program, outreach and educational programs. Staff also responds to community requests for crisis intervention services following a traumatic event. The Crisis Intervention Service is certified by the American Association of Suicidology.

- Family and Children’s Services (FCS) provides a broad range of free and low-fee support services for every member of the family, from infants to senior citizens. It is a private, nonsectarian, not-for-profit 501(c)(3) organization. Every year, programs provide services in Central Maryland to over 5,500 families and individuals struggling with critical issues like domestic violence, child abuse, elder abuse, caregiving, and raising their families (HCP). Our specially trained holistic clinicians use an individualized approach tailored to each client. FCS therapists help manage mental illness, life stress, or recent loss of a loved one as they work through their issues around homelessness. Additionally, FCS offers medication management and psychiatric support. This full range of therapeutic supports allows FCS to treat complex cases that often accompany homelessness and focus on housing stability.

### **Current Resources versus Current Need**

Given that Howard County has extensive non-profit support in addition to direct government efforts, it has experienced a 25 percent decline in homelessness in the past five years and if demographics could be held constant, this trend could be expected to continue for 5 to 15 years, assuming current policies are held in place and no significant change happens to the non-profit sector.<sup>57</sup>

The decline of homelessness is comparable to the decline of homelessness to Prince William County, Prince George’s, and Fairfax Counties, and the City of Alexandria. Loudoun County, similar to Howard in cost of living and population (see Table 4), experienced an increase in homelessness, while Montgomery County, Maryland, a neighbor of Howard County, has experienced the average decline of homelessness in the metropolitan region. Howard County’s decrease in homelessness is far above the regional decrease of 2.2 percent and is comparable to the greatest decreases of homelessness in counties and cities in the region (see Table 2).

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<sup>57</sup> Howard County *Plan To End Homelessness Draft*. (2015)

While the decline in homelessness is excellent, room for improvement exists in improving affordability for childcare, housing, and transportation, as the majority of respondents (see Figure 2) reported no improvement in these areas, especially among clients (see Figure 1 and Table 1). Below are direct quotes regarding community resources and satisfaction with services.

### **Shelter**

“Since inception in September, 2012, the County’s coordinated system has served nearly 1,000 individuals in more than 400 households. About 270 households have exited the program, with nearly two-thirds going to permanent housing. Although measurement problems mean the totals are not precise, the 2014 Point-in-Time count registered 170 homeless, the lowest number ever in Howard County and a decline of 26 percent since 2012”.<sup>58</sup>

“The Howard County Department of Citizen Services has announced the number of individuals and households counted as homeless in Howard County, identified through the national Point-in-Time count, has declined for the third year in a row. In 2012, 150 households comprised of 230 individuals were homeless. The Department’s most recent count, which it conducts annually at the end of each January, found 104 households with a total of 166 individuals to be homeless in Howard County.”

Improvement in the following was noted:

#### Shelter

1. Affordable housing- 32% see improvement

#### Nutrition

2. Food accessibility- 70% see improvement

#### Occupational Support

3. Transportation Services- 40% see improvement (see Figure 2)
4. Affordable childcare- 9% see improvement (see Figure 2), lowest improvement

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<sup>58</sup> Howard County *Plan To End Homelessness Draft*. (2015)

5. Employment and training- 51% see improvement (see Figure 2)

Medical Care

6. Comprehensive healthcare- 80% see improvement (see Figure 2)

### **Future Resources versus Future Need**

In Howard County, given that the County has managed to reduce its homeless population by about 26 percent in three years, and that Prince William County, a very similar community, has managed to reduce its homeless population by about 28 percent in four years (see Table 2), a reasonable homeless target population decrease would be to continue to decrease the homeless population by about 25 percent every five years, assuming constant demographics, which is not the case.<sup>59</sup>

The elderly population will increase as projected by the U.S. Census Bureau through 2050 (see Figure 3). The rate of deep poverty in the elderly population will remain constant at 2 percent through 2050, as it has remained since 1975 (see Figure 4). The 2008 ratio of one sheltered elderly homeless person to every 22 elderly persons in deep poverty remains constant through 2050.

Given the previous assumptions, there will be a significant increase in homelessness among the elderly nationally (see Figure 5). Given that Howard County will experience a rapid increase in its elderly population in the next 25 years, elderly homelessness is expected to significantly increase in Howard County, with current policies, not likely to be enough to continue current rates of homelessness decline, especially given the economic vulnerabilities of the elderly.

### **Recommendations**

In addition to increasing available resources and addressing childcare affordability, housing, and transportation in the short term, Howard County will need to focus on the needs of its elderly population to

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<sup>59</sup> Howard County *Plan To End Homelessness Draft*. (2015)

continue to achieve current rates of declining homelessness, according to the Demographics of Homelessness Report.

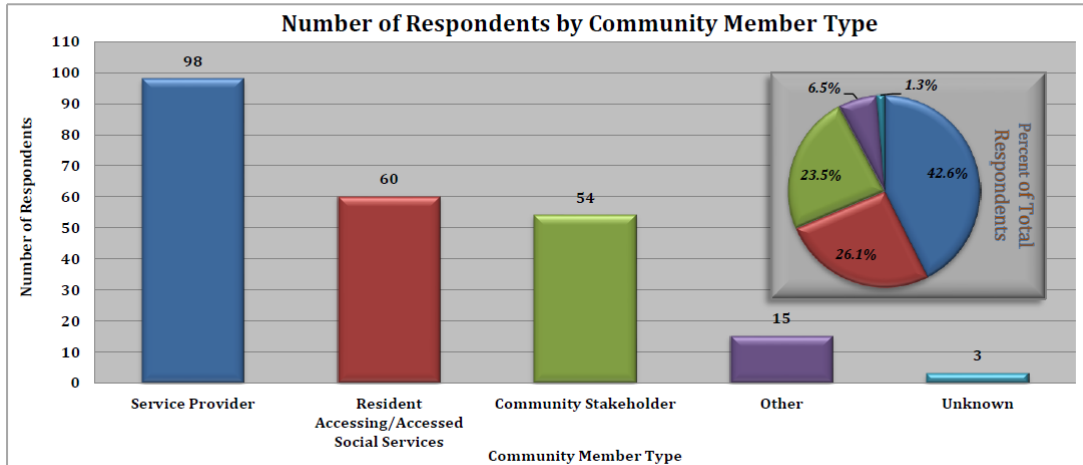
- Increase the supply of subsidized affordable housing on which economically vulnerable elderly persons rely.
- Create sufficient permanent supportive housing to finish the job of ending chronic homelessness.
- Research to better understand the needs of the homeless elderly population.
- Otherwise maintain current policies as Howard County has of the most successful homelessness policies in the region.



# Tables

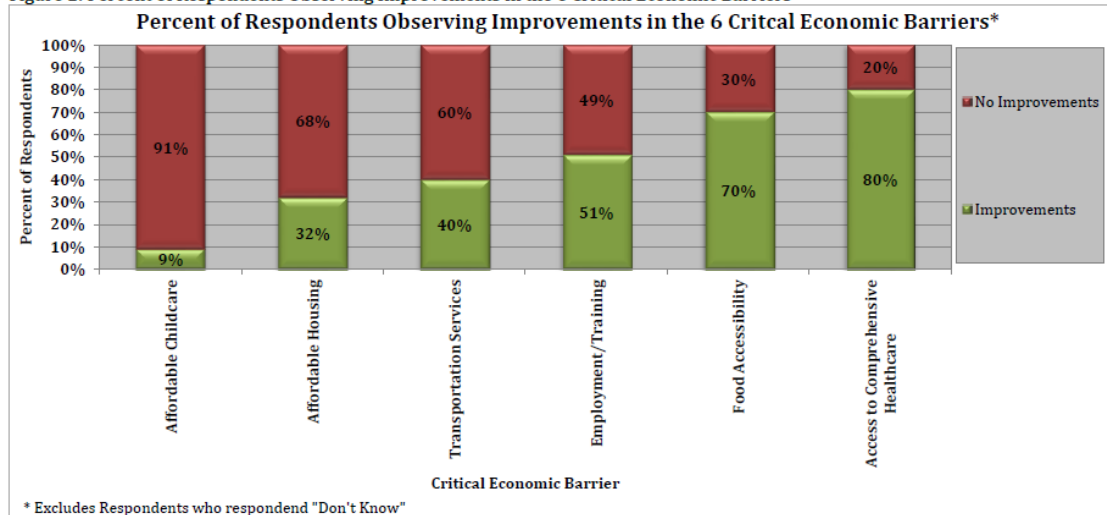
## Figure 1

Figure 1: Number of Respondents by Community Member Type



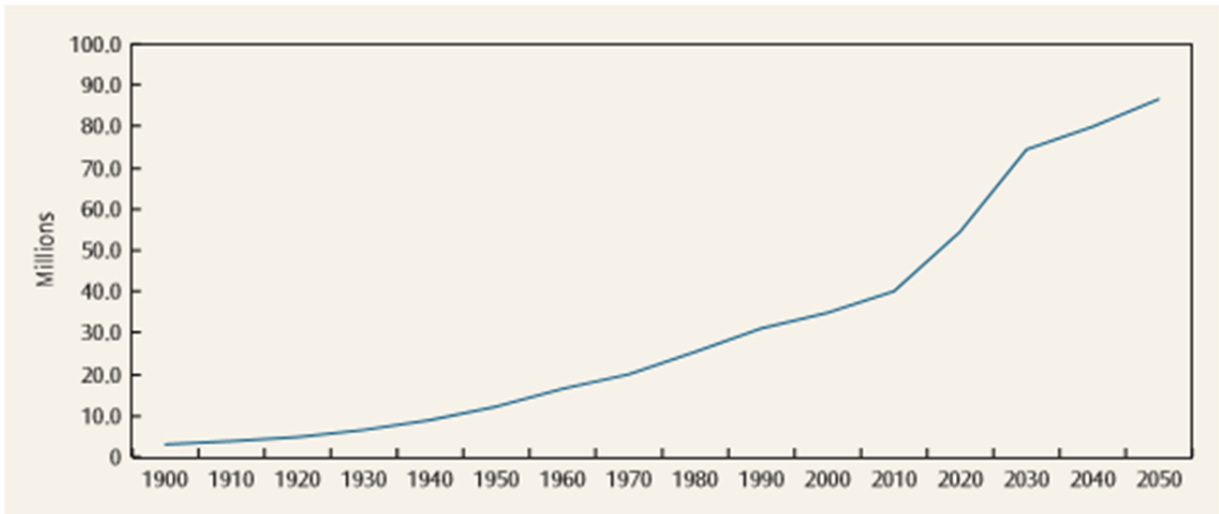
## Figure 2 (for past 5 years)

Figure 2: Percent of Respondents Observing Improvements in the 6 Critical Economic Barriers



**Figure 3**

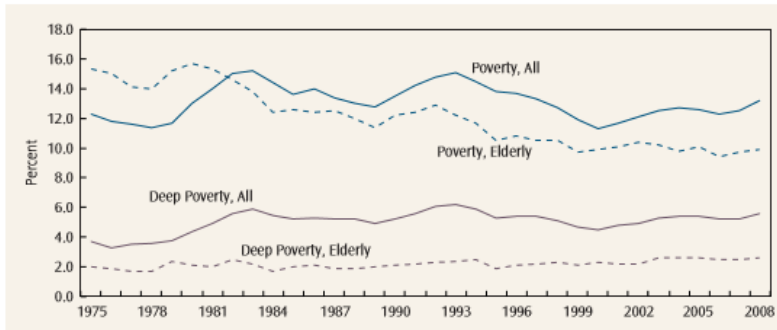
**Figure 1. Historical and projected U.S. elderly population**



Source: Based on U.S. Census estimates and projections.

**Figure 4**

**Figure 2. Poverty and Deep Poverty, 1975–2007**

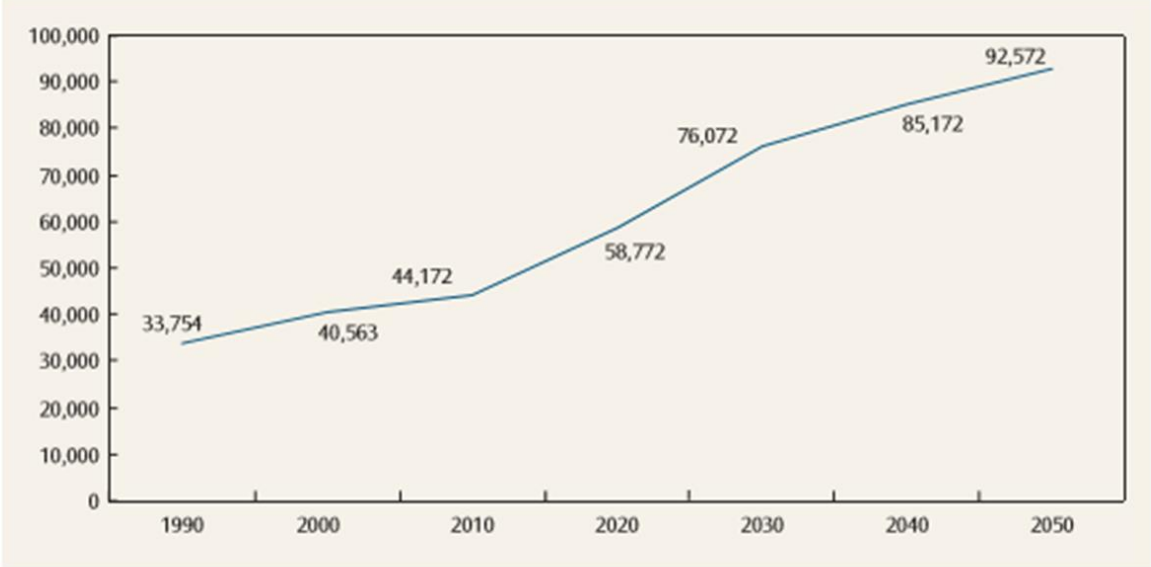


Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplements.

*In 2008, there were over 969,925 elderly persons living in deep poverty.*

Figure 5

Figure 3. Projection of elderly homelessness



Source: Calculations performed by authors.

**Table 1****Table 1: Percent of Respondents Observing Improvements by Community Member Type<sup>2</sup>**

	Service Provider	Community Stakeholder	Person Living in Howard County
Affordable Childcare	13%	22%	0%
Affordable Housing	32%	48%	16%
Transportation Services	42%	32%	39%
Employment/Training	66%	48%	29%
Food Accessibility	67%	78%	69%
Access to Comprehensive Healthcare	87%	81%	71%

**Table 2**

TABLE 2: LITERALLY HOMELESS BY JURISDICTION, 2011-2015						
	2011	2012	2013	2014	2015	Percent Change 2011 - 2015
City of Alexandria	416	352	275	267	267	-36%
Arlington County	461	451	479	291	239	-48%
District of Columbia	6,546	6,954	6,865	7,748	7,298	11%
Fairfax County	1,549	1,534	1,350	1,225	1,204	-22%
Frederick County	280	285	275	246	311	11%
Loudoun County	156	164	166	179	168	8%
Montgomery County	1,132	982	1,004	891	1,100	-3%
Prince George's County	773	641	686	654	627	-19%
Prince William County	566	467	447	445	409	-28%
<b>TOTAL</b>	<b>11,879</b>	<b>11,830</b>	<b>11,547</b>	<b>11,946</b>	<b>11,623</b>	<b>-2.2%</b>

**Table 3 (HCL)**

		Updated: \$		917,486.00 Funds that Fall in Fiscal Year 2015	
CFY 2015 Funding for Homeless Grants					
Program	Grant Term	Source of Funds	Allocation	Agency Use	Notes & Eligible Uses
<b>Continuum of Care</b>			<b>732,234</b>		FFY13 unless indicated
McKinney I	7/1/2014 - 6/30/2015	Federal - HUD	349,504	PSH	Permanent Supportive Housing for chronically homeless and non-chronically homeless households with a diagnosed disability; includes Rental Assistance, Support Services and Admin. McKinney V is still Leasing (not rental assistance) until next program cycle. Bridges receives Transitional Housing under this grant.
McKinney II FFY12	9/1/2013 - 8/31/2014	Federal - HUD	202,825	PSH	
McKinney III	7/1/2014 - 6/30/2015	Federal - HUD	69,157	PSH	
McKinney IV	4/1/2014 - 3/31/2015	Federal - HUD	16,817	PSH	
McKinney V FFY12	12/1/2013 - 11/30/2014	Federal - HUD	23,149	PSH	
McKinney V	12/1/2014 - 11/30/2015	Federal - HUD	23,510	PSH	
Bridges Transitional	2/1/2014 - 1/31/2015	Federal - HUD	71,849	Transitional Housing	
<b>Emergency Solutions Grant</b>			<b>120,650</b>		2 year grant period
CAC	10/1/14 - 9/30/16	Federal & State	83,385	Homeless Prevention	Street Outreach, Emergency Shelter, Homeless Prevention, Rapid Rehousing, HMIS, Admin Expenses; essential services (case management) is eligible in connection with
HopeWorks	10/1/14 - 9/30/16	Federal & State	17,765	Emergency Shelter	
Grassroots	10/1/14 - 9/30/16	Federal & State	19,500	Street Outreach, Emergency Shelter	
<b>Emergency Solutions Grant</b>			<b>79,650</b>		2 year grant period
CAC	10/1/13 - 9/30/15	Federal & State	50,489	Homeless Prevention	Street Outreach, Emergency Shelter, Homeless Prevention, Rapid Rehousing, HMIS, Admin Expenses; essential services (case management) is eligible in connection with
HopeWorks	10/1/13 - 9/30/15	Federal & State	6,343	Emergency Shelter	
Grassroots	10/1/13 - 9/30/15	Federal & State	22,818	Street Outreach, Emergency Shelter	
<b>Point in Time Incentive Grant</b>					
	1/1/15 - 6/30/15	State - DHCD	15,000	Incentive Funds - Outreach PIT 2015	
<b>Emergency and Transitional Housing Program (ETHS)</b>			<b>61,474</b>		3 year grant period
CAC	7/1/2012 - 6/30/2015	DHR - State (3 yrs)	9,126	Rent Subsidies (Prevention)	SHELTER, START-UP COSTS, SUPPLIES FOR SHELTER, VOUCHERS/CHECKS FOR LODGING, RENOVATION/BUILDING, REHABILITATION/ CONSTRUCTION, DAY SHELTER, OUTREACH SERVICES, FOOD, TRANSPORTATION, RENT/MORTGAGE SUBSIDIES, HOTLINE/ REFERRAL SERVICES, ADMIN COSTS
HopeWorks	7/1/2012 - 6/30/2015	DHR - State (3 yrs)	19,474	Shelter (bednights), Vouchers for lodging (motels), Food (one meal a day)	
Grassroots	7/1/2012 - 6/30/2015	DHR - State (3 yrs)	32,874	Shelter (bednights), Vouchers for lodging (motels), Food (one meal a day)	
<b>Homelessness Prevention Program (HPP)</b>					3 year grant period
CAC	7/1/2012 - 6/30/2015	DHR - State (3 yrs)	11,128	Eviction Prevention	LANDLORD TENANT MEDIATORS, EVICTION
<b>Service Linked Housing (SLH)</b>					1 year grant period
Bridges Transitional	7/1/2014 - 6/30/2015	DHR - State (1 yr)	18,000	Services linking	Linked Support Services: linking residents to

Table 4

County Name	State	Size (Sq. Miles)	Population	Population Density	Median Household Income	Average Home Price	Percent White population	Percent Under 18	Percent Over 64	Bachelor Degree or Higher	Poverty Rate	Home Ownership Rate
Howard County	MD	250.74	293,142	1,169	\$105,692	\$447,000	63.20%	25.40%	10.60%	58.70%	4.50%	74.20%
Douglas County	CO	840.25	292,167	348	\$101,193	\$337,900	91.80%	29.80%	7.80%	54.60%	3.50%	81.50%
Somerset County	NJ	301.81	324,893	1,076	\$96,842	\$420,500	73.50%	24.50%	12.60%	50.20%	3.70%	79.30%
Hamilton County	IN	394.27	282,810	717	\$84,449	\$212,800	89.30%	29.60%	8.90%	54.40%	4.70%	79.80%
Washington County	MN	384.28	241,280	628	\$79,571	\$257,200	88.50%	26.10%	11.00%	40.00%	5.70%	83.00%
Rockingham County	NH	694.72	296,207	426	\$77,470	\$296,500	95.90%	22.10%	13.20%	36.80%	4.90%	78.40%
Chesterfield County	VA	423.3	320,277	757	\$72,866	\$237,600	70.90%	25.50%	10.90%	36.00%	6.10%	78.10%
Boulder County	CO	726.29	299,378	412	\$66,479	\$353,000	91.20%	20.80%	10.50%	57.70%	13.10%	64.20%
Loudon County	VA	515.56	325,405	631	\$120,096	\$472,000	72.80%	30.20%	6.90%	57.60%	3.40%	79.20%
Prince William County	VA	336.4	419,006	1,246	\$95,531	\$353,300	65.60%	26.50%	7.10%	37.70%	5.60%	74.20%
Anne Arundel County	MD	414.9	544,403	1,312	\$85,690	\$361,700	77.10%	23.00%	12.10%	36.30%	5.50%	74.90%
Chester County	PA	750.51	503,897	671	\$86,264	\$333,400	87.70%	24.40%	13.10%	48.10%	6.10%	76.50%
Montgomery County	PA	483.04	804,210	1,665	\$78,446	\$297,900	82.40%	22.60%	15.30%	44.40%	5.70%	73.80%
Bucks County	PA	604.31	626,854	1,037	\$76,019	\$319,600	90.40%	22.50%	14.90%	34.70%	5.20%	78.30%
Norfolk County	MA	396.11	675,436	1,705	\$83,733	\$398,100	83.00%	22.30%	14.70%	48.20%	6.30%	70.40%
Plymouth County	MA	659.08	497,579	755	\$74,698	\$350,700	87.50%	23.60%	14.40%	32.90%	7.20%	77.50%
Worcester County	MA	1510.77	801,227	530	\$65,772	\$274,900	88.80%	23.00%	12.90%	33.30%	9.90%	67.20%
Lake County	IL	443.67	706,222	1,592	\$79,666	\$280,900	83.20%	26.80%	10.80%	41.50%	8.20%	77.60%
Dakota County	MN	562.17	402,006	715	\$73,723	\$238,300	87.40%	25.90%	10.40%	38.40%	6.00%	78.00%
Waukesha County	WI	549.57	390,730	711	\$75,845	\$261,100	94.20%	23.50%	14.70%	39.40%	4.70%	77.10%
Marin County	CA	520.31	255,031	490	\$89,605	\$840,900	86.20%	20.50%	17.40%	54.00%	7.20%	63.00%
Monmouth County	NJ	488.79	631,020	1,346	\$83,842	\$413,500	85.10%	23.30%	14.10%	39.60%	6.50%	75.70%
Fairfield County	CT	624.89	825,899	1,482	\$82,558	\$466,700	80.90%	24.40%	13.70%	44.00%	8.30%	70.40%

**Table 5**

## 30 Year Population Growth 2010-2040

	Percent Growth	Number of Additional Residents	Average Number of Additional Residents per Year
0 to 19 years of age	7.2%	5,774	193
20 to 44 years of age	15.5%	14,441	481
45 to 64 years of age	7.0%	5,881	196
65+ years of age	183.1%	53,171	1,772
<b>Total Population</b>	<b>27.6%</b>	<b>79,267</b>	<b>2,642</b>

Data Source: Howard County's Department of Planning and Zoning

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(Five continued)

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## Howard County Homelessness

Heather O'Connell

### Introduction

With Howard County's population of 263,142 people, 166 homeless residents may not seem like a large portion of the population, but the problems that exist within the County that force residents into homelessness are avoidable.<sup>60</sup> It is difficult to measure the number of residents currently at-risk of homelessness since many are living with family members, facing eviction, or temporarily living in motels, but it is estimated that thousands of households are at-risk of becoming homeless.<sup>61</sup>

The Continuum of Care Program is required in all counties and areas to assist sheltered and unsheltered homeless residents by providing services and housing. The program strives to promote a community-wide commitment to ending homelessness, provide funds for efforts in re-housing the homeless, promote access to mainstream programs, and optimize the self-sufficiency among those experiencing homelessness.<sup>62</sup>

This paper looks at Howard County's Coordinated System of Homeless Services flow chart to find the gaps in the process of receiving assistance, since prevention and rapid re-housing, the first and last steps of the process, are the most important steps in solving the homelessness problem.

### Howard County's Homelessness

Howard County's 166 homeless citizens are mostly unsheltered or in emergency shelters. There is an obvious problem with housing and shelter because while 87 people are in emergency shelters, only 36 are in transitional housing and a total of 43 people are unsheltered in Howard County. The County also has

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<sup>60</sup> "List of Comparable Counties," Howard County Department of Citizen Services and Howard County's Coordinated System of Homeless Service.

<sup>61</sup> "Self-Sufficiency Indicators Report: Howard County, MD." Association of Community Services of Howard County

<sup>62</sup> HUD 2015 Continuum of Care Homeless Assistance Programs

35 chronically homeless individuals, 16 suffering from a mental illness, 10 with chronic substance abuse, and 14 who are victims of domestic violence.<sup>63</sup>

The median household income is \$105,692 with an average home price of \$447,000.<sup>64</sup> In a household of two, the wage earner would have to make \$47,595 annually or \$22.88 an hour to afford a two-bedroom rental in Howard County. Instead, the 2,590 households that earn below 30 percent of the Area Median Income only make \$11.85 an hour.<sup>65</sup> Figure 1 shows that one of the causes of Howard County's homeless problem is that there are only 3,247 affordable rental units for the 9,900 households in Howard County that make less than \$50,000 a year. This leaves 6,653 units that are still needed in the County to affordably house those households.<sup>66</sup>

Homelessness has a negative mental effect and also costs the government and taxpayers a lot of money. The homeless spend four days longer per hospital visit, on average, than comparable non-homeless people. This costs approximately \$2,414 extra per hospitalization. Homelessness can be the cause and the result of health conditions and, without stable housing, medical care is usually not a priority or access to it is limited, further aggravating these conditions. Also, the homeless spend more time in prison due to the laws and regulations against loitering, sleeping in cars, and begging, costing thousands of dollars each year per person.<sup>67</sup>

A main argument for rapid re-housing over placing the homeless in shelters is that it costs about \$8,067 more to keep someone in an emergency shelter for a year than the cost of a federal housing subsidy.<sup>68</sup> While homeless, there are also mental effects on the person such as a loss of self-esteem,

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<sup>63</sup> HUD 2015 Continuum of Care Homeless Assistance Programs Homelessness Populations and Subpopulations, *Howard County*.

<sup>64</sup> "List of Comparable Counties," Howard County Department of Citizen Services and Howard County's Coordinated System of Homeless Service.

<sup>65</sup> Dhanraj, Vidia. (2015)

<sup>66</sup> "Self-Sufficiency Indicators Report: Howard County, MD." Association of Community Services of Howard County.

<sup>67</sup> "Cost of Homelessness." National Alliance to End Homelessness.

<sup>68</sup> "Cost of Homelessness." National Alliance to End Homelessness.

increase in substance abuse, anxiety, depression, danger of abuse and violence, and behavioral problems.<sup>69</sup>

## **Howard County's Government and Non-profit Agencies**

The Community Action Council, Laurel Advocacy and Referral Services, and the Salvation Army handle the prevention of homelessness in Howard County. They all provide rental assistance, utility assistance, and food services to those in need.<sup>70</sup>

The Grassroots Crisis Intervention Center's crisis hotline acts as Howard County's "Single Point of Entry" to the coordinated system of homeless services, meaning that they are the ones who refer individuals to the rest of the services in the system. Grassroots' hotline covers a wide range of crises along with homelessness. Grassroots provides case management and then gives referrals based on needs.<sup>71</sup>

The Howard County Health Department, Howard County Public School System, and the MultiService Center, all provide supportive services. The Howard County Health Department's Bureau of Behavioral Health offers interventions, counseling, psychiatric services, addiction treatment, and many more services. The Howard County Public School System's Office of Pupil Personnel ensures that homeless students get the same benefits from their education as those who are not homeless through family consultations, home visits, case management, transportation services, and assistance obtaining clothing, school supplies, medical services, and food.<sup>72</sup> The MultiService Center brings the resources of Community Action Council, Family and Children's Services, HopeWorks, Howard County Workforce Development, and many others to one place to address the many concerns of those who are homeless.<sup>73</sup>

Many non-profit and government agencies work to provide intensive case management services. The Bridges to Housing Stability provides temporary housing, housing locators, and landlord guarantee programs. Grassroots has the only general emergency shelter in the County, a motel shelter, a cold weather

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<sup>69</sup> "What Is It like to Be Homeless?" Shelter England.

<sup>70</sup> Benjamin, O'Leary 2015

<sup>71</sup> Benjamin, O'Leary 2015

<sup>72</sup> Benjamin, O'Leary 2015

<sup>73</sup> "Howard County Housing." Howard County Maryland.

shelter, and provides meals.<sup>74</sup> HopeWorks offers a 24-hour helpline and residential services for those impacted by domestic violence and sexual assault.<sup>75</sup> Family and Children's Services offers mental illness management and a family stability program to help families survive many challenges.<sup>76</sup> The Office of Workforce Development offers computers, fax machines, telephones, and internet access for employment searches.<sup>77</sup>

Finally, there are government agencies and non-profit organizations that focus on housing stability. The Howard County Housing Commission, along with the County's Department of Housing and Community Development, is the County's public housing authority, and develops and manages housing resources for low and middle class residents. The Commission owns and manages residential property to develop affordable housing opportunities for the thousands of residents that can't afford housing in Howard County.<sup>78</sup> The Howard County Mental Health Authority is the Core Service Agency for the County and is responsible for planning and monitoring the publicly funded mental health services in the area.<sup>79</sup> Humanim offers housing and housing support for the mentally ill, supported living programs, training programs, alternate employment, job coaching, and job placement.<sup>80</sup>

### **Are These Services Enough?**

The organizations designed to prevent homelessness are not sufficient and there are many gaps in their efforts. The Community Action Council, Laurel Advocacy and Referral Services, and the Salvation Army mostly assist with the financial needs of housing and providing food, while there are so many other needs and ways of prevention that they have not addressed.

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<sup>74</sup> Benjamin, O'Leary 2015

<sup>75</sup> "Mission and Philosophy." HopeWorks Howard County.

<sup>76</sup> Benjamin, O'Leary 2015

<sup>77</sup> "Howard County Housing." Howard County Maryland.

<sup>78</sup> "Howard County Housing." Howard County Maryland.

<sup>79</sup> "About Us." Howard County Mental Health Authority.

<sup>80</sup> Benjamin, O'Leary 2015

Howard County needs to emulate Prince William County's education and advocacy program to make the public aware of how important it is to provide affordable housing. Prince William County also advocates to state and local officials as well as members in special interest groups, since they are the ones who have influence policy.<sup>81</sup> One goal of the national Continuum of Care, education, is so important because it encourages policy change, something that Howard County desperately needs, considering that thousands of families cannot afford housing in the County.

Howard County should also use Marin County's method of counting those at-risk of becoming homeless to provide the proper preventative services. Currently, Howard County does not have data on who is at-risk of becoming homeless, leaving a huge gap in the system of services. Prince William County also uses the Homeless Management and Information System to streamline eligibility among homeless service providers so that resources aren't reserved for those who end up on the street.<sup>82</sup> Howard County should use this method because preventing homelessness is cheaper than fixing it and services need to be made available much sooner in order to prevent it.<sup>83</sup>

The housing stability services, such as the Howard County Housing Commission, are also not sufficient in meeting the County's needs. Though the Housing Commission provides 50 units of public housing, they capped the waitlist in 2012. As Figure 2 shows, that cap cut the number of people in half, but the number of units compared to the number of people on the waitlist is still alarming.<sup>84</sup> The demand severely outweighs the supply and capping the waitlist has not done anything but make the problem seem smaller than it actually is.

Howard County should implement a system similar to Anne Arundel County, which has the Arundel Community Development Services, Inc. creating large amounts of affordable housing for the

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<sup>81</sup> "The Greater Prince William Area Ten Year Plan to End Homelessness 2010-2020." Prince William County, Virginia.

<sup>82</sup> "The Greater Prince William Area Ten Year Plan to End Homelessness 2010-2020." Prince William County, Virginia.

<sup>83</sup> Covert, Bryce. "It Would Actually Be Very Simple to End Homelessness." ThinkProgress.org.

<sup>84</sup> "Self-Sufficiency Indicators Report: Howard County, MD." Association of Community Services of Howard County.

County. They are even acquiring and rehabilitating old units and using the surplus County and Board of Education lands to build affordable housing.<sup>85</sup> With land being a huge cost in housing, this approach is a simple way to utilize the land that is already owned to create affordable housing. Montgomery County's Housing Opportunity Commission is able to construct developments of affordable housing and also provide housing to low-income families by establishing the selling price for the units so that they are affordable.<sup>86</sup> Similarly, The Marin County Rapid Re-housing program, (see Figure 4) has decreased the number of incarcerations, hospitalizations, emergency department visits, psychiatric emergency services, and interventions.<sup>87</sup>

The inadequate supply of affordable housing causes homelessness, then makes it difficult for families to leave shelters and make room for others in the shelters, putting the system to a halt. Howard County is also unable to provide enough shelter beds or funds to help everyone who may need it. The system is very slow and has many barriers to get through before one can even receive. The prevention of homelessness, the cheapest way to solve the problem, is neglected and intensive assistance is reserved only for those who are already homeless.<sup>88</sup>

### **Howard County Homeless Population Projection**

The number of homeless residents will stay constant or possibly increase in Howard County in 2020, 2025, and 2030 if the same homelessness programs are kept in place and funded as they are currently. Based on the Howard County Point-in-Time Data shown in Figure 5, the number of homeless individuals has been declining since 2012, however it only declined by four people between 2014 and 2015, showing a slow-down in the progress of the County's efforts to end homelessness.<sup>89</sup> In 2020, Howard County's population will increase by 45,165 people since 2010 and 23,200 people since 2015. In

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<sup>85</sup> Anne Arundel Action Plan 2015

<sup>86</sup> HOCMC

<sup>87</sup> Marin County 2013 Point-in-Time Count Comprehensive Report Findings 2013

<sup>88</sup> "Plan to End Homelessness." National Alliance to End Homelessness. (2010)

<sup>89</sup> Wellman, Catherine. PIT Trends Chart. PDF. Howard County: HMIS.

2025, the increase will be by 14,250 people since 2020 and by 2030, it will be an increase of 10,600 people since 2025.<sup>90</sup> Since 2020 and 2025 show such large increases in population, it can be assumed that the waiting list for public housing and the need for services will only increase. In 2035, Howard County will experience a 26.6 percent increase in its population and a 60.7 percent increase in the population of people aged 50 and over.<sup>91</sup> The County will be unable to handle this huge increase in an elderly population who require services that accommodate a low, fixed-income and Howard County is unable to provide much affordable housing. The elderly homeless will exhaust medical services that are already overwhelmed by the homeless. As shown in Figure 5, the largest group using Howard's Coordinated System of Homeless Services is between the ages of 45-61. In the coming decades, this will be the elderly population, along with those who are already older than 61, and the County will have a much larger population in need of services.<sup>92</sup> Without a system that focuses on prevention, older residents will end up on the streets, severely aggravating health problems, before receiving care.

Additionally, jobs in the industries of construction, accommodation and food service, and transportation and warehousing will all increase gradually in 2020, 2025, and 2030.<sup>93</sup> Since all of these industries provide low-wage jobs, they will do little to end the problem of homelessness. Therefore, Howard County may see an increase in homelessness in the coming decades.

### **Service Provision Based on Projections**

Howard County has many areas to improve based on these projections of homelessness. Subject to availability of funds, prevention services should be expanded; the number of services needs to increase to accommodate a larger and older population. There also needs to be a case-management step in the process. Instead of simply providing financial assistance and food for families, prevention services should reach out

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<sup>90</sup> "Historical and Projected Total Population for Maryland's Jurisdictions," Maryland Department of Planning. July 2014.

<sup>91</sup> *Creating an Age-Friendly Community 2015*, Howard County Department of Citizen Services.

<sup>92</sup> CSHS Demos by Individual

<sup>93</sup> "Historical and Projected Total Population for Maryland's Jurisdictions," Maryland Department of Planning. July 2014.

to families who need assistance and ensure that families have a plan and know what resources are available to avoid homelessness in the future. The same approach should apply to the elderly, who should receive risk assessments to ensure that they have a plan if they run out of money or can no longer care for themselves or their homes.

The Single Point of Entry, the Grassroots 24/7 Crisis Hotline, needs to be revised and focus solely on homelessness. Given the issues faced by the homeless and their inability to control these issues, the point of entry into the Coordinated System of Homeless Services needs to be focused on the homeless and no other populations. Likewise, job training needs to be expanded since the majority of job openings in the next few decades will be in low-wage industries. To get people out of low-wage jobs, they need to be properly trained so that they have the potential to earn more money to afford basic necessities and shelter.

The biggest concern with the services as they are right now is housing. Howard County does not have enough affordable housing, as seen in Figure 1. With thousands of families struggling to keep a roof over their heads, there needs to be more affordable or public housing made available to residents. The problem will only get worse with a growing population, so the County needs to do something to address it. Affordable housing for the elderly is also important since the elderly are on fixed-incomes and may struggle to afford their homes.

The services are not sufficient for the projected population because the limited prevention services cannot prevent the current population of at-risk residents from spiraling into homelessness. With an increase in population and an increase in only low-wage jobs, the prevention services will not be able to accommodate everyone. There is also still a desperate need for rapid re-housing. With thousands currently in need of affordable housing, the number of homeless residents will increase as prevention services continue to be unsuccessful. There also needs to be more accommodation of the elderly who, with fixed-incomes and with the County's unaffordable housing, may find themselves at-risk or literally homeless.

## **Policy Proposals**

All proposal policies are subject to the availability of funds. However, Howard County should take



money out of the supportive services in the Coordinated System of Homeless Services and reallocate the funds to preventative and housing stability services. It is cheaper to give an individual permanent housing than to keep them in a shelter; and overall, it is cheaper to prevent homelessness than to combat it once it has already occurred. With this information in mind, it makes sense to reallocate funds to the preventative and housing stability services since, if those programs are stronger, there will be less need for the other services.

The first step for Howard County should be counting the number of people who are at-risk of homelessness, as Marin County does, to ensure that services can adequately accommodate those who need them. It is also important to receive data from agencies to find the gaps in the system and fix those gaps, as Prince William County does, so that the Coordinated System of Homeless Services is effective and efficient. Prevention services need to be made available sooner and need to cover a wider range of needs to ensure that the problems are solved before anyone spirals into homelessness. The demand for affordable housing needs to be met as well. Finally, the County needs an effective discharge program from hospitals, prison, and foster care to ensure that individuals do not leave institutions only to end up on the streets. Along with this, the County needs to decriminalize homelessness and instead of spending thousands of dollars incarcerating individuals for loitering or begging they need to be redirected to the appropriate services.

## **Conclusion**

Overall, Howard County is in urgent need of improvements to their prevention and housing stability services if they want to end homelessness in the County. In the next decades, the problem will only worsen if something is not done to change the programs that currently exist. Howard County should emulate the programs and services of comparable counties in order to properly reform their Coordinated System of Homeless Services.

## Tables

Figure 1

**TABLE 4: Measuring Howard County Rental Housing Need**

Renter Households Making < \$50,000 *33% of all renter households	9,900
Rental Units with affordable rents	3,247
Affordable Units Needed	6,653

Source: Real Property Research Group, 2014 Howard County Rental Survey  
Summary of Findings

Figure 2

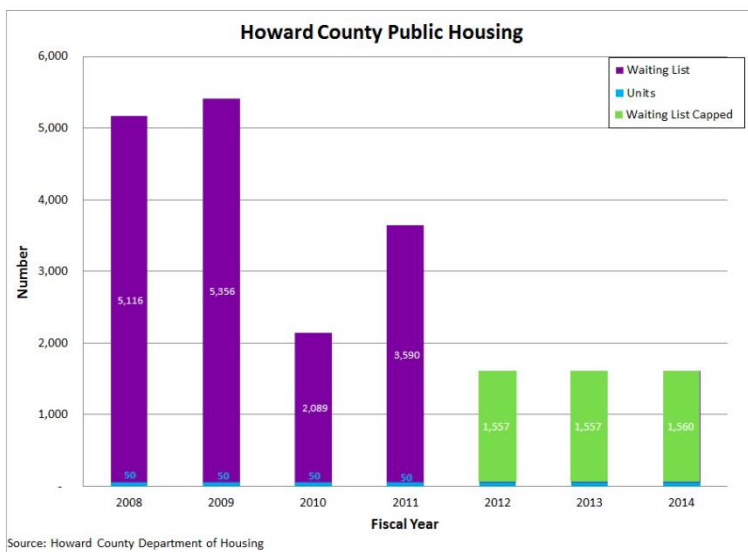
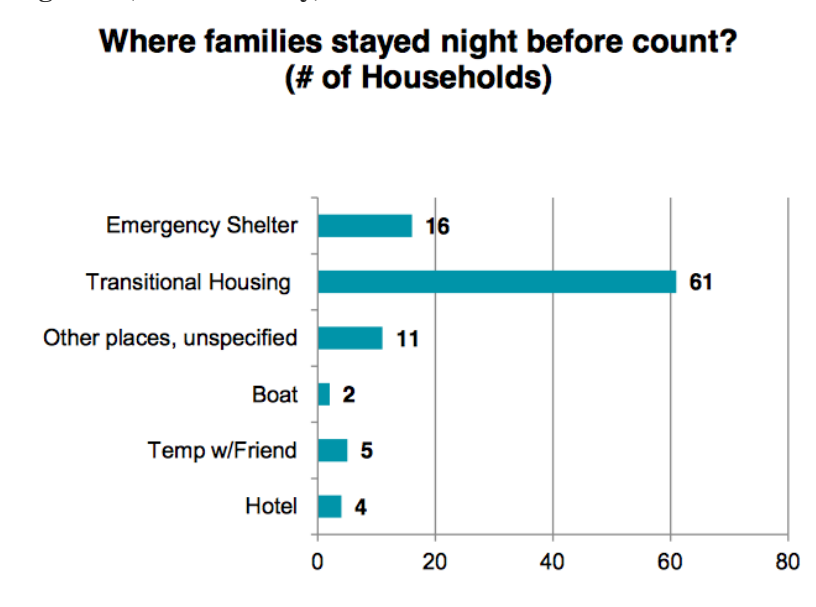


Figure 3 (Marin County)



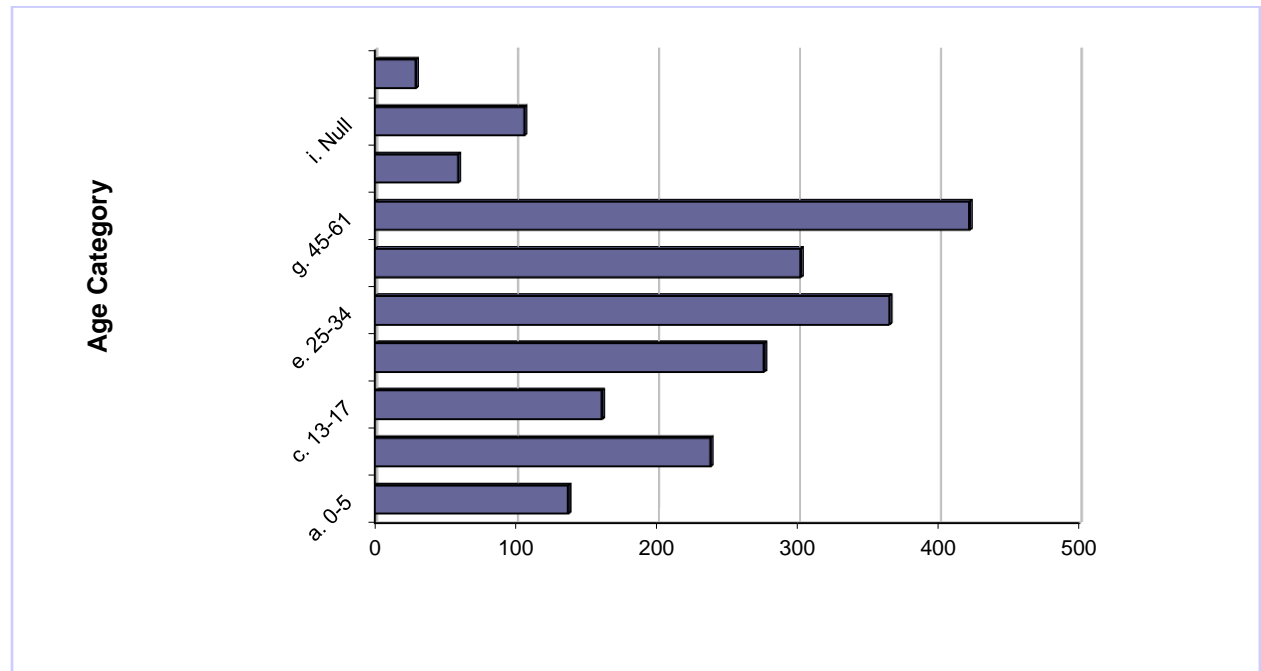
Source: McClenon, Felice. "Marin County 2013 Point in Time Count Comprehensive Report Findings." Accessed November 28, 2015. [https://www.marinhhs.org/sites/default/files/files/servicepages/2013\\_09/2013\\_point\\_in\\_time\\_count\\_full\\_report.pdf](https://www.marinhhs.org/sites/default/files/files/servicepages/2013_09/2013_point_in_time_count_full_report.pdf).

Figure 4

Community Intervention	Utilization by all participants during the 6-month period before entering Housing First Program	Utilization by all participants after entering Housing First Program
	Hospitalizations	14
Emergency Department visits	39	16
Arrests	21	1
Psychiatric Emergency Services (PES) visits	2	0
<b>Total Interventions</b>	<b>76</b>	<b>23</b>
<b>Total Months of Data</b>	<b>162</b> (27 participants x 6 months)	<b>349</b> (27 participants x # of months in program)
<b>Average interventions by participant per month</b>	<b>.469</b>	<b>.066</b>
<b>Overall decrease in average interventions per month since entering the program: 86%</b>		

Source: McClenon, Felice. "Marin County 2013 Point in Time Count Comprehensive Report Findings." Accessed November 28, 2015. [https://www.marinhhs.org/sites/default/files/files/servicepages/2013\\_09/2013\\_point\\_in\\_time\\_count\\_full\\_report.pdf](https://www.marinhhs.org/sites/default/files/files/servicepages/2013_09/2013_point_in_time_count_full_report.pdf).

**Figure 5**



Source: CSHS Demos by Individual

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## Eradicating Howard County Homelessness

Jacob Polce

Howard County has been actively combating homelessness since the mid-1960s when the government created the Community Action Council (CAC) that provided eviction prevention grants. Following the rise of the homelessness epidemic on the national scale in the 1980s and after the passage of the McKinney-Vento Homelessness Act in 1987, Howard County greatly stepped up its efforts to eradicate homelessness. With the creation of a Continuum of Care to act as the administrative body to distribute funds, a Homelessness Service Center to further shelter operations, and a transformed Grassroots Crisis Intervention Center focused on shelters and transitional housing, Howard County began the long and gradual process that has culminated in the current Coordinated System of Homeless Services (CSHS), which has proved to be a game changing tool in the fight to decrease and eliminate homelessness.<sup>94</sup>

As the current services provided under the CSHS continue to remove people from the homeless population, the County should begin to adopt rapid re-housing programs that are proving to be increasingly successful as well as prevention-based policies that target the sections of the County's population that are most likely to slip into homelessness.

### **Current Systems and Resources Used by Howard County**

The currently implemented Coordinated System of Homeless Services was a product of the Committee to End Homelessness in 2010; the Committee called for a coordinated operation with a single point of entry that would emphasize prevention and rapid re-housing. The plan was

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<sup>94</sup> Howard County. "Plan to End Homelessness." (2015)

agreed to by the Board to Promote Self Sufficiency and immediately was granted significant resources from the Howard County government. Upon its inception in 2012 the newly instituted program focused primarily on the development of additional housing options. The program created a County-funded subsidy program starting with seven units in 2013 and reaching 16 this year; additionally, the coordinated effort developed a plan for 35 small, efficiency apartments to be started in 2015. However, the most important aspect of the current plan is the way it overcomes the traditional divide between government and non-profits and combines them to serve as the County's primary actor in working to decrease and eventually eliminate homelessness from Howard County.<sup>95</sup>

Currently the CSHS is a combination of two government run programs and nine non-profit organizations in the community. The two government run organizations that partner with the Coordinated System of Homeless Services are the Howard County Public School System's Office of Pupil Personnel and the Howard County Health Department's Bureau of Behavioral Health; they are generally geared towards the preventive, medical, aspects of efforts to decrease the homeless population. The Office of Pupil Personnel works with the staff, students, and parents to identify and prevent the problems that adversely impact a student's ability to succeed in school. Specifically, Pupil Personnel workers are trained to recognize behaviors such as absenteeism, disruption, and disrespect that all have the capability to prevent students from achieving their maximum potential both in and out of school. The logic behind this program is to identify and then eliminate tendencies in children that could lead to them falling behind in school or dropping

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<sup>95</sup> Howard County. "Plan to End Homelessness." (2015)



out of school all together in an effort to decrease to the number of people who are likely to become homeless.<sup>96</sup>

The Bureau of Behavioral Health, located within the Howard County Health Department, is also a prevention based program that acts as the lead agency in developing a comprehensive system of healthcare that prioritizes the homeless and those at risk of becoming homeless.<sup>97</sup> The Bureau provides a wide array of services that include but are not limited to intervention, family counseling, HIV screening and referral, peer recovery support services, and a recovery wellness center that treats adolescents and adults within Howard County.

The nine non-profit organizations that make up the other side of the coordination system include services focused on the prevention of homelessness as well as organizations dedicated to reducing the effects of homelessness and allowing people to exit the homeless population. In addition to examining the overall concept that each organization employs it is also worthwhile to note which of the four main areas of homelessness care (shelter, nutrition, occupational support, and medical care) they specialize in to determine the extent to which the homeless population in Howard County is being served. The four non-profits that contribute in terms of shelter and housing are Humanim, the Grassroots Crisis Intervention Center, The Community Action Council, and Bridges to Housing Stability. Humanim is an organization that, as a part of its larger operation, provides housing and housing services to those who experience chronic mental illness and who are homeless or at risk of becoming homeless.<sup>98</sup> The Grassroots Crisis Intervention Center, which began in 1969, opened a 20-bed emergency shelter and a 12-bed transitional housing program in 1989. Grassroots now currently operates a 33-bed emergency family shelter,

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<sup>96,97,98</sup> Howard County. "Plan to End Homelessness." (2015)

an 18-bed men's shelter, and can house up to five families short-term in motel shelter.<sup>99</sup> In addition to Humanim and Grassroots, The Community Action Council provides first month's rent assistance and utility assistance to low-income households. Finally, Bridges to Housing Stability provides temporary housing for three homeless families in conjunction with their Landlord Guarantee program that reduces the landlord's risk.<sup>100</sup>

Another area in which Howard County is combating homelessness is through nutrition. This fight is being led by the Salvation Army, Laurel Advocacy and Referral Services (LARS), and CAC. The Salvation Army also makes up another one of the nine non-profits and is mitigation based. The Salvation Army helps men, women, and children who are homeless primarily by addressing nutritional deficiencies that might develop from not having sufficient funds; the Salvation Army organizes food pantries and food baskets in an effort to alleviate the financial burden of feeding a family. Complementing the work done by the Salvation Army, LARS provides free food to eligible clients once every 30 days. On top of that, CAC operates the Howard County Food Bank and provides food to 13 local food pantries.<sup>101</sup>

A third issue area that the CSHS focuses its homelessness efforts on is occupational support for the homeless or at-risk members of the community. In Howard County, as a part of the CSHS effort, five non-profit organizations provide services to allow homeless or at-risk individuals thrive in the workplace. Humanim does its part by providing a Rehabilitative Day Program where people can develop skills to increase their independence and subsequent chance for success. In addition, Humanim provides job support, employment consultation, and workforce development services to allow individuals to obtain a job, keep that job, and begin to mold a

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<sup>99</sup> Howard County. "Plan to End Homelessness." (2015)

<sup>100</sup> Bridges to Housing Stability. Housing Stability Program. 2015

<sup>101</sup> Howard County. "Plan to End Homelessness." (2015)

fruitful career path. The Grassroots Crisis Intervention Center complements the work done by Humanim with a 24-hour crisis hotline designed to coach individuals to handle emergencies in the most practical way that will allow them to hold down a job. Family and Child Services (FCS) also plays a role here; their parent education and financial counseling are very beneficial to at-risk individuals and families in terms of occupational support. The organization MakingChange also plays a role in the occupational support field by providing personal coaching, financial education and free tax preparation programs to Howard County residents living below the self-sufficiency level. These programs increase the chance the homeless and at-risk individuals will be able to succeed in the workplace. LARS is the fifth and final member of the CSHS system that impacts occupation support and it does so with financial support for the homelessness or at-risk population to enable them to get the materials necessary to start work.<sup>102</sup>

The final area of homelessness to be considered is that of medical care in which five out of the nine non-profit organizations partnered with the CSHS are involved. One of these groups is Volunteers of American Chesapeake; this faith based organization serves the chronically homeless with efforts and specialty services geared towards mental health, substance abuse, and medical services in general. In addition, LARS offers the homeless community medical care assistance by offering financial aid to those with certain medical needs such as glasses and hearing aids. Humanim's entire operation is centered on people with chronic and persistent mental illness while the Grassroots Crisis Intervention Center operates a Mobile Crisis Team that responds with the police to psychiatric emergencies within the county. Finally, Family and

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<sup>102</sup> Howard County. "Plan to End Homelessness." (2015)

Children’s Services offer both individual and family counseling sessions where therapists help homeless and at-risk individuals deal with mental illness, stress, and the loss of loved ones.<sup>103</sup>

### **Assessment of Current System’s Success**

With the combination of the government run agencies and the non-profit organizations, the Coordinated System of Homelessness Services has enjoyed a good deal of success since its implementation in 2012, as evidenced by the 2014 Point-In-Time survey. The survey was administered on January 22nd 2014 and registered 170 homeless. That number marked a new low in Howard County and a decline of 26 percent since 2012.<sup>104</sup> While the first two years of the County’s implementation of the CSHS went rather well, things have slowed down tremendously in the last year (Figures 1 and 2). Following the 11.7 percent decrease from 2012-2013 and the 16.3 percent decrease from 2013-2014, the Point-In-Time survey conducted on January 26, found 166 homeless individuals living in the County—representing an only 2.4 percent decrease, only four less homeless people (Figures 1 and 2). Furthermore, the success rate of the CSHS program has slowed; with only 17 exits from intensive support and a success rate of 63 percent, there is without a doubt a need to be concerned with the 2015 data returns.<sup>105</sup> It appears that the slowdown could be attributed to the design of the CSHS: the program has developed a tremendous scope of homelessness abating efforts within the large swath of government and non-profit operations but the relative strength of the programs is lacking. The CSHS has created a far-reaching system to deal with the existing homelessness problem, but the strength and the depth to which these programs can be useful isn’t powerful enough if the goal is to eradicate homelessness

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<sup>103,104,105</sup> Howard County. "Plan to End Homelessness." (2015)

in the County; in other words, spending \$2.5 million over 365 days to only see a four person decrease in homelessness isn't an effective allocation of funds and changes must be made.

To effectively determine what system changes should be implemented and where the strength of the system should be beefed up, the future of the homeless population and the future of funding to combat homelessness must be considered.

### **Future Projections**

When making estimates about the future of the Howard County homelessness population the current model used by the government is to only do so in a very broad sense. By looking at the recurring trends in the homeless data provided by the Point-In-Time survey, taken in the same month every year, a general comparison of the yearly data can be a useful tool in deciding on an estimate. However, as stated by Catherine Wellman at the Homeless Management Information System in Howard County, this data can only be used to make broad projections. So while the County rejects making exact population estimates for the future, it is reasonable to suggest that in the coming years, according to Wellman, “ When we see the numbers decreasing for several consecutive years, we can safely say that if we follow our current methods of service delivery, or increase services, those numbers should continue to fall.” Therefore, because the homeless population has steadily been decreasing over the last four years, the years in which the CSHS has been in effect, it is reasonable to assume that into 2020, 2025, and 2030 the homeless population should continue to decline at a rate between 2.4 percent and 16.3 percent (Figure 1).

Coupled with the future projection of the homeless population, the future allocation of funds to the cause of homelessness must also be considered before determining what type of policy initiatives should be added or removed from Howard County's current efforts. The County

has spent roughly \$2.5 million annually since 2010 on homelessness prevention and reduction.<sup>106</sup> This allocation of funding has endured over both Democratic and Republican administrations of Howard County's government—leaving little doubt combating homelessness is a bipartisan issue. While there is not a 100 percent guarantee that these funds won't ever come under attack from either party pending a change in County Executive, due to the County's history of changes in political leaders party affiliation (such as the election of Republican Allan Kittleman in 2014 after eight years of Democrat Ken Ulman's leadership) there is no evidence to suggest that anything less than the annual \$2.5 million will be spent.

The projections that signal less homeless people and a reliable \$2.5 million dollars in spending are a positive development for Howard County and its efforts to eliminate homelessness. As the projected number of homeless people continues to decline throughout the next 15 years and the allocation of funds to combat homelessness remains constant, a gap will begin to open up as a result of less homeless people to spend the \$2.5 million on. As a result, the County will be able to use the money more effectively to increase the depth to which the current programs reach and to establish new projects that will focus primarily on the prevention aspects of the homelessness problem.

### **Policy Alternatives**

One policy alternative that Howard County should adopt in an attempt to build on the collective strength of its current efforts is rapid re-housing. The strategy of removing people from homelessness as quickly as possible began in 2008 when the United States Department of Housing and Urban Development (HUD) distributed \$25 million to 23 communities around the

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<sup>106</sup> Ames, Blair. "Annual Survey Finds 203 Homeless." The Baltimore Sun. 20 March 2013.

country to serve as the program's first test. The concept of rapid re-housing falls into the homelessness mitigation philosophy of housing first and ignores any typical preconditions such as income, employment, and absence of criminal record when determining which members of the homeless population get a house.<sup>107</sup> Rapid re-housing programs typically provide just enough financial assistance to help the homeless get back into housing within 30 days of becoming homeless. In order to effectively carry out rapid re-housing, the US Interagency Council on Homelessness has identified the three core components of housing identification, rent and move-in assistance, and case management. Housing identification entails recruiting landlords to provide affordable housing options, addressing any potential concerns landlords might have with the previously homeless tenant's qualifications, and working to secure ample rental options. The second component, rent and move-in assistance, essentially serves as a financial support that covers move-in costs and helps with utility costs. The final component, case management, is a much more specific aspect of the rapid re-housing plan than the first two. Case management offers the homeless population individualized assistance with items such as lease agreements, credit history, and unique family preferences.<sup>108</sup>

This strategy of rapid re-housing would be a good fit for Howard County as programs across the country have shown that when provided even the bare-minimum in financial aid, many families and individuals can successfully return to housing and transition into reliable tenants. While there is, admittedly, a limited supply of national studies on rapid re-housing programs, when HUD released studies on the program's first and second years nationwide they found that nearly 85 percent of the families and individuals who underwent rapid re-housing exited to permanent housing (Figure 3). HUD is also currently conducting The Family Options Study that

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<sup>107</sup> US Interagency Council on Homelessness. Rapid Re-Housing. 2012.

<sup>108</sup> National Alliance to End Homelessness. Rapid Re-Housing Successes. 24 May 2012.

will compare the use of permanent housing subsidies, community-based rapid re-housing, and project-based transitional housing. While the results of the study are not yet available, the interim report revealed that rapid re-housing programs were more far more conducive to overall success than transitional ones; of the families randomly assigned to transitional housing 43 percent chose to not to enter the program while only 28 percent did not enter a rapid re-housing option. In addition to the large scale data collected on the relative successes of rapid re-housing there is also a plethora of localized evidence that shows why rapid re-housing should be adopted by Howard County.<sup>109</sup>

With HUD's endorsement in 2008 to explore the abilities of rapid re-housing programs, counties across the country began to implement them alongside the more traditional methods of shelter-based care and transitional housing developments.<sup>110</sup> Among the counties already transitioning to rapid re-housing, Marin County, California is comparable to Howard County. Despite being located on opposite coasts, posing distinct differences in climate, the two counties have very similar populations—Howard County at 293,142 and Marin at 255,031. In addition, the counties differ only slightly in median household income, percent of population under 18, percent of population with a bachelor degree or higher, and percent of population over 64. These similarities in the populations of Marin County and Howard County make that the effects of rapid re-housing in Marin serve as a reasonable assumption as to how effective similar policies would be in Howard County.

In 2011, Marin County was able to rapidly re-house roughly 10 percent of its homeless population with only 2 percent falling back into homelessness. Marin did it at an average cost of

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<sup>109,110</sup> National Alliance to End Homelessness. Rapid Re-Housing Successes. 24 May 2012.



only \$1,600—about \$500 less than providing just on month of emergency shelter.<sup>111</sup> In Howard County that would equate to approximately 17 total people entering into a rapid re-housing program with only one person eventually slipping back into homelessness and 16 exiting the homeless population—a 12 person increase from the actual 2014-2015 Point-In-Time numbers. The success in Marin County, and the appropriateness of rapid re-housing in Howard County, can also be backed up based on Washington County, Minnesota data.

Washington County is another example of a comparable county, identified by the Howard County government, that has already implemented rapid re-housing efforts with great success. Washington County has striking similarities to Howard in terms of overall population (Howard's is larger by only 50,000 people), size of the counties, percentage of their populations under 18 and over 65, and their poverty rates. The data that Washington County collected between July of 2011 and December of 2012 showed that of the 18 households exiting the rapid re-housing program, 89 percent achieved stability in the form of permanent housing.<sup>112</sup> These outstanding turnover rates once again suggest that rapid re-housing would be successful in Howard County.

The success of rapid re-housing in both Marin County, California and Washington County, Minnesota—coupled with the large scale successful results of HUD's national surveys—suggest that Howard County should begin to adopt rapid re-housing policies and programs rather than the more traditional methods of shelters and transitional housing plans. The implementation of a rapid re-housing operation would, as evidenced by the comparable counties, provide Howard County with another useful tool to combat homelessness. This proposal is fairly reasonable as in fiscal year 2015 Howard County received \$913,332 in Federal Continuum of Care grants, which

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<sup>111</sup> National Alliance to End Homelessness. Rapid Re-Housing Successes. 24 May 2012.

<sup>112</sup> Washington County Board of Commissioners. "Washington County 2013 Annual Action Plan." Government. 2013.

in turn fund the CSHS, and when Marin County rapidly re-housed 119 homeless people it spent only \$190,400.<sup>113</sup> Likewise, the rapid re-housing budget for Washington County was only \$137,000 when it successfully transferred 16 individuals out of homelessness and into the stability of permanent housing.<sup>114</sup>

The funding, undoubtedly, exists to implement this proven method of combating homelessness and if cuts have to be made from another section of the County's fight against homelessness, the national and local data clearly illustrates that it should be from efforts to prop up less successful transitional housing programs or from shelters that will also experience less pressure because of the rapid re-housing alternative. However, the transition to rapid re-housing from other out-of-date methods comprises only half of the necessary changes Howard County needs to make to effectively reduce the homeless population to zero.

In Howard County every person facing homelessness has, or is, experiencing at least one of the three debilitating factors of unemployment, poverty, and low-paying jobs.<sup>115</sup> To actually eliminate homelessness in Howard County a new initiative focused on preventing at-risk individuals from slipping into homelessness must be added to the County's current efforts that primarily focus on moving people out of homelessness. The prevention-based mechanism that Howard County should adopt is based on the concept of employment and education navigation. This philosophy of homelessness prevention focuses on enabling struggling individuals to take the classes, develop skills, and get the degrees they need to get jobs and have success in the workplace.<sup>116</sup>

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<sup>113</sup> National Alliance to End Homelessness. Rapid Re-Housing Successes. 24 May 2012.

<sup>114</sup> Washington County Board of Commissioners. "Washington County 2013 Annual Action Plan." Government. 2013.

<sup>115</sup> Howard County. "Plan to End Homelessness." (2015)

<sup>116</sup> Putnam, Mark. Director of Consulting and Technical Assistance for Building Changes USICH. (2013)

Rockingham County in New Jersey, another comparable county as noted by the Howard County government, has embraced this strategy of combating homelessness by partnering with a local community school to develop a multi-level system that provides basic adult education, onsite workplace training, and offsite workplace training for no cost. This combination of allowing people to further their educational standing as well as providing them with the necessary skills and experience to be hired has proven to be a tremendously effective way of preventing homelessness and could serve as another extension of Howard County's CSHS by partnering with Howard County Community College. While Rockingham has been unable to develop a specific success rate for the program due to the long-term tracking that would be required, the County has effectively re-opened the door to the future and instilled a new sense of self-confidence and motivation that had all but escaped these residents. To supplement the offering of these courses in basic adult education and job skills, Howard County should also adopt the Community Outreach Program used in comparable Arlington County, Virginia.<sup>117</sup>

Arlington and Howard have very similar populations, with Howard County having roughly 60,000 more people. The more important similarity lies within the breakdown of the populations. Arlington's population is comprised 63.8 percent whites while Howard's is 63.2 percent; furthermore the average home prices in the counties are \$530,000 and \$447,000 respectively. Due to these similarities in demographics and home prices, the challenges that homelessness presents in the two counties is also very similar. By copying Arlington's Community Outreach program Howard County could increase the awareness of its existing programs and future updates to the system. In Arlington, the government sponsors a program in areas with high immigrant populations to help with the transition to American life. Howard

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<sup>117</sup> Rockingham Community Action. Workplace Success. 2015.

County should adopt the same idea but instead go into areas of low-median income to inform the people about available services to avoid homelessness. This educational system would help to catch at-risk families before it's too late, or could even serve as the necessary step to encourage a family to seek help.<sup>118</sup>

Howard County's current battle to eliminate homelessness is commendable yet daunting and with only 166 homeless people left in the County it is clearly on the right track. The current CSHS system coupled with other government has facilitated a consistent decline in the homelessness population over the past three years. However, as the decreases have gotten smaller and the challenges change due to a shrinking population programs should also change. By adopting rapid re-housing to go along with current efforts to remove individuals from homelessness pressure will be lifted from existing systems and more families will be able to avoid long-term homelessness. In addition, implementing education- and employment-based prevention programs, coupled with community outreach, will serve to curb the homeless population of the future as at-risk families will be given more opportunities to succeed in the community.

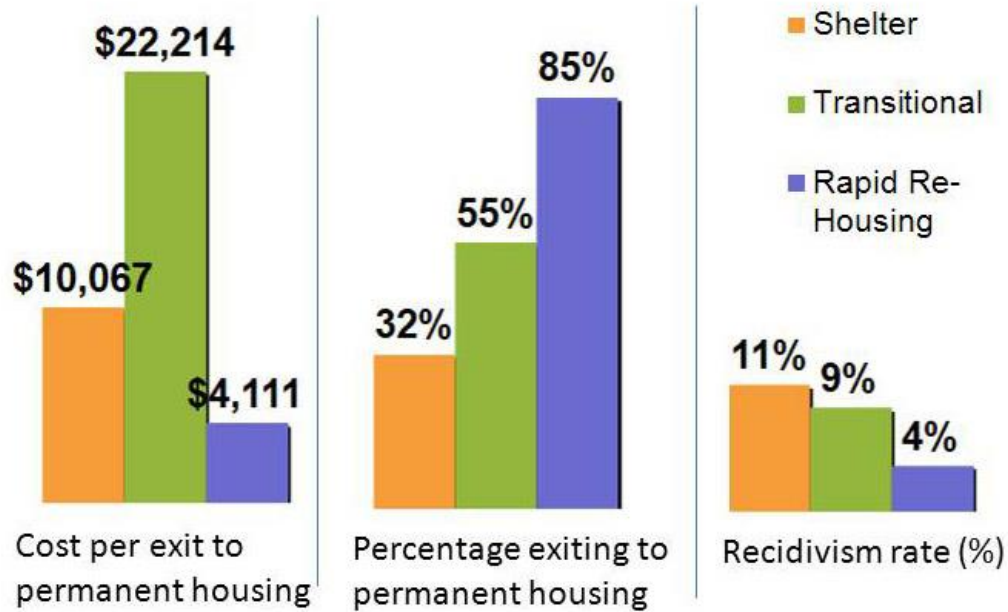
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<sup>118</sup> Arlington County Government. Community Outreach Program. 2015.

## Tables

Figure 3

Comparison of outcomes between shelter stays, transitional housing, and rapid re-housing in 14 communities



\*Data from 14 communities in seven states that prepared Evaluators for National Alliance to End Homelessness Performance Improvement Clinics in 2011-2012, compiled by Focus Strategies

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## Proposal to End Homelessness in Howard County, MD

John Rookard

### 1. Howard County Services and Resources

#### *Reducing Long-Term Homelessness*

Numerous Howard County government agencies are directed at reducing long-term homelessness. Each of these agencies has a unique goal it wishes to achieve. Listed below are all the agencies within Howard County that seek to reduce long-term homelessness.

#### *Department of Citizen Services*

The Department of Citizen Services (DCS) is Howard County's human service agency that serves a plethora of citizens. For example, DCS works with the elderly, children, parents, local consumers, and people in crisis to provide for each group's specific needs. The mission statement of DCS is "to ensure that Howard County residents have the resources they need to grow, thrive, and live with dignity".<sup>119</sup> While all the groups can experience homelessness, the Division of Community Partnerships is the lead agency within DCS that helps to reduce homelessness.

#### *Division of Community Partnerships*

Continuum of Care (CoC) offers a variety of services that aid in the mitigation of homelessness. These services outlined on the DCS website, are:

- Outreach, assessment, and prevention
- Emergency shelter

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<sup>119</sup> Howard County Department of Citizen Services, 2014

- Transitional housing
- Permanent housing with supportive services
- Permanent housing
- Supportive services.

CoC is also given State money to support its work. Below are the programs in which Maryland money is given to CoC for State Fiscal Year 2016 (SFY2016).

i. Emergency and Transitional Housing Program (ETHS) is state revenue that can be given to Howard County DCS to help provide temporary shelter, food, and transportation (Maryland Department of Human Resources). Currently, DCS allocates this money to Grassroots Crisis Intervention Center, HopeWorks of Howard County, Inc., and Grassroots Crisis Intervention Center. In total, \$94,348 was awarded and split between these three programs for SFY2016.<sup>120</sup>

ii. Homeless Prevention Program (HPP) gave the Community Action Council of Howard County \$11,128 for SFY2016. HPP is intended to keep people from becoming evicted from their residencies because they are behind on payments.

iii. Service Linked Housing (SLH) is a program that targets low income residents and helps mitigate homelessness by providing funds to give people healthcare, addiction treatment, job training, and education. SLH gave Howard County's Bridges to Housing Stability \$18,000 for SFY2016.

*Coordinated System of Homeless Services (CSHS)*

i. Bridges to Housing Stability “provides advocacy” for those who seek more affordable housing in Howard County because of their low income.

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<sup>120</sup> Howard County Department of Citizen Services



- ii. Grassroots Crisis Intervention Center is a 24-hour center that helps those who need immediate assistance with homelessness. Grassroots does this by operating a 24-hour hotline and the only general emergency shelter in Howard County (Grassroots Crisis Intervention Center) that provides shelter for families, single women, and single men.
- iii. The MultiService Center (MSC) is located in Laurel, MD and has a vast amount of Howard County resources under one roof. This information can range from legal aid to services for victims of domestic violence. MSC can be used as a first point of contact resource for those who face long term homelessness.
- iv. Homeless Management Information System (HMIS) is a system (managed by software provider Bowman Systems) designed to better help homeless people through the collection of real data.<sup>121</sup>

The entirety of these programs provided by the government come together to support citizens in need throughout Howard County in the areas of shelter, nutrition, occupational support, and medical care.

## **2. Howard County Non-Profit Organizations**

### ***Reducing Long-Term Homelessness***

In addition to County resources to help solve long-term homelessness, there are non-profit organizations that serve as resources to the homeless population of Howard County.

#### ***The Salvation Army***

The Salvation Army is a religious group that seeks to end poverty and advance all mankind through charitable works.<sup>122</sup> In regards to homelessness in Howard County, The

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<sup>121</sup> Continuum of Care 2015

<sup>122</sup> The Salvation Army International

Salvation Army serves more of a prevention role than anything else through referrals by the Grassroots Hotline to one-time prevention services.

It is also important to note that other religious groups help provide resources to aid the decline of homelessness in Howard County. Churches, mosques, synagogues, and temples have all contributed funding, in-kind services, or volunteer support during 2015 (Bridges to Housing Stability).

#### *Laurel Advocacy and Referral Services (LARS)*

Laurel Advocacy and Referral Services (LARS) provides stability to people experiencing homelessness. These services are supported through contributions from the community and the use of volunteers. LARS offers a comprehensive transitional housing program, permanent housing program, referral services, long-term case management, and employment support (Laurel Advocacy and Referral Services).

#### *Community Action Council (CAC)*

The Community Action Council's mission is "to diminish poverty, enable self-sufficiency and advocate for low-income families and individuals".<sup>123</sup> This is done through education; there is a link between education and poverty, according to the CAC.

#### *HopeWorks*

HopeWorks is an emergency domestic violence center. Domestic violence can force adults and children into homelessness because he or she is fleeing emotional, sexual, or physical abuse.

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<sup>123</sup> Community Action Council

HopeWorks has three main focuses: Prevention, Outreach, and Response. Like Grassroots, HopeWorks offers a 24-hour helpline for those in need.<sup>124</sup>

### **3. Sufficiency of Government and Non-Profit Resources**

#### *Shelter*

As referenced earlier, some government resources and non-profit organizations work to provide those in need with shelter. The only general emergency shelter in Howard County is operated by Grassroots. The shelter allows people to receive emergency shelter and stay for a total of three months. After those three months, an application is available to those who want to stay an additional three months. Therefore, families and single women can stay in the shelter for a total of six months, but Grassroots acknowledges that providing shelter to people for a few months does not fix the problem of long-term homelessness.

The Point-in-Time (PIT) count done by HMIS in 2014 found that 170 people were classified as homeless with a majority of people being sheltered. This number must be introduced because it is vital to the assessment of the sufficiency to shelter people in Howard County. Numbers from the Grassroots website show that Howard County has 54 beds available between the general emergency shelter, hotel shelter, and Randy Sands Men's Shelter. Based on this number, a fair conclusion can be made that government resources and non-profit organizations designed to shelter people are not sufficient for the current demand.

#### *Nutrition*

Nutrition is essential to humans and those experiencing homelessness are subject to its main effect: malnutrition. The FFY 2011-FFY 2015 Consolidated Plan, notes that the 2010

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<sup>124</sup> HopeWorks Howard County

Census poverty numbers for Howard County showed “that 11,483 Howard County residents, about 4.2 percent of the population, were below the poverty line. The Census data shows that 2,366 families were below the poverty line with 3,344 children in this category”.<sup>125</sup>

Most likely, people experiencing poverty lack the proper nutrition because of monetary constraints. The numbers cited from the 2010 Census tell a larger story. The large number of families below the poverty line may not be receiving the proper nutrition and this could lead to slowing growth amongst children in these families. To combat this, the Day Resource Center is open three days a week to provide meals. However, the Day Resource Center is not enough to sustain the demand for proper nutrition for those experiencing homelessness. As the price of food increases and continues to increase, the current system will not be able to provide suitable nutrition to families and individuals in need.

### *Occupational Support*

Lack of finances can catapult individuals and families into homelessness. Jobs allow people to get money and pay the bills associated with living such as electricity, heating, water, etc. Most of the County and State resources mentioned above help people experiencing homelessness with finding work. For example, non-profit organization LARS provides long-term case management that includes helping people find jobs and using that job to save money. Many of the programs already mentioned have case managers that enforce rules regarding job search among those experiencing homelessness.

For occupational support for the homeless to be successful, the amount of organizations with case management programs must continue. At this size, occupational support is sufficient for

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<sup>125</sup> Howard County Department of Housing and Community Development 2011: 66

the amount of homeless people in Howard County. While not enough case management programs has obvious negative consequences, what might not be so obvious is that too many case management programs conflicting if a homeless individual or family has too many people managing their situation.

### *Medical Care*

Howard County government agencies and non-profit organizations work to provide medical care to those who cannot receive access because of their situation involving homelessness. Shelters in Howard County rely on small staffs of doctors to provide medical care for the people staying in the facilities. These doctors mostly help aid the physical care of the homeless while case managers tend to assess addictions and give people resources. Current medical care support systems are not sufficient enough for those currently in the system, especially for mental illnesses and addictions.

## **4. Projections for Homeless Population**

*2020*

Based on current federal, State, and local data it is reasonable to believe that the number of homeless people in Howard County will decrease. The HMIS PIT count from 2010 through 2014 tells an interesting story because the numbers go up and down each year. For example, 2010 PIT data shows that a total of 221 people were homeless in the County and that in 2011, a total of 189 people were homeless. In 2012, the number increased to 230 people. The trend continues all the way to 2014 and that is the reason why homelessness in Howard County should be projected to be between 180 and 200 people in 2020.

2025

Homelessness could be higher in 2025 versus 2020 for various reasons. Even though the fluctuation trend will end up in 2025 being in lower number than 2024, homelessness may rise. Another factor that will contribute to the increase of Howard's homeless population will be the creation of jobs in the National Capital Region. Many people in Howard County commute to jobs in Washington, D.C. and Baltimore. According to the Maryland Department of Planning, from 2009 and 2013, 40.8 percent of Howard County residents stayed in the County to work. The Department of Planning says, "Howard County's low proportion is primarily the result of its prime location midway between Baltimore City and Washington, D.C. This location over the last 20 years has allowed its residents to commute to other job opportunities throughout the two metropolitan areas".<sup>126</sup>

It is projected by the D.C. Department of Employment services that an additional 57,930 (+7.67%) jobs will be created in the District by 2022 (District of Columbia Occupational Projections, 2012 - 2022\*). If this trend is correct, homelessness in the County may decrease because the demand for housing in Howard County will be higher; however, this high demand will drive up costs of homes and may cause residents to relocate to adjacent counties. Unfortunately, the prices of homes in these adjacent counties like Prince George's, Frederick, Montgomery, and Anne Arundel will be competitive with Howard County because of commuters needing a place to live to work near Washington, D.C. Therefore, residents commuting to work in Washington, D.C. may find themselves struggling to make ends meet with higher house prices and expenses that come with commuting.

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<sup>126</sup> Highlights of State and County-to-County Commuting Data for Maryland 2013: 8-9

2030

Homelessness should lower in Howard County in 2030 pending the increase in D.C. jobs. If the 2022 projection is correct, more people will be homeless in 2025, but there will be a decrease in 2030 because less people will look for housing in the County during that five-year period. This will be positive for the homeless because more resources will be spent on them but the negative consequence is having fewer County residents paying taxes that fund homeless services.

## **5. Projections for Service Provisions**

2020

In 2020, out of the four primary service areas, only shelter and occupational support will increase. In January 2014, Howard County Executive Allan Kittleman held a meeting to determine how County residents felt about the possibility of a new homeless shelter in Jessup.<sup>127</sup> As more residents in Howard County get on board with the idea of an apartment style homeless shelter in their neighborhoods, shelter will definitely be a service that increases. As cited above, jobs will continue to increase and with the amount of case managers available now there should be an increase in occupational support because more jobs within and outside the County will need to be filled.

As far as medical care and nutrition are concerned, it is difficult to project the capacity of their service for five years down the road (or even 15 years) because it will be mainly the federal government providing funds through statutes to the states. Predicting the flow of funds would depend on future representation in both sides of Congress.

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<sup>127</sup> Yeager 2015

2025

A decade from now, the four primary service areas should remain steady at the least. Ideally, homelessness in Howard County would be eradicated. However, this decade will require major revamping. Assuming that homelessness increases in 2025 as predicted earlier, shelters should still be able to accommodate the homeless because of new homeless shelters being built. An increase in the amount of County homeowners paying taxes should help these shelters provide more comprehensive medical care. This would hopefully include having full-time medical professionals in the shelters. Shelters like the general shelter in Columbia can only hold 33 people and if homelessness increases more beds will be needed to shelter people before providing them permanent housing.

Nutrition may increase because with the increase in population of Howard County in the future because of new jobs in the area, more businesses will enter the County. Businesses like grocery stores will appear and most likely be willing to help provide nutrition to the homeless community. Additionally, occupational support should increase with the amount of case workers and incoming business.

2030

With those born between 1995 and 2005 increasing in age by 2030, a huge baby boom can be foreseen. According to the US Census Bureau, in 2014, 24.6 percent of Howard County residents are under 18 while the percentage of people under 18 in the rest of the state is 22.6 percent.<sup>128</sup> With almost a quarter of the population under 18, families experiencing homelessness will increase. Shelters may not be able to accommodate an increase in families.

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<sup>128</sup> United States Census Bureau



It is difficult to determine if nutrition will have a growth. Hopefully, by this time the faith community of Howard County is stepping up and providing people experiencing the effects of homelessness with food. Medical care should remain at the same projected level as it was in 2025 while jobs from local businesses should allow the homeless to continue to get jobs.

## **6. Government and Non-Profit Resource Sufficiency**

The current state of resources available to Howard County's homeless population is sufficient because of the efforts by County government and non-profit organizations. The proposed homeless shelter in Jessup needs to be built if Grassroots wants to remain a sufficient organization in conjunction with the Division of Community Partnerships. However, if other changes are made to the current approach to ending homelessness, then an additional shelter will not be needed.

Additionally, as long as the money continues to flow into DCS, government resources should remain steadily sufficient. In a perfect world, more money would be needed to make government resources better but non-profits can do more to fill the gap and reduce long-term homelessness. Non-profits like The Salvation Army will need to work more closely with CoC to create more programs geared toward ending long-term homelessness within five years. Non-profits helping for the next five years will allow for longer changes within the government to be made by 2030.

## **7. Comparing Howard County**

### *Douglas County, Colorado*

Douglas County can be compared to Howard because both share similar populations (Howard-293,142/Douglas-292,167) and median household incomes (Howard-\$105,692/Douglas-

\$101,193). These two factors are vital when assessing best practices because they assess the most important aspects of homelessness: finances and people. Douglas County seems to be committed to educational programs for those experiencing homelessness. Douglas County operates a homeless shelter but places a main emphasis on creating affordable housing by using federal money provided by the US Department of Housing and Urban Development (HUD).<sup>129</sup>

### *Prince William County, Virginia*

Prince William County provides an interesting comparison to Howard County because its residents can easily commute to work in Washington, D.C. just like Howard County residents. The counties also share similar population densities and around the same percentage of white residents. White residents make up a majority of both counties and this number helps assess homelessness because homelessness may affect those who are not white even though whites are the majority. When that is shown, systemic problems may exist and be the root cause of homelessness.

Prince William County has recently seen non-profits step up and provide services for the “neediest” county residents. On July 17, 2015 a non-profit called Neighbors in Need opened a new center to help the homeless.<sup>130</sup> The Hilda Barg Homeless Prevention Center is operating with 30 beds. Other resources like job assistance and case management are handled at the shelter.<sup>131</sup> Prince William County best practice seems to be using their CoC grant to help provide short-term resources to combat homelessness.

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<sup>129</sup> Douglas County Community of Care Network

<sup>130</sup> Palermo 2015

<sup>131</sup> Prince William County Virginia

### *Anne Arundel County, Maryland*

Anne Arundel County shows that homelessness exists across Maryland. Anne Arundel County is comparable to Howard County based on similar homeownership rates (Howard-74.20 percent/Anne Arundel-74.90 percent) and population densities. Obviously, to be homeless, there must be an absence of a home in someone's life. When viewing homeownership rates, this number can be seen optimistically or pessimistically. In a negative light, this number shows the amount of people still needing stable housing and the potential amount of people that can lose their homes.

Anne Arundel County's 2015 PIT data showed a total of 335 homeless people.<sup>132</sup> This is larger than Howard County's 2015 PIT numbers. The best practice for Anne Arundel County is to provide long-term permanent housing to the homeless population through a program called Housing Access.<sup>133</sup> This is based on a national model that has shown to decrease substance abuse among those benefiting from the program and it also cites a 90 percent success rate.

### *Winnebago County, Illinois*

Winnebago County is located on the northern border of Illinois, near Wisconsin. Population will tell much about homeless and Winnebago County has a population of 288,542.<sup>134</sup> Winnebago County has about 17.6 percent of the population living below the poverty line and County officials have responded to this by implementing programs that provide subsidized housing. The Section 8 program is routinely used in Winnebago County as their best practice. The

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<sup>132</sup> Anne Arundel County Point-in-Time

<sup>133</sup> Anne Arundel and Annapolis Coalition To End Homelessness (CoC)

<sup>134</sup> United States Census Bureau

County has roughly five shelters that are in the immediate area of the County but most people are offered permanent subsidized housing.<sup>135</sup>

Executive Director of the Winnebago County Housing Authority, Alan Zais, says that it is becoming more difficult to identify and help homeless people because homelessness is not just people living outside, but includes couch surfers who hop from friend to friend to sleep. This means that people may not have permanent addresses to use on job applications. Zais also said that it is “a challenge is reaching out to this population” because they may be constantly moving. Zais says that Section 8 vouchers are helping to an extent with the homelessness problem in Winnebago.

## **8. Policy Proposals**

While perspective is important in any subject matter, every family deserves to have a home and live comfortably. Howard County does not have an epidemic of homelessness like big cities like Washington, D.C. and Baltimore City, but even if one person was homeless in the County, that is one person too many. Based on a widespread assessment of the homelessness problem in Howard County there are numerous proposals.

### *1. Allocate money for individuals and families at imminent risk of homelessness*

It is cheaper to keep families in their homes rather than have them be kicked out of their homes and enter a shelter before finding permanent housing again. Therefore, DCS should implement a “rainy day” fund. This fund would ideally support people who apply for aid to pay unexpected expenses up to \$2,000 dollars for families and \$1,000 for single adults. This fund

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<sup>135</sup> The Winnebago County Housing Authority

would be given to the neediest people and it would have to be an expedited process so that people can get the funds within two weeks. This fund can only be received once but it can be projected that this “rainy day” fund will only be available to a select few.

To make sure this fund is not abused, people who are granted money will automatically have one year of mandatory case management by Bridges to Housing Stability. During that year case managers will look for financial improvement among participants. Participants must work with the case manager to save a certain percentage of their paycheck to pay back the money loaned by the rainy day fund. However, the fund does not have to be repaid within that year.

## *2. Use the attraction of developing in the County to profit*

Howard County’s proximity to Washington, D.C. is one reason that housing is not affordable for most people. With the County always being an attractive suburb for those commuting to D.C. and Baltimore, it needs to target the developers of housing communities. An effective way to target the developers would be to require communities to set aside 30 percent of their planned homes for low income residents. To keep the cost of these homes down, developers will be taxed if the homes are over \$435,000. As an added incentive, if the developers set aside some homes with accommodations for the physically disabled, the tax will be lowered.

Howard County will use these homes to provide permanent subsidized housing to people after they leave the shelter. This plan will work because developers will see that not taking the opportunity to build in the County is more costly than paying to have low-income residents living there. With these new developments creating new homes and residents entering the homes around the same time, residents paying full price will not know which residents have vouchers. There is

usually a stigma that surrounds communities of low-income families but with this plan that stigma would not happen.

### *3. Challenge non-profits to shift their focus on long-term homelessness*

Many non-profits already advocate for affordable housing and help prevent people from being evicted from their homes. However, advocacy and some of prevention services take a backseat to providing temporary shelter to the homeless. Non-profits should do more to help people before they are homeless. Providing advocacy should remain but case management should begin before people lose their homes. If non-profits do more and shift their focus to long-term preventative measures then Howard County government agencies will have to do less and can focus on providing vouchers to the homeless.

### *4. Tax breaks to businesses that hire jobless people awaiting subsidized housing*

Since Howard County is a bustling place to live it would make sense that many new businesses would be attracted to the area. To bring more money to the County and give homeless people a source of income, it is proposed that businesses hiring full-time and part-time workers from shelter residents awaiting subsidized housing will receive a partial tax break from the County. Not only will this proposal attract businesses to the County and thus more money for public works but it will allow people in shelters to have a source of income while awaiting subsidized housing and seeking full time employment.

### *5. Target programs towards minorities first*

Homelessness in the eastern part of the County is concentrated in areas where low-incomes residents are primarily blacks and Latinos. Making the primarily white county concentrate on areas with minorities will allow the most vulnerable to get help first.

### *6. Education of youth*

As stated, there is a clear relation between education and poverty. That is why incorporating homeowner financial literacy classes in Howard County high schools is a proposal. This curriculum will not have to be a class but rather a few lessons for the “Essential Curriculum for American Government” requirements.

## **Conclusion**

Homelessness in Howard County does not have to exist. If the County is serious about having no homeless people calling Howard County “home,” then these proposals should be implemented. The attractiveness of the area will solve the issue alone because developers want to build homes and will pay extra money to do so. Additionally, the other steps of this plan support the idea of subsidized housing and community inclusion.

## Tables

**Figure 1**

<p><b>Goal 4: Students will understand the issues associated with personal economic decision making.</b></p> <p>Objectives:</p> <ul style="list-style-type: none"> <li>A. Compare the differences between various savings and checking options.</li> <li>B. Analyze the advantages and disadvantages of using credit.</li> <li>C. Evaluate the merits of various types of insurance.</li> <li>D. Compare the characteristics of different types of personal investments.</li> <li>E. Discover practices used by wise consumers.</li> <li>F. Determine the role of advertising in influencing consumer behavior.</li> </ul>
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Source: Howard County Public School System

**Figure 2: 2010 PIT Data**

<b>Total Households and Persons</b>					
	<b>Sheltered</b>			<b>Unsheltered</b>	<b>Total</b>
	Emergency	Transitional	Safe Haven		
Total Households	61	16	0	57	134
Total Persons	108	49	0	64	221

**Figure 3: 2011 PIT Data**

<b>Total Households and Persons</b>					
	<b>Sheltered</b>			<b>Unsheltered</b>	<b>Total</b>
	Emergency	Transitional	Safe Haven		
Total Households	26	41	0	54	121
Total Persons	44	89	0	56	189



**Figure 4: 2012 PIT Data**

**Total Households and Persons**

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total Households	40	34	0	76	150
Total Persons	73	75	0	82	230

**Figure 5: 2013 PIT Data**

**Total Households and Persons**

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total Number of Households	56	16	0	50	122
Total Number of Persons	93	46	0	55	194

**Figure 6: 2014 PIT Data**

**Total Households and Persons**

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total Number of Households	84	14	0	20	118
Total Number of Persons	114	34	0	22	170

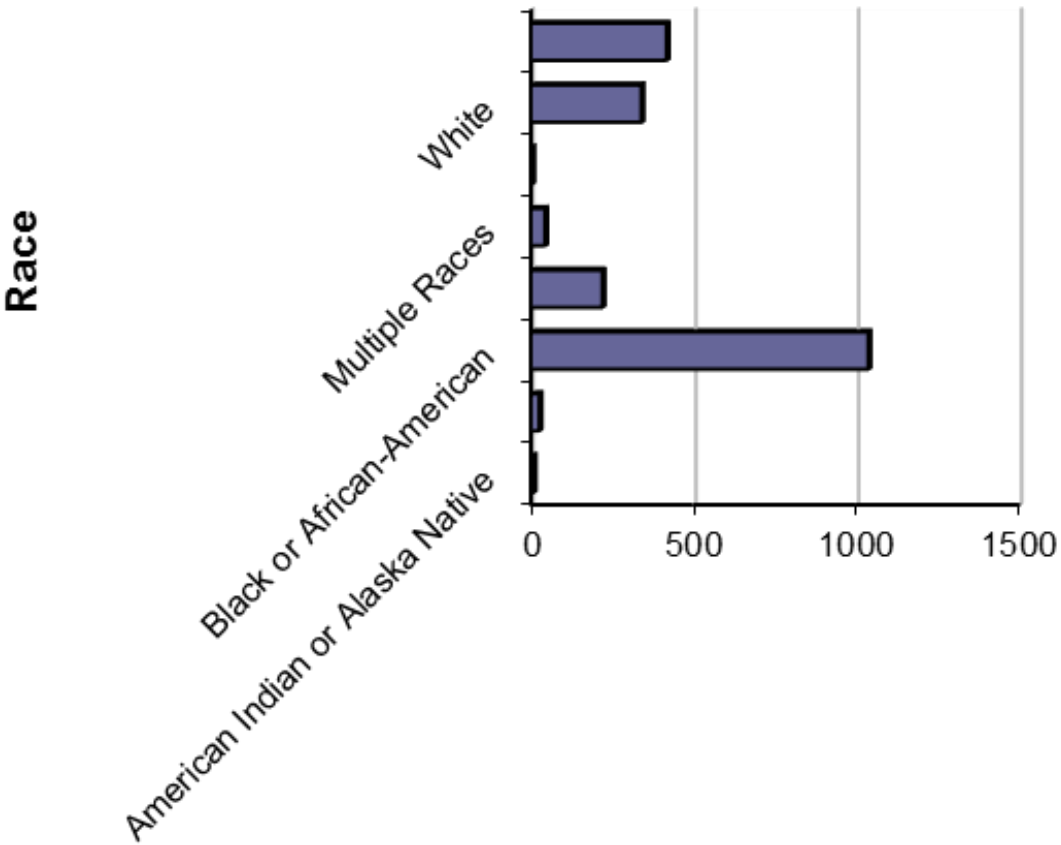
Figure 7: Comparable County Facts

County Name	State	Size (Sq. Miles)	Population	Population Density
<a href="#">Howard County</a>	MD	250.74	293,142	1,169
<a href="#">Douglas County</a>	CO	840.25	292,167	348
<a href="#">Douglas County</a>	CO	840.25	292,167	348
<a href="#">Prince William County</a>	VA	336.4	419,006	1,246
Anne Arundel County	MD	414.9	544,403	1,312
Winnebago County	IL	513.36	288,542	575

County Name	State	Median Household Income	Average Home Price	Percent White population	Poverty Rate	Homeownership Rate
<a href="#">Howard County</a>	MD	\$105,692	\$447,000	63.20%	4.50%	74.20%
<a href="#">Douglas County</a>	CO	\$101,193	\$337,900	91.80%	3.50%	81.50%
<a href="#">Douglas County</a>	CO	\$101,193	\$337,900	91.80%	3.50%	81.50%
<a href="#">Prince William County</a>	VA	\$95,531	\$353,300	65.60%	5.60%	74.20%
Anne Arundel County	MD	\$85,690	\$361,700	77.10%	5.50%	74.90%
Winnebago County	IL	\$47,072	\$123,400	81.40%	17.50%	66.90%



Figure 9: Homeless People by Race



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## Research and Recommendations on How to Eradicate Homelessness in Howard County

Brian Schoem

The problem this report intends to address is the federal, State, and local issue of homelessness. More specifically, this report intends to compare and contrast existing best practices that will aid Howard County in their attempt to eradicate homelessness.

First, it is important to define what homelessness actually is. In the informational chart provided by representatives of Howard County, homelessness is defined in four categories—literally homeless, imminent risk of homelessness, homeless under other federal statutes, and fleeing or attempting to flee domestic violence. These four categories encompass what is homelessness and its meaning. In distinguishing the first two categories, to be literally homeless, one must be an “Individual or family who lacks a fixed, regular, and adequate nighttime residence.” And to be considered in imminent risk of homelessness, one must be an “Individual or family who will imminently lose their primary nighttime residence.” When discussing homelessness and related measurable data, this report uses those two parameters and definitions to distinguish homelessness.<sup>136</sup>

According to the U.S. Department of Housing and Urban Development’s 2015 Annual Homeless Assessment Report (AHAR 2015) to Congress, on any given night in January 2015, 564,708 people were homeless in the United States. It was found that 31 percent of these homeless people were in unsheltered locations. The report also found that 68 percent (or 383,948) of the total homeless were 25 years or older. Interestingly enough, according to the report, “Nearly two-thirds of people experiencing homelessness (64 percent or 358,422 people) were

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<sup>136</sup> Howard County Government, *Homeless Definitions*.

individuals. Of those individuals, 205,616 were staying in emergency shelters or transitional housing programs and 152,806 were counted in unsheltered locations...[while a total of] 83,170 individuals were chronically homeless in the United States.” These chronically homeless individuals make up 23 percent of all homeless individuals in the United States.<sup>137</sup>

However, nationally the homeless epidemic is getting better. Since 2007 there were 82,589 fewer unsheltered homeless and 82,550 fewer people homeless on a single night in 2015 than in 2007. This is a total 13 percent decline in homelessness over an eight-year period.<sup>138</sup>

Moving to the homelessness problem on the state level, “more than half of the homeless population in the United States was in five states: CA (21 percent or 115,738 people), NY (16 percent or 88,250 people), FL (6 percent or 35,900 people), TX (4 percent or 23,678 people), and MA (4 percent or 21,135 people)”.<sup>139</sup> While Maryland is not one of these five states, Maryland does have many homeless within its borders. In 2015, Maryland’s homeless population was estimated at 8,390 people. According to the 2015 report, “The State of Homelessness in America,” by the National Alliance to End Homelessness, Maryland’s homeless number in 2015 is an increase from 2014 when Maryland was recorded having 7,856 homeless people. In Maryland it is also important to touch on the population who are at risk of homelessness. With high levels of poverty, high housing costs, and increased levels of doubling up in poor households across the country (see figure 1), Maryland is not immune to people becoming at risk of homelessness. In fact, an early indicator of this is change of cost burden in poor renter households. And between 2012 and 2013, Maryland had an increase of .7 percent change in poor

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<sup>137,138,139</sup> AHAR 2015



renter households with severe housing cost burdens.<sup>140</sup> If left unaddressed, Maryland's homeless problem could grow worse than it already is.

According to the 2010 United States Census, Howard County had a population of 287,085 when the census was released in 2010. Also according to the Census, Howard County has a majority white population, an estimated median household income of \$109,865 (2009-2013), and 4.6 percent of its population below the poverty line. Based on the 2015 PIT (Point-in-Time), according to the Howard County representatives, there are 166 people in Howard County who are regarded as homeless. This includes 123 people sheltered and 43 people unsheltered. Eighty-three homeless people are in families with children, three are veterans, 12 are in youth households, and 28 are deemed chronically homeless (see Figure 2 for a homelessness representation over time). And according to the Howard County article "Plan to End Homelessness," lack of affordable housing, unemployment, poverty, and low paying jobs are the four areas that specifically increase the risk of homelessness.<sup>141</sup>

Lack of affordable housing is especially a problem in Howard County. In fact, "in 2010, there were 25,830 renting households in Howard County. Almost half of all renting households pay more than 30 percent of their income on rent and utilities. According to HUD these families are considered "cost burdened," indicating they may have difficulty paying for food, clothing, transportation and/or medical care. In Howard, 2,590 households make no more than \$24,655 a year and pay over 30 percent of their income on rent and utilities, classifying them as "cost burdened".<sup>142</sup>

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<sup>140</sup> National Alliance to End Homelessness. "The State of Homeless in America 2015." Report.

<sup>141</sup> National Alliance to End Homelessness. "The State of Homeless in America 2015." Report.

<sup>142</sup> Plan to End Homelessness

In discussing the unemployment and poverty rates, it is important to note that in 2014 Howard County had an unemployment rate of 5.3 percent and a poverty rate of 4.6 percent as mentioned earlier. While these numbers may seem low, Figure 1 indicates that both nationally and in Howard County, while unemployment has been decreasing, poverty has been increasing as have cost burdens for many. Finally, those in Howard County who earn below 30 percent of the Area Median Income (AMI) which is \$11.85 an hour, (while the bare minimum needed to rent a two-bedroom unit in the County is \$22.88 an hour), are faced with a great problem and desperately need higher paying jobs to make it possible to afford a place to stay.<sup>143</sup>

Howard County does provide services and resources Howard County to battle homelessness.

The County has operated under the County's Continuum of Care's Coordinated System of Homeless Services (CSHS) since the fall of 2012. According to "The Plan to End Homelessness," "CSHS provides a network of community services and supports to coordinate efforts to end homelessness in Howard County. The goals are to efficiently use community resources to reduce the number of homeless families and individuals, reduce the number of newly homeless, shorten the length of homeless episodes, and reduce the number of returns to homelessness." This system works best by using both government and non-profit organizations resources and services to tackle homelessness in a multi-dimensional way. The Howard County government resources and services include the Howard County Housing Commission, the Howard County Health Department: Bureau of Behavioral Health, the Howard County Office for Workforce Development, and the Multi-Service Center. These resources offer shelter, nutrition, occupational support, and medical care to those in need.

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<sup>143</sup> Plan to End Homelessness

According to the Howard County government website, the Howard County Housing Commission “is a separate legal entity which serves as the Public Housing Authority for the purpose of developing and managing housing resources for low and moderate income residents of Howard County. The Commission also owns and manages residential property, maintains these properties, [and] develops affordable housing opportunities for the citizens of Howard County.”

The Bureau of Behavioral Health offers services including, prevention, education, intervention, outpatient counseling, and psychiatric services. What especially relates this agency to homelessness is that they prioritize services to homeless and at-risk patients.

The County Office for Workforce development “is geared towards meeting the workforce and employment needs of businesses and job seekers in the 21st century labor market. Our objective is to provide excellent customer services to anyone using our resources”.<sup>144</sup>

Finally, the MultiService Center (MSC) “brings the resources of multiple agencies under one roof to provide one-stop human services for those in the North Laurel and Savage areas of Howard County. The partnership allows clients access to a comprehensive mix of services to address multiple concerns in one location”.<sup>145</sup> At this center, many non-profit community organizations come together, as described below.

The non-profit community organizations that are included under the CSHS consist of the Volunteers of America Chesapeake (VOAC): Housing Stability Program, the Salvation Army, the Laurel Advocacy and Referral Services, Inc. (LARS), Humanim, the Grassroots Crisis Intervention Center, the Community Action Council, and Bridges to Housing Stability. These resources offer shelter, nutrition, occupational support, and medical care services to those in need.

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<sup>144</sup> Howardcountymd.gov

<sup>145</sup> Howardcountymd.gov

“Volunteers of America Chesapeake, Inc. is a faith –based not for profit organization. Founded in 1896 in Baltimore, MD... Volunteers of America Chesapeake serves more than 9,000 men, women, and children throughout Maryland, Virginia and the District of Columbia. VOAC provides homeless services, supportive services, mental health services, substance abuse treatment services, intellectual disability services and community services. One of the newest additions to VOAC is the Howard County Housing Stabilization Program. The VOAC Housing Stabilization Program (HSP) provides case management Services to 30 plus households receiving rental assistance from the Housing Opportunities Commission”.<sup>146</sup>

The Salvation Army helps meet basic needs by offering rental assistance, utilities, food baskets, and food pantries.

LARS offers “financial assistance to prevent community evictions and utility stoppage; assistance... first month’s rent, certain mental and physical health needs, including eyeglasses and hearing aids; providing supplies and/or some financial support for clients to get the needed materials to start to work... In addition, LARS provides food to eligible clients once every 30 days”.<sup>147</sup>

Humanim has been used for over 40 years in Howard County to assist those with mental illnesses and those who are homeless or in danger of becoming homeless, and also offers job support and workforce development services. The Community Action Council (located in the Multiservice Center) “provides programs and emergency services for low-income residents to alleviate the effects of poverty and promote self-sufficiency. Services include Eviction Prevention, First Month's Rent, Energy Assistance, Food Bank and Head Start”.<sup>148</sup>

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<sup>146</sup> Plan to End Homelessness

<sup>147</sup> Plan to End Homelessness

<sup>148</sup> Howardcountymd.gov

Finally, Bridges to Housing Stability is designed to offer services to homeless households through temporary housing, the landlord guarantee program, and case management.<sup>149</sup>

Counties that are comparable to Howard include Loudoun and Prince William in Virginia, and Marin in California.

Loudoun County is comparable to Howard County in many regards. While Loudoun County is near Howard County, it also has a similar population. As of 2010, Loudoun County had a population of 312,316 people. Loudoun County is also similar to Howard County with a similar estimated median household income of \$122,238 (2009-2013) and a similar poverty level at 3.6 percent.<sup>150</sup> Loudoun County also works under a Continuum of Care system. According to the Loudoun County website, “The Loudoun County Continuum of Care (CoC) is a community coalition of public, non-profit, and faith-based organizations that provide a variety of shelter and support services to persons that are homeless or at risk of becoming homeless”.<sup>151</sup> According to the report, “Homelessness in Metropolitan Washington” by the Council of Governments, in Loudoun, “The January 28, 2015 count identified 168 persons (80 single adults and 88 persons in families) experiencing homelessness. Compared to 2014 results when 179 persons were counted, there was a 6 percent decrease in the number of literally homeless persons”.<sup>152</sup> This decrease in the homeless population may in part be a result of Loudoun’s Rapid Re-housing program. Along with Rapid Re-Housing, Loudoun offers permanent supportive housing, and increased coordination within the Continuum of Care. Loudoun’s continuum services include seasonal cold weather shelter for adults (16 beds; flexible capacity), emergency shelter for adults and families

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<sup>149</sup> Plan to End Homelessness

<sup>150</sup> 2010 U.S. Census

<sup>151</sup> Loudoun.gov

<sup>152</sup> Homelessness in Metropolitan Washington

(79 beds), and transitional housing for adults and families (91 beds).<sup>153</sup> Shelter, nutrition, occupational support, and medical care services are provided by the non-profits include Volunteers of America Chesapeake, The Good Shepherd Alliance, and Loudoun Citizens for Social Justice. In particular, the Good Shepherd alliance provides immediate housing for those in need.

Prince William County according to the U.S. Census, has approximately 401,972 people and a majority white population, like Howard County. Prince William County has a large percentage of people below the poverty line (6.3 percent) and an estimated medium household income of \$98,071, quite similar to Howard County.<sup>154</sup> As of 2015, it is estimated that Prince William County has 409 homeless people. Prince William County also uses a continuum of care system mixed with rapid re-housing successfully. There were 90 unsheltered persons counted during the 2015 PIT, a decrease from the 98 unsheltered counted in 2014. “Prince William County CoC Rapid Re-housing programs provide funding assistance for rental arrears, security deposits, utility deposits, and rental payments for homeless families and individuals. The Prince William County CoC agencies have worked in collaboration to rapidly re-house a total of 628 individuals and families in FY14”.<sup>155</sup> As seen in Figure 3, homelessness has gone down in recent years as a result of these efforts. Non-profit organizations in Prince William County that provide shelter, nutrition, occupational support, and medical care include the Drop-In Center, a domestic violence shelter, the Salvation Army, and the Potomac Health Foundation. “The Drop-In Center

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<sup>153</sup> Homelessness in Metropolitan Washington

<sup>154</sup> 2010 U.S. Census

<sup>155</sup> Homelessness in Metropolitan Washington

program offers case management services, showers, meals, life skills classes, wellness groups, peer substance abuse groups, and mental health services”.<sup>156</sup>

In 2010, Marin County, California had a population of 252,409 people, similar to Howard County. This county also has a majority white population and a high median household income, estimated at \$90,839, again, similar to Howard County.<sup>157</sup> Marin County is also on a Continuum of Care approach. According to the Marin County website, government and non-profit organizations used in this approach include Life House, Marin City Health and Wellness Center, Marin Partnership to end Homelessness, Marin Housing Authority, Marin Head Start, and Homebase. Marin’s fiscal budget in battling homeless in 2014 was \$2,749,147.00.<sup>158</sup> Marin County had 1,309 homeless individuals according to the 2015 Homeless PIT Marin Survey. While this may seem quite large, it is important to note that the (CoC) system is quite recent and that with a similar population to Howard County, the fact Howard County has a similar budget (\$2,239.052) and has such a low number of homeless, is a step for Howard County in the right direction.<sup>159</sup>

Mercer County, New Jersey was not on the list of comparable counties, however, it has much to offer. According to the 2010 Census, Mercer County had a population of 367,508, a little larger than Howard County’s but still comparable. Mercer County is a majority white county, has a surprisingly lower estimated median household income (\$73,480), and a high portion of its population under the poverty line (11.2 percent). However, even with these abysmal economic numbers (in comparison to Howard), Mercer County is setting a new national standard in the fight against homelessness.

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<sup>156</sup> Homelessness in Metropolitan Washington

<sup>157</sup> 2010 U.S. Census

<sup>158</sup> Marinhhs.org

<sup>159</sup> Informational Chart

According to the “Trenton/Mercer County Continuum of Care Policies and Procedures 2014” report; the City of Trenton, Dept. of Health and Human Services; County of Mercer, Dept. of Human Services; Mercer County Board of Social Services; Mercer County One-Stop; and Mercer County Veterans Services are all government involved agencies. Community agencies include the United Way of Greater Mercer County, the Trenton Health Team, the Salvation Army, and Mercer Alliance to End Homelessness.

Through its Continuum of Care efforts and more specifically, Rapid Re-Housing, Mercer County is closer than ever to eradicating homelessness. In an online news article, author Brielle Urciuoli writes, “Plummeting homelessness rates in Mercer County are turning heads and gaining attention on both the local and national stage. The number of homeless individuals has dropped from 194 to 62 since 2007, and in the same period, the number of homeless families in Mercer has declined from 271 to 71, giving more than 800 children a safe place to live, officials said.” The author also writes that, “Nearly all of the people given homes through the Rapid Re-Housing program in Mercer County have not returned to the streets...According to the Mercer Alliance to End Homelessness, long-term homelessness in the county has been reduced 68 percent since 2007”.<sup>160</sup>

Also, according to the 2012 report titled, “Promising Strategies” by the Mercer County Board of Social Services and Mercer Alliance to End Homelessness, “In a two year period, the number of families in shelter or transitional housing on any given day declined by 20 percent and the number of families residing in motels over the course of a month declined by 66 percent.” The report notes that families are spending less time in homeless service programs; “Between 2010 and 2012, the average length of time families stayed in emergency shelter declined from 87 days

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<sup>160</sup> Urciuoli



to 57 days. In 2012, fewer families were referred to transitional housing and those who did enter transitional housing also exited homelessness faster. The average length of stay in transitional housing dropped from 253 days in 2010 to 184 days in 2012”.<sup>161</sup>

This program also saved money. In 2010, transitional housing cost the system \$21,252 per family. In 2012, the typical cost of a transitional housing stay is \$15,456 per household. Shorter stays in emergency shelters have shown an average savings of \$3,750 per household in Mercer County.<sup>162</sup> (See Figure 4 for a model of Mercer County’s Rapid Rehousing System and Figure 5 for more monetary data.)

In conclusion, it is clear that Rapid Re-Housing should be considered Howard County’s best practice in terms of eradicating homelessness. Not only is it one of the newest models to fight homelessness, it is proving to be the most efficient and serving as a national trend. According to the “Plan to End Homelessness,” “Rapid re-housing uses temporary financial assistance and services to return a household to housing as quickly as possible, ideally within thirty days of becoming homeless and entering a program. . . The US Interagency County on Homelessness defines three core components of rapid re-housing programs: housing identification, rent and move-in assistance, and rapid re-housing case management and services.”

In a July 2012 presentation at the National Alliance to End Homelessness Annual Conference, key principles were laid out as examples of to how to make Rapid Re-Housing a success. These principles included developing a uniform system response to homelessness, preventing homelessness whenever possible, rapidly re-housing people when homelessness cannot be prevented, providing wrap-around services to support housing stability and self-

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<sup>161</sup> Promising Strategies 2012

<sup>162</sup> Promising Strategies 2012

sufficiency, and ensuring an adequate supply of safe homes, affordable to people of different incomes, in all communities.

Rapid Re-Housing has proven successful in not only places like Mercer County but nationwide. In a two-year-long evaluation, it has been seen that in the U.S., almost 85 percent of families served in this program have exited homelessness.<sup>163</sup>

Rapid Re-Housing in Howard County should be considered one of the best practices when discussing ending homelessness. Keeping Howard County's current system and spending more money toward the expansion of Rapid Re-Housing seems key to decimate homelessness in Howard. For justification, as seen before in Mercer, the money saved will soon and far outweigh the money spent and homelessness should begin to further decline.

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<sup>163</sup> Plan to End Homelessness

Figure 1

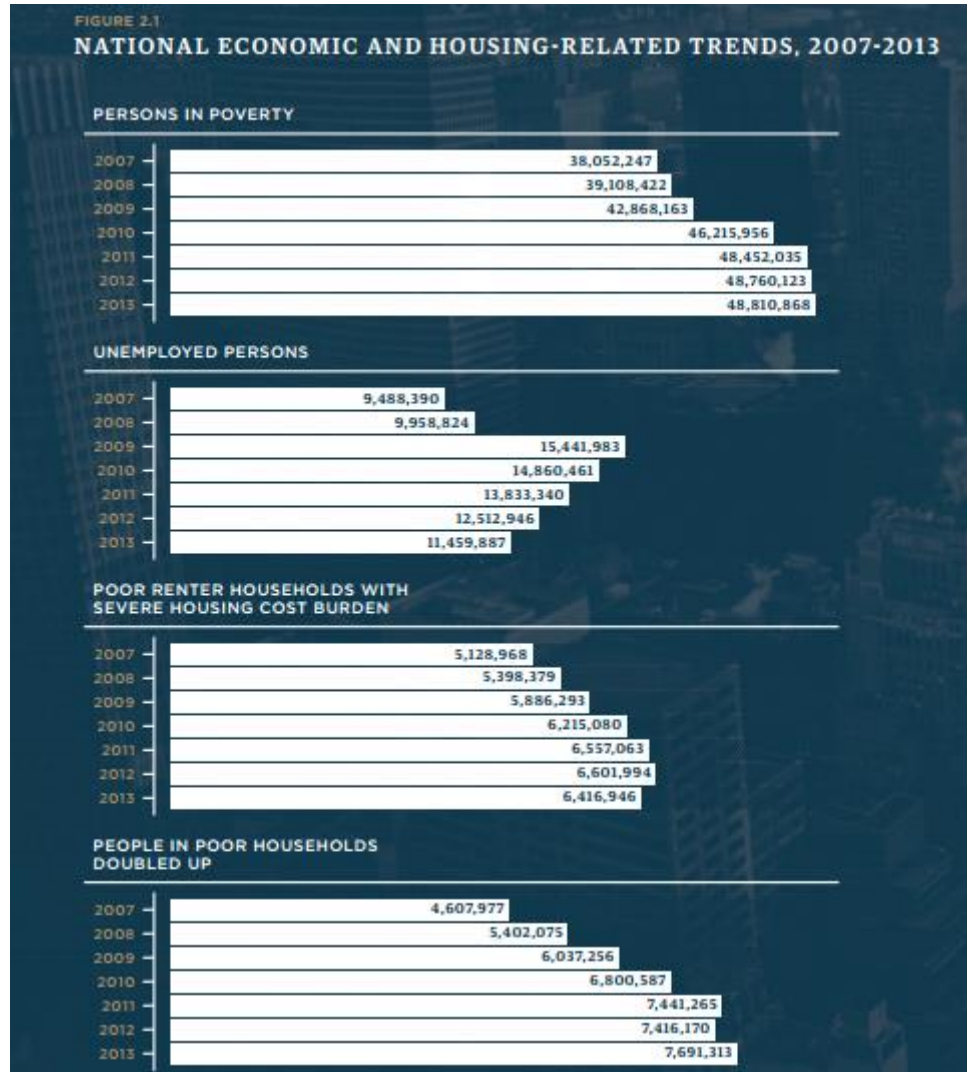
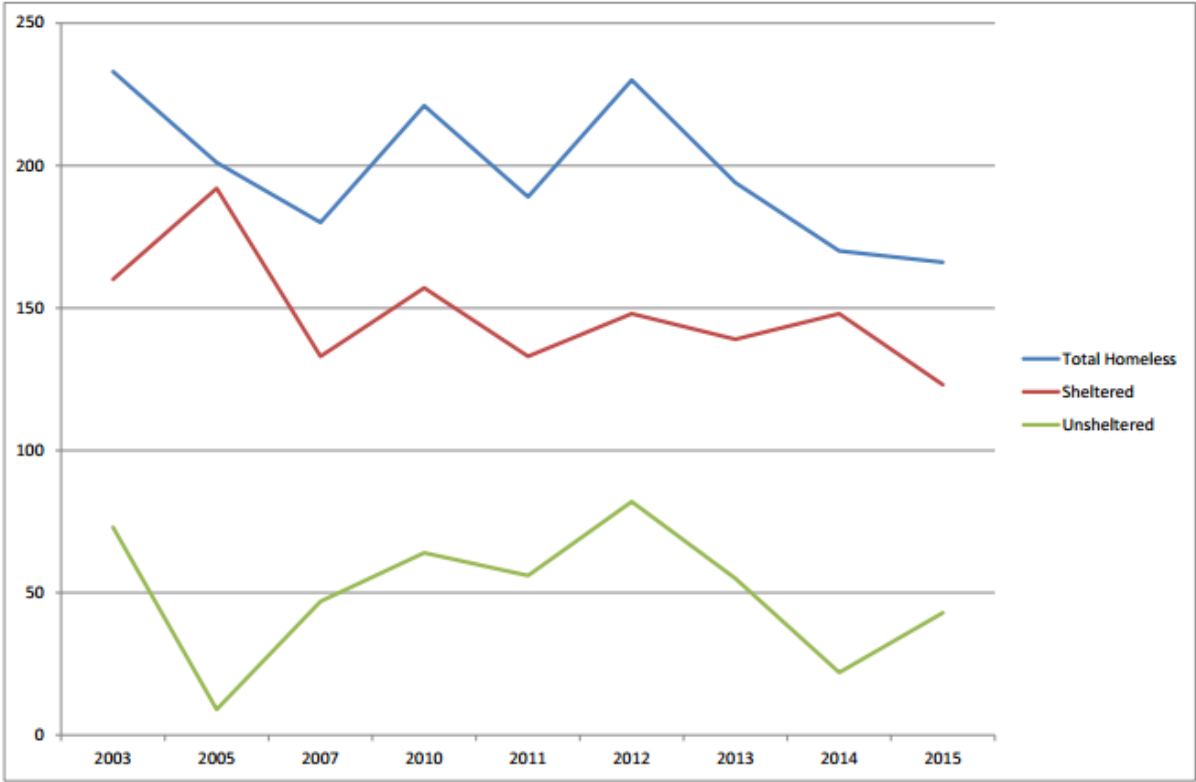


Figure 2

### Point-in-Time Data Over Time



Catherine Wellman, HMIS Administrator | cwellman@howardcountymd.gov

Figure 3

PRINCE WILLIAM COUNTY'S HOMELESS COUNT BY CATEGORY				
Category	2015	2014	2013	Percent Change 2013-2015
Total Number Counted	409	445	447	< 1%
Total Number Singles	185	192	183	< 1%
Total Number Families	71	74	79	< 1%
Total Number of Persons in Families	224	253	263	< 1%
Total Adults in Families	85	92	95	< 1%
Total Children in Families	139	161	168	< 1%
Total Number of Persons in Household with Children Only	0	0	1	0

Figure 4

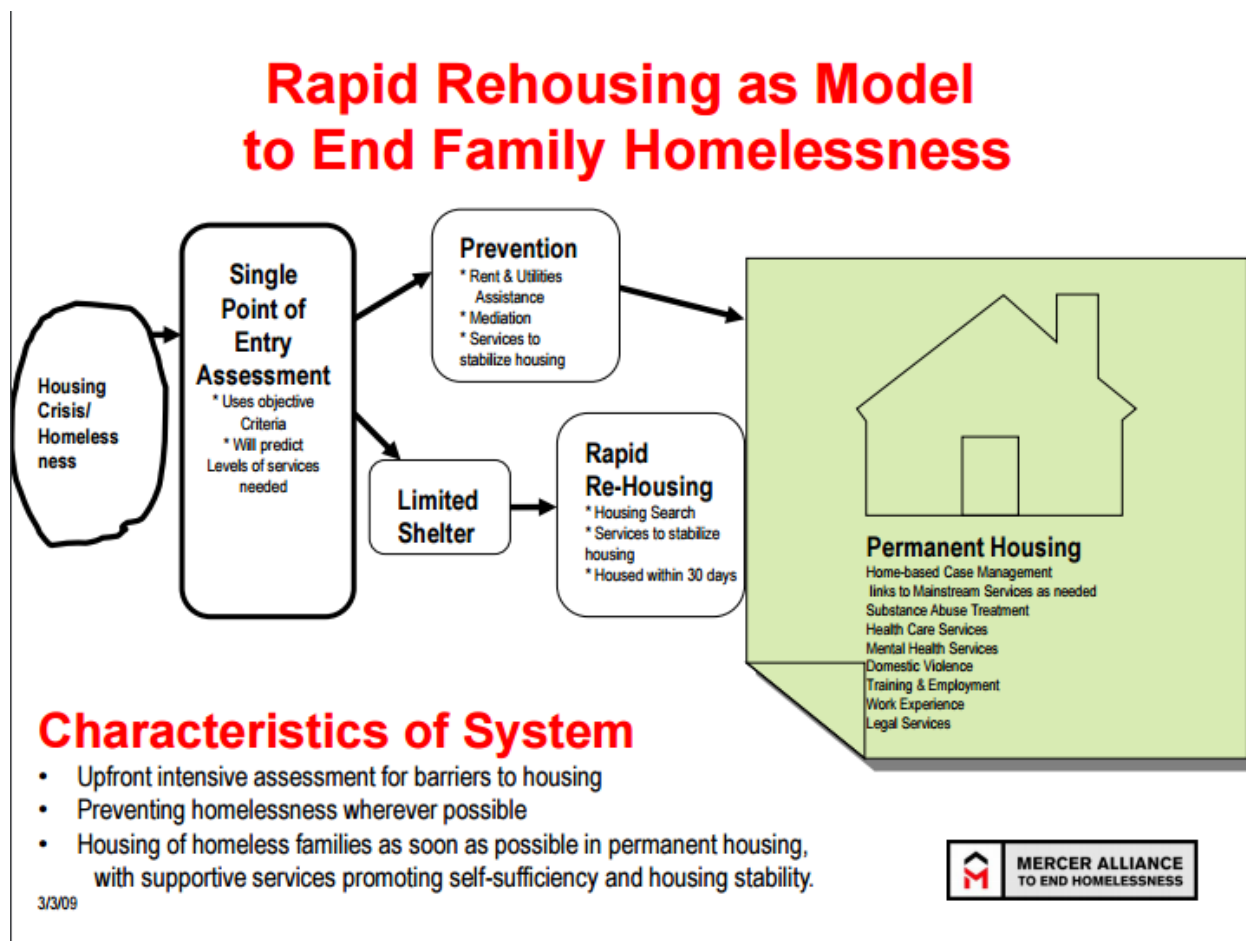


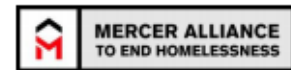
Figure 5

## Rapid Rehousing Saves Public Dollars

<u>Old System Costs</u>	<u>Monthly</u>	<u>Daily</u>
• Shelter	\$3750	\$125
• Transitional	\$2310	\$ 77

### Costs for rapid re-housing

• Rental Assistance	\$ 790	\$26.35
• Case management	\$ 700	\$23.00
Total	\$1,490	\$49.35



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## **Introduction**

Currently Howard County offers various services aimed at reducing and alleviating the effects of homelessness. This report is focuses on analyzing the services provided by Howard County as well as projections about the homelessness population and services needed in the future. In addition, it outlines two proposals that will help alleviate the homelessness problem in Howard County.

## **Howard County Services**

The County provides several programs to prevent and mitigate the effects of homelessness. Howard County’s “Plan to End Homelessness” and Housing and Community Development programs list several services dedicated to this goal. For example, the Emergency Assistance for Families’ and Children program offers cash payments to families facing eviction or a heating shortage. A second program is the Rental Assistance program, which assists low-income families with rent. A third program is the Rental Housing program where the County provides affordable rental housing for families in need. In addition, the Housing Choice Voucher program subsidizes the rent for very low-income households, those that are disabled and/or elderly. Moreover, the County government helps with administering the Supplemental Nutritional Assistance Program (SNAP) that helps low-income households to pay for food through an EBT card. Another program includes Temporary Cash Assistance, which offers cash payments for families with minors. In addition, the Howard County Health Department: Bureau of Behavioral Health offers a substance use disorder treatment program. Lastly, Howard County offers occupational support at the Howard County Workforce Development center, which helps with resumes, job searches, and connecting with the Columbia Career Center.

The Howard County government works with community based organizations to help end the County's homelessness problem. They have the Howard County's Coordinated System of Homeless (COC) services, which is a streamlined process so those facing homelessness can have a single point of entry. Grassroots Crisis Intervention Services, Inc. is a multi-service intervention center and is the single point of entry for COC. Grass Roots operates several shelters and provides counseling services, a general crisis hotline, and youth services. Another community partner is Volunteers of America Chesapeake, a faith based non-profit organization, which has just added Housing Stabilization program that provide case management services to over 30 households receiving rental assistance. Their case management system provides various services to those are classified as HUD's definition of chronically homeless, such as shelter, health services, advocacy, and housing inspections.

Moreover, another community partner that helps with alleviating the homelessness problem in Howard County includes the Salvation Army. The Salvation Army is able to help with this goal through the Family Service Center. At this center they assist families with utilities and rental assistance, nutritional services through food banks, and referral services. Likewise the Laurel Advocacy and Referral Services, Inc. provides variety of financial assistance programs to those in the community such as assistance with rent, medical services, and referral services for shelters and medical services such as drug treatment and mental health services.

Moreover, Humanim is an organization that has provided services including housing and housing support services for individuals who experience chronic mental illness and have become homeless. In addition, they provide occupational support for clients. The Family and Children's Services is a private nonprofit organization that works to provide counseling and case management services to those in situations such as domestic violence, child abuse, elder abuse, etc. Furthermore, the Community Action Council of Howard County's offers financial assistance for rent, eviction prevention, and utilities. Additionally, Bridges to Housing Stability provides services such as case management, temporary housing, housing locator, and landlord guarantee program. In addition, the Making Change organization works to provide financial management so those that are facing homelessness can become self-sufficient.

## Comparable Counties

County	Population Size	Median Household Income	Homeownership Rate	Poverty Rate
Howard	293,142	\$105,692	74.20%	4.50%
Somerset	324,893	\$98,842	79.30%	3.70%
Chester	503,897	\$86,264	74.2%	5.60%
Loudoun	325,405	\$120,096	79.20%	3.40%
Fairfax	1,131,000	\$110,292	70%	5.9%

Census Data allows a comparison of best practices in Howard County with Somerset County, NJ, Chester County, PA, Loudoun County, VA, and Fairfax County, VA because they have similar median household incomes, homeownership rates, as well as similar poverty rates. Likewise, these counties have implemented several programs that will be beneficial for Howard County in reducing and alleviating homelessness. Both project proposals are based on programs that have been implemented in these counties, and which are described in further detail below.

## Projections of Homelessness

The last five Point-in-Time trends (Figure 1) estimate the projections for 2020, 2025, 2030. There seems to be a steady downward trend for those that are homeless from 2013 until 2015. From 2012-2014 there was a steady drop-off of 24 fewer people experiencing homelessness. However, a smaller drop-off of four people between 2014 and 2015 preceded this. There is a similar downward trend in homelessness in America as a whole. The National Alliance to End Homelessness cited that there was a 9.1 percent decrease in those that are homeless since 2007 using Point-in-Time data from 2015.

## Assessment

### Nutritional Services

The best practices programs in the comparable counties are very similar. All of the counties help with administering the Supplemental Nutrition Assistance Program. In addition, the community programs

all have similar services to Howard County such as food banks, soup kitchen, and food vouchers. Based on similar best practices in comparable counties, Howard County's efforts in Nutritional Services are adequate. The "2015 Self-Sufficiency Indicators Report Howard County" by the Association of Community Service of Howard County states that food bank distribution as well as the Free and Reduced Meals offered at Howard County Public schools have continuously grown since 2008. The number of SNAP recipients has increased by 164 percent for individuals. The assumption is that it will continue to rise or at least stay steady for the next five to ten years. It seems that the increase in nutritional needs began around the great recession, which was probably the cause for the spike. This indicates that as the economy becomes stronger there is a higher likelihood that these programs will decrease in around 10-15 years.

### **Medical Care**

In addition, Howard County government programs and other county governments administer Medicaid. A best practice that differed from Howard County concerning medical services was the use of free medical clinics by Loudoun County and a non-profit in Somerset County, NJ. In addition, The Samaritan Homeless Interim Program in Somerset County has a free medical mobile clinic. It would be very helpful for those that are homeless because it offers direct medical services rather than just stipends. In addition, it could help in communities with a high proportion of homeless people who lack transportation or the resources to make it to the hospitals. As stated in Howard County's Plan to End Homelessness, 28 percent of homeless adults have severe mental illness and 22 percent are physically disabled. This means that getting medical care to those in need may be a challenge. However, mobile medical clinics allow for easier access to these special needs populations.

Moreover, the Howard County Health Assessment Survey in the "2015 Self Sufficiency Report" revealed that over 95 percent of respondents stated that they had health insurance. However, when calculated for those whose incomes were less than \$50,000, only 88 percent had health insurance. Likewise, the number of Howard County residents on Medicaid has continuously been increasing. The report states that this may have occurred due to the Affordable Care Act and local efforts to get people medical coverage. This is further supported by a downward trend in uncompensated medical expenses

where someone is unable to pay their medical bill. Based on the data, I would argue that Howard County's government and non-profits are currently sufficient to handle the current target populations.

In addition, the "2015 Self Sufficiency Indicator" shows that those enrolled in Medicaid have continuously gone up due to the Affordable Care Act and county efforts to get people health insurance coverage. Based on the data, medical care will be continuously increasing especially for the next five to ten years due to more awareness about affordable medical care. However, as the economy grows, it will hopefully lead to less people needing subsidized medical care. Currently, it seems that Howard County's government and non-profits are sufficient to handle the target populations in the coming years. Especially since it seems that more people will be covered by health insurance.

### **Occupational Support**

Currently, Howard County government programs offer adequate services for occupational support. Among the comparable counties, many did not have any set county government programs for occupational support except Fairfax County. In Fairfax, they offer a program called Virginia Initiative for Employment Not Welfare, which helps families on Temporary Assistance to Needy Families (TANF) to become self-sufficient through employment. Those in the program are offered assistance in getting jobs as well as overcoming obstacles such as medical and family challenges that might affect obtaining employment. In addition, TANF offers childcare, transportation stipends, medical and dental services, and emergency intervention. Also, this program requires career development classes and vocational school. It takes a very comprehensive approach to occupational support that can address how so many issues are interconnected; having a program that addresses real obstacles for people to either obtain a job will help with the homelessness problem. Occupational Support programs are important because the Howard County "Plan to End Homelessness" discussed that many people experiencing homelessness are unemployed or at low paying jobs. Having more programs dedicated to getting people higher paying jobs would definitely be beneficial in ending homelessness. Furthermore, in a Baltimore Sun article, *Local Economist Forecast Growth in 2014*, Amanda Yeager states that Howard County's unemployment rate is the second lowest in the state at 5.2 percent. However, it is still not at pre-recession levels where unemployment was 3 percent.

Additionally, since the unemployment rate is still higher than pre-recession, there will still be a need for occupational services. This increase in occupational support services will possibly be steady or increase for the next five to ten years. As the economy recovers in the next 15 years, the need for occupational support will most likely decrease.

### **Shelter Services**

The current assessment finds Howard County services concerning shelter adequate compared to services offered by other counties. They all have similar approaches to providing shelter to the homeless. All of the county governments are in charge of programs similar to Howard County government such as Temporary Assistance to Needy Families, Housing Vouchers Program, Rental and Housing assistance. In addition, all of the community partners in the counties had programs such as transitional housing, emergency shelters, affordable housing, case management, and financial assistance for rent and utilities.

There seems to be a decrease of those that are homeless in Howard County. Figure 1 shows a downward trend of those that are unsheltered from 2012 until 2014. However, there was a double increase in those that were unsheltered from 2014 until 2015. This may mean that there needs to be an increase in awareness of shelters or an increase in shelters. In addition, Howard County's programs to prevent and reduce homelessness such as the financial assistance for rent, first month securities, and utilities seem to be working. Figures 1 and 2 show that evictions and foreclosures are currently on a downward trend indicating that the current attempts to keep people in their homes are functioning well in preventing homelessness.

However, more can be done especially when dealing with the lack of affordable housing in Howard County. In the "2015 Self-Sufficiency Report" by the Association of Community Services found that currently there is rental-housing gap in Howard County. Over 9,900 renter households have incomes below \$50,000 even though there are only 3,247 rental properties that would be affordable to this population. This means that many people are most likely living above their means in order to keep a roof over their heads. This is especially troubling when coupled with the amount of people that are on the

waiting list for public housing. Shelter services would be increasing for the next five to fifteen years, until affordable housing is more easily available.

### **Proposal 1: Expansion of Inclusionary Zones**

Howard County should expand their inclusionary zoning laws focused on providing affordable housing for those that are low- to moderate-income. Inclusionary zoning requires that housing developments reserve a percentage of the new development for affordable housing. Currently, Howard County Moderate Income Housing Unit Program is an inclusionary zoning program that requires developers to set aside 10-15 percent for those that have moderate incomes. These programs have been proven to work in several of the comparable counties, such as Fairfax County, Somerset County, and Loudoun County.

Nicholas Brunick's report "The Impact of Inclusionary Zoning on Development" discusses the benefits. He cites that inclusionary zoning benefits the community through supporting economic and racial integration as well as overcoming stigma for those in need of affordable housing. This is especially important because the crime rate is actually higher places with concentrated poverty. However, creating an inclusive residential area will allow for a break up of crime as well as an integration of people of various economic backgrounds. In addition, it helps stimulate the local economy because people will have more money to spend rather than focusing most of their income on rent. Similarly, Fairfax County has produced over 1,746 units of affordable housing since 1991. In addition, Loudoun's inclusionary housing was producing so much development that they had to amend it because it was leading to shrinking rural areas. In exchange for building these units, developers are generally given a density bonus.

Likewise, the Center for Housing policy report entitled, "Increasing the Availability of Working Homes" actually cites that localities can increase their percentage of affordable housing through zoning laws. They recommend that zoning rules be implemented either on a broad scale to increase the supply of housing, which will drive down housing prices or require that a percentage of new homes built be set aside for affordable housing.

Moreover, inclusionary zones can be especially effective if they place affordable housing near areas close to occupational opportunities and public transportation. This would allow more opportunities for those with low- to moderate-incomes to access resources that help sustain their self-sufficiency. As stated before, inclusionary zoning has several benefits that would help Howard County, beyond creating more affordable housing.

## **Proposal 2: Use of Rapid Re-housing**

Another program that could help reducing homelessness is a rapid re-housing program that assists those experiencing homelessness by using temporary financial assistance and other services to obtain housing. As stated in Howard County’s “Plan to End Homelessness” rapid re-housing programs help those seeking affordable housing to overcome barriers that may impede them from obtaining a lease including criminal past or the risk of unpaid rent.

There are three components of rapid re-housing. The first focuses on housing Identification, which finds landlords willing to rent to those that are homeless as well as helping those that are homeless obtain housing. Component 2 provides financial assistance to cover moving costs. Component 3 is case management and services to help families become self-sufficient by linking households with resources needed to sustain long term housing such as assistance with employment, accessing benefits, and services from community partners. The U.S. Interagency Council on Homelessness stated, “Program-specific evaluations are fairly consistent, often reporting that 90 percent or more of households served remained housed and that very few households return to shelters.”

Recently, two studies on by the Department of Housing and Urban Development called “Short Term Impacts of Family Options Studies” and a Veterans Affairs study called “Supportive Services for Veterans Families.” support rapid re-housing. HUD found that those in rapid re-housing programs exited shelters on average within two months, which is three months earlier than those not in a rapid re-housing program. In addition, they found that “77 percent of families that enrolled in rapid re-housing did not return to shelter.” This was similarly reported in the Veterans Affairs study, which found, “93 percent of



families and 88 percent of single adult veterans housed with rapid re-housing did not return to homelessness for at least a year.” This shows that rapid re-housing not only helps people get out of homelessness but helps prevent them from going back. Lastly, the HUD study found that it was actually cheaper to house five families at \$6, 578 for each family than to provide transitional housing for one family at \$32,577 per family. This also speaks to the cost effectiveness of the program, which would make it easier to implement in Howard County.

The “Loudoun County Community Development Block Grant Annual Action Plan” states that Loudoun County has had a rapid re-housing program since 2009 and over 30 households have been stabilized. Similarly, Fairfax County’s End Homelessness webpage states that six local nonprofits have created a program patterned after rapid re-housing programs aimed at helping those that are homeless.

Overall, the proposals outlined will benefit Howard County. The biggest problem cited was the lack of affordable housing and these proposals are targeted toward alleviating this problem. In addition, both of these programs are already being used by Howard County, which speaks to the feasibility of implementing these programs. Hopefully, a closer study can lead to a comprehensive implementation plan that will get one step closer to solving the homelessness problem in Howard County.

## Tables

Figure 1

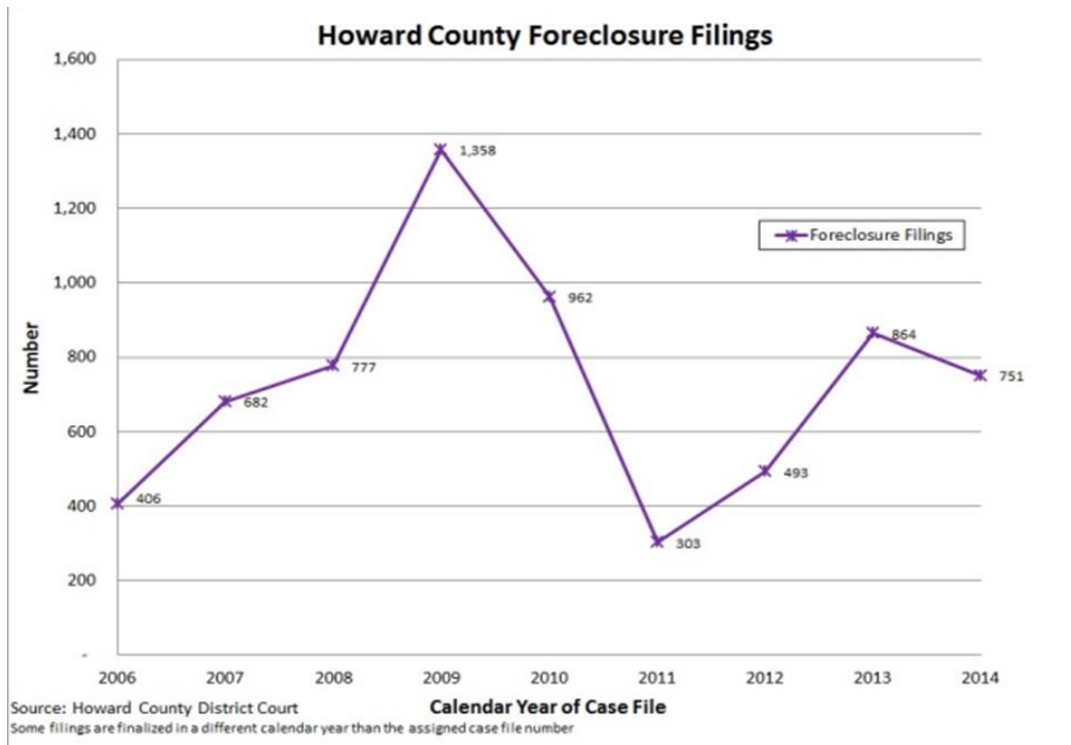


Figure 2

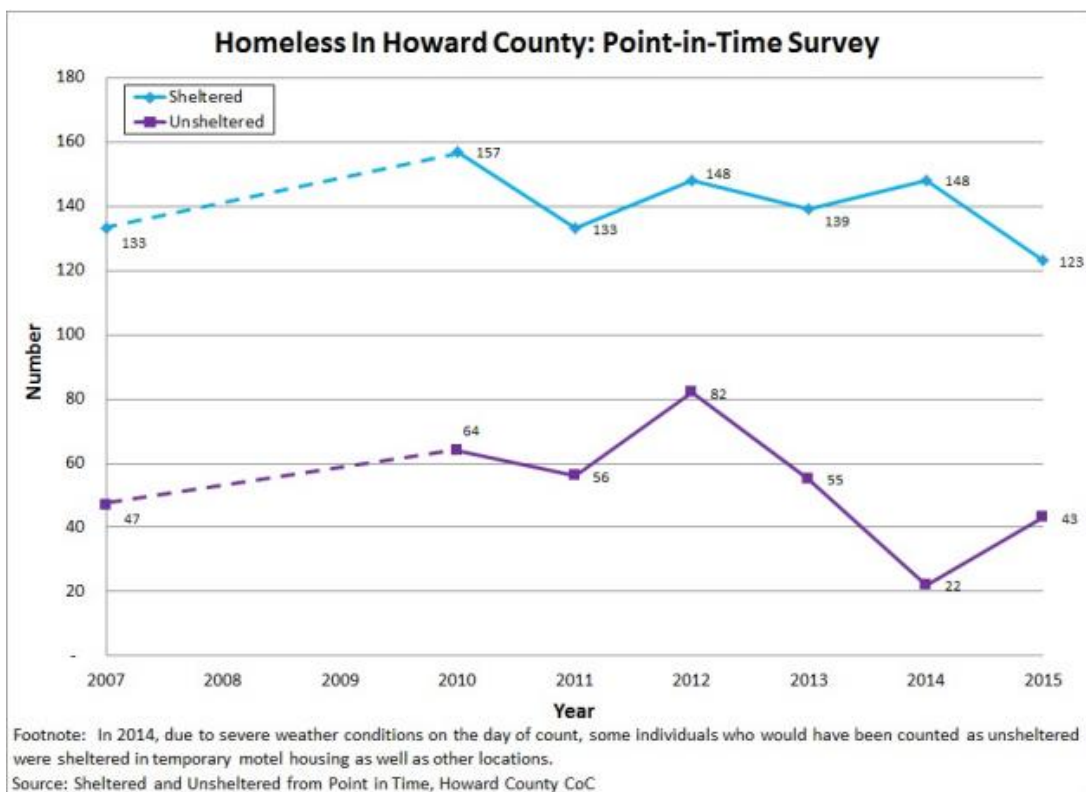
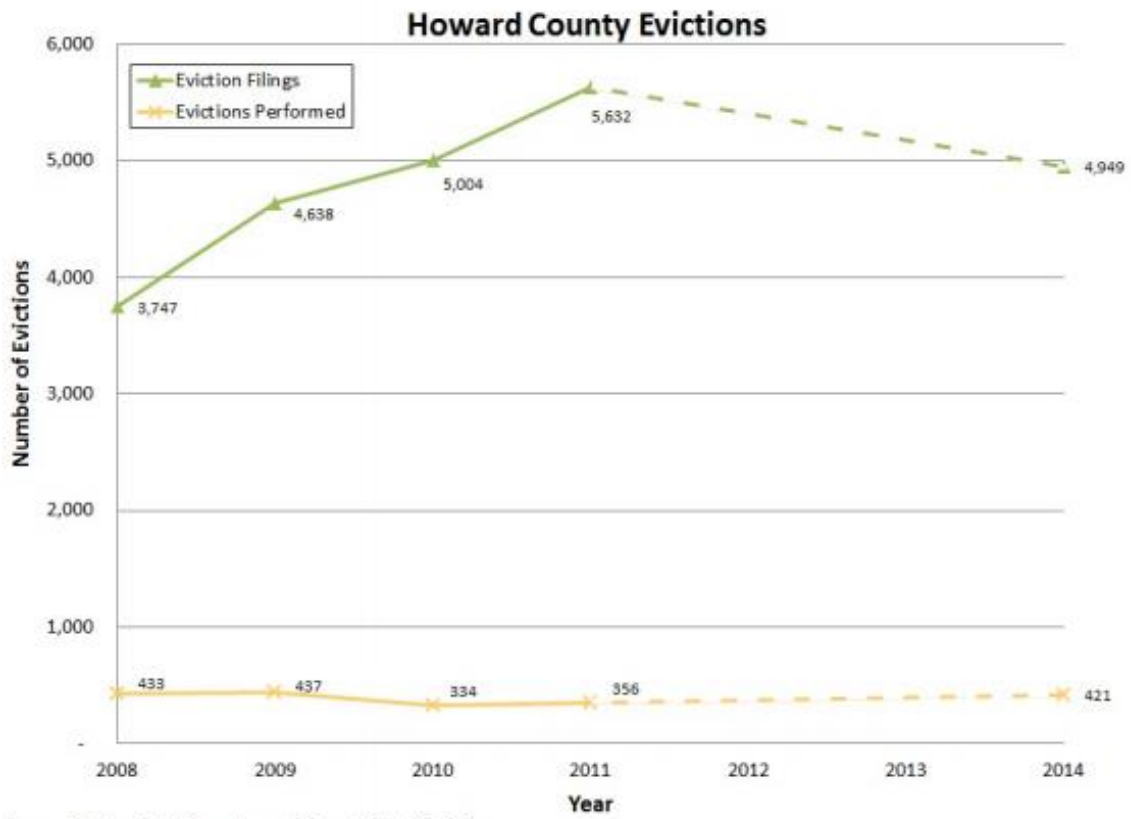


Figure 3



Source: Eviction Data from Howard County Sheriff's Office

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## Homelessness Proposal

Gabrielle Vila

### Introduction

Homelessness is a huge problem throughout the United States. According to the 2015 Annual Homeless Assessment Report to Congress conducted by The US Department of Housing & Urban Development (HUD), there are 564,708 people experiencing homelessness in our country (pg. 8). With that in mind, HUD reports that Maryland itself accounts for 8,309 of those individuals, and the Howard County 2015 Point-in-Time (PIT) reports that 166 of them reside in Howard County (pg. 12) (see Figures 1 and 2). This may seem like a relatively small number, but any number above zero is a concern, and there are many efforts to diminish these numbers to as low as they can possibly go. It is up to the people of Maryland to help those in need, and help them have a place to go home to. This paper defines homelessness using the federal definition of “literally homeless.” Although this is one type, there are also three others: imminent risk of homelessness, homeless under other Federal statutes, and fleeing or attempting to flee. While we do want to end homelessness, we need to make sure we are also focusing how to prevent people from getting to the point of being at imminent risk of homelessness.

Howard County is a small county (250.74 square miles) with a population of 293,142. The median household income is \$105,692, and the average home price is \$447,000. Of the 293,142 residents, 4.50 percent fall below the poverty rate, and 74.20 percent own a home (see Figure 3).<sup>164</sup> In the nation, a lot of homelessness comes from addiction and veterans. This is not the case in Howard County. A majority of the homeless in Howard County are people who could not afford to stay housed, specifically families. Howard County is working extensively to eliminate homelessness, and to provide best practices that would prevent future homelessness and manage the already existing homeless population. This paper compares

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<sup>164</sup> “List of Comparable Counties”

five counties to Howard County, and has found the best practices that work in reducing the number of homeless people.

There are several government and non-profit organizations in Howard County that put a lot of effort into reducing homelessness and mitigating the effects of homelessness in the areas of shelter, nutrition, occupational support, and medical care. Through these agencies, in 2010, Howard County developed the County's Plan to End Homelessness, which led to the County's Continuum of Care's Coordinated System of Homeless Services in the fall of 2012. Its goal is "to end and prevent homelessness in Howard County with services that effectively use and leverage resources."

### **Comparable Counties**

The comparable counties analyzed were chosen based on median household income, average home price, proximity to Howard County, the amount of homeless people in the county, and whether or not that number has increased or decreased. I found Douglas County, Colorado to be the most comparable because their population and income were almost exactly the same as Howard's. Harford County, Maryland had similarities when it came to population; Montgomery County, Maryland had a very similar average home price; and Anne Arundel County, Maryland and Prince William County, Virginia are near Howard (see Figure 3).

These are extremely important factors since it is necessary for the counties to relate to Howard County itself. Without the similarities, the same ideas that may be helping the different counties could not be applied in Howard. There a few ideas that could also be implemented in Howard County, to further the County's efforts in diminishing homelessness.

### **Non-Profit Organizations**

There are a variety of non-profit organizations that do so much for the homeless population. Through Howard County's Continuum of Care's Coordinated System of Homeless Services (CSHS), a

single-point-of entry system called Grassroots Crisis Intervention was created. This allows individuals and families who need assistance to have full access to services that will meet their needs, and help them get back on their feet, when they need it. This is the first step of going through the system, and it is where people come when they need help. Under the Grassroots Crisis Intervention, the several different non-profits include the Salvation Army, Bridges to Housing Stability, Laurel Advocacy and Referral Services, Community Action Council, MakingChange, and Hope Works (see Figure 4).<sup>165</sup>

Their services include, but are not limited to, financial coaching, housing stability, shelters, and financial assistance. There are resources are there to help those suffering from homelessness due to domestic violence, addiction, disabilities, veterans, and people who are in poverty. In implementing these services, those in need can access things that will help them in the short and long run. Overall, the non-profit organizations appear to be the most effective when it comes to helping the homeless, as this is what really gets them in the system. Without this portion, it would be hard to share the services that Howard County has to offer.

### **Government Organizations**

The Howard County Government is working extensively to provide for the homeless, and eliminate the problem as much as they can. Their organizations include the Howard County Health Department, Howard County Public School System, Office of Workforce Development, Howard County Housing Commission, and the Mental Health Authority (see Figure 3).<sup>166</sup> The government has also implemented a MultiService Center, a one-stop-shop that brings multiple agencies together in one place to provide human services for those who need it. This makes it much easier for people to access these services because they are in one spot, and they do not have to travel to one place and another. When someone is homeless, they do not necessarily have the means to travel to several different places, so creating this was ingenious, and seems to alleviate stress on the homeless.

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<sup>165,166</sup> Howard County's Coordinated System of Homeless Services Handout



## Assessment

While there are several agencies working to eliminate homelessness, there are still problems. It is necessary to highlight how undercounted homelessness is. Because of this, we fail to measure homelessness accurately and mislead the public. This is a huge problem. How are we supposed to solve homelessness if we don't even know how many people are without a home? The Metro Denver Homeless Initiative reports, "One consistent finding in all the research on homelessness is that surveys undercount homeless populations. People may enter and leave homelessness throughout the year. The Point-In-Time Survey is an approximate one-day snap shot of homelessness" (pg. 35). Howard County does monthly averages and they try to keep up with the number of exits and how successful they are, but more can be done.

While working on this project researching homelessness in Howard County, some people wondered "wait, there are homeless people in Howard County? I live in Howard County and would have never known." Clearly, the average Howard County citizen does not even know the problems some people face. Howard County is a very community-based area; people dedicate a lot of their time to giving back and doing things to better themselves and others.

One of the largest problems is the people at risk. The at-risk population includes a large variety of indicators. According to the Association of Community Services of Howard County, a person qualifies for at risk of homelessness if they are "unable to meet basic housing expenses, reside in a motel or hotel, temporarily live with a friend, are a victim of domestic violence or face discharge from a public institution without a plan" (pg. 1). Although prevention services come before single point of entry, we need to do more than eviction prevention, and first month's rent. This is where we can prevent homelessness from occurring, and in the end, if a lot of effort into prevention, will succeed in lowering the homeless numbers.

People are homeless or at risk of becoming homeless because housing is too expensive. In the Plan to End Homelessness file we were given, it was reported "for a household of two to afford a two-bedroom

rental unit in Howard County, the wage earner would need to make \$47,595 annually”. According to this report, of the 25,830 renting households in Howard County, “almost half of all renting households pay more than 30 percent of their income on rent and utilities” (pg. 7). That being said, HUD considers these families “cost burdened,” meaning they may it may be hard for them to “pay for food, clothing, transportation and/or medical care” (pg. 1). Owning a house should not deprive one of so many other things, rather provide them with joy and a sense of stability; this is not what they are receiving.

## **Projections**

According to the Department of Planning Maryland State Data Center, by 2030, it is estimated that there will be a total of 357,100 citizens in Howard County. This is a 22 percent increase from the 293,142 citizens already residing here (see Figures 5 and 6). Although homelessness throughout the years has been decreasing, we may see an upward spike in the near future. There is no way to know whether or not homelessness will increase, but certain circumstances in Maryland will lead to an increase.

Currently, there is a heroin epidemic in Maryland that is landing the state the name of “Heroin Capital of the Nation.” The Maryland Reporter proved the number of heroin-related deaths in Maryland increased by 25 percent between 2013 and 2014 (pg.1) (see Figure 7). Specifically, Howard County has seen heroin-related deaths increase in recent years. The Heroin Task Force Briefing from the Howard County Office of County Executive reveals that there were “5 in 2013 to 8 in 2014, and 7 already in 2015. In addition, there was 18 non-fatal heroin overdoses in 2014, and there has already been 14 in 2015” (pg. 1). The year is not even over yet, and we are already seeing these large numbers. The Heroin Detox Rehab says that when a person starts using, “all other responsibilities take a backseat to the addiction. A savings account can be depleted in an instant, a job can be lost after too many unexcused absences, and money that should be put toward paying the mortgage or rent, can swiftly be spent supporting the addictive behavior.”

Research shows that states facing this same heroin crisis are starting to see an increase in homelessness. Kentucky is not a comparable county, but “More kids are becoming homeless because their

parents have gotten caught up in the heroin epidemic” (pg. 1). This is a fear for Howard County. If Maryland is the Heroin Capital of our country, this could mean bad things for the state of our homeless population.

## **Projections for Service Provisions and Assessment**

If the increase of heroin in Maryland led to an increase in homelessness, there would be some things that need to be changed. Luckily, Howard County has Health Department programs that help people with addiction treatment (see Figure 4). Howard County also offers Landlord Guarantee Programs, so a person who may be coming out of a facility would be able to secure an apartment without any question of his previous history. Considering Howard County has never had much of a drug problem, there are not as many resources as there should be. While there is addiction treatment, the assistance provided could be increased once in the facility. Considering that the Howard County Public School System is involved in the CSHS, there are no addiction prevention programs. Prevention is one of the most important steps. If we do not have this, heroin use could take off, and increase the numbers of homelessness. Overall, Howard County would not be equipped to handle this epidemic if it were to spread.

## **Proposals**

Research leads to some proposals that may be useful for Howard County. The County currently spends only one day counting the homeless. A longer process would ensure that count as many of the homeless are counted in an accurate manner. Nobody wants to be labeled homeless. The Prince William County 2015 PIT uses a technique of counting by the CoC, and then partnering with faith-based groups to provide luncheons and dinners at area churches to encourage participation of unsheltered homeless individuals and families. By pairing up with faith-based groups, the homeless may gain the sense of trust that they have to offer. If I were homeless, I would not want someone coming around with a clipboard asking questions about my situation. The faith-based groups offer a sense of love and nourishment that the

CoC may not. While Howard County does collect monthly statistics, it should go further. The success rate of exits from Intensive Supports is only a 63 percent success rate, which is a D- in college student terms, not a good grade. We have to make sure that the people exiting the programs are able to be self-sufficient, and able to succeed on their own, as discussed below.

Homelessness is a very large cost for a community. If the citizens of Howard County were informed about the problem at hand, they would be more willing to help their fellow citizens. It's not that they don't care; they just don't know. Howard County could host community events that inform citizens about homelessness in their area, and ways they could help. This could be in the form of town hall meetings, homeowners association meetings, church services, or any other type of event that Howard County citizens are already attending.

Organized days of service are also really important. Anne Arundel County hosts a Homeless Resource Day once a year. This day is meant, "to help those without permanent housing access the numerous services they need to become more self-sufficient and seek permanent housing" (pg. 1). Volunteers in Anne Arundel County donate their time, goods, services, and money to ensure that they are aiding the homeless. While this is very similar to the MultiService Center, it would go great together. Howard County could even take this a step further and hold bimonthly Homeless Resource Days for their citizens.

Rapid Re-housing is something that the nation as a whole is focusing on, and Howard County should do more of it. According to the National Alliance to End Homelessness, "the average cost of a shelter bed funded by federal grants is \$8,067 a year more than the average cost of a federal Section 8 housing subsidy" (pg. 1). Instead of sticking the homeless in shelter beds, we should rapidly re-house them. This has been proven time and again to be the best solution. The Plan to End Homelessness defines rapid re-housing as "the use of temporary financial assistance and services to return a household to housing as quickly as possible, ideally within thirty days of becoming homeless and entering a program" (pg. 9).

Finally, the growing heroin epidemic requires a growing addiction prevention program. First and foremost, we need to educate the public about the dangers of heroin. This starts with high school students.

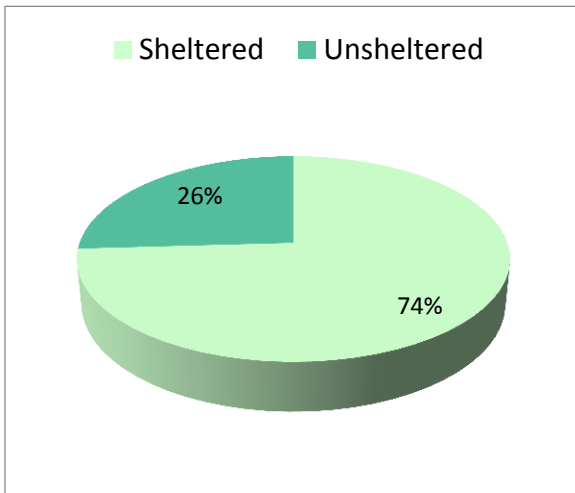
The younger we start, the more effective it will be. We need to ensure that the people coming out of treatment facilities are getting the direct care they need before it is too late. In the months prior to an addict leaving treatment, it is necessary to go in and help them, developing a plan for when they get out, to prevent homelessness. We should also continue to offer addiction-counseling services, and make sure that they do not end up using again. It is a vicious cycle, and if they do not get out of it, they will get stuck, and it will be extremely hard to recover.

## **Conclusion**

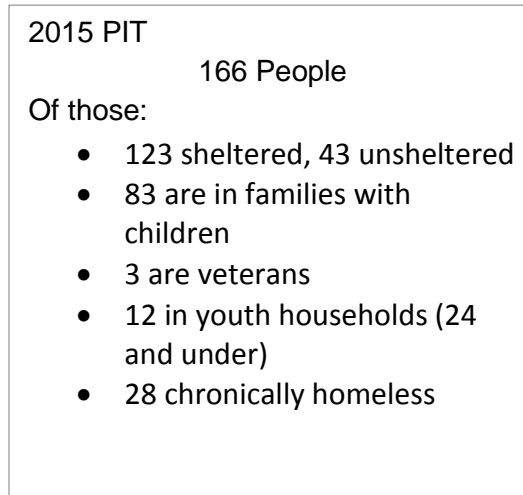
In the end, homelessness is a horrible thing for anyone to have to go through. Our number one priority should be getting our homeless citizens the help they need, and into forever homes. A new counting system, community awareness, rapid re-housing, and addiction prevention programs can diminish the number to as miniscule as possible. Howard County has some of the strongest programs for solving homelessness, and I believe with new and updated policies, the County will be able to almost eradicate homelessness all together.

## Graphs and Table

**Figure 1**



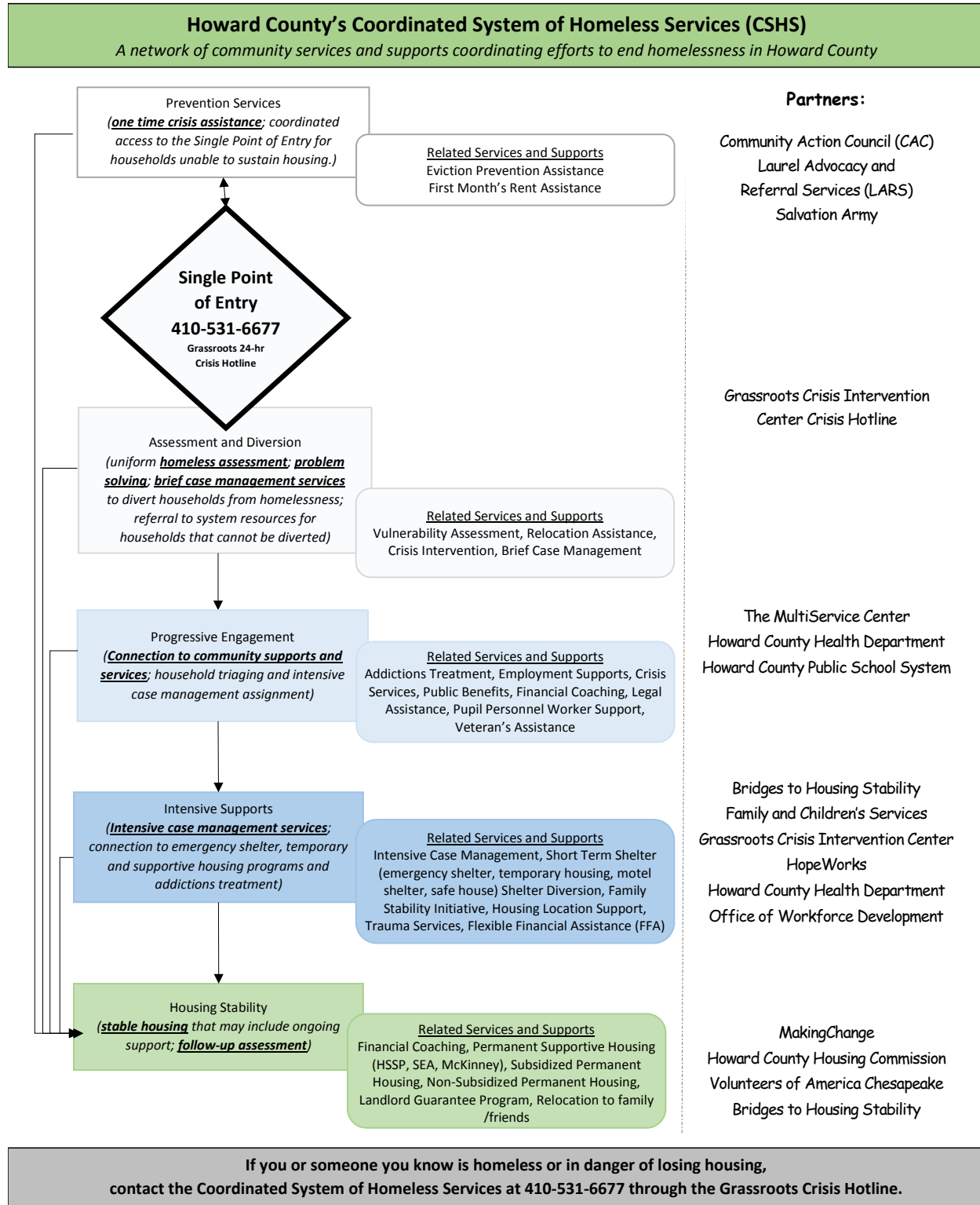
**Figure 2**



**Figure 3**

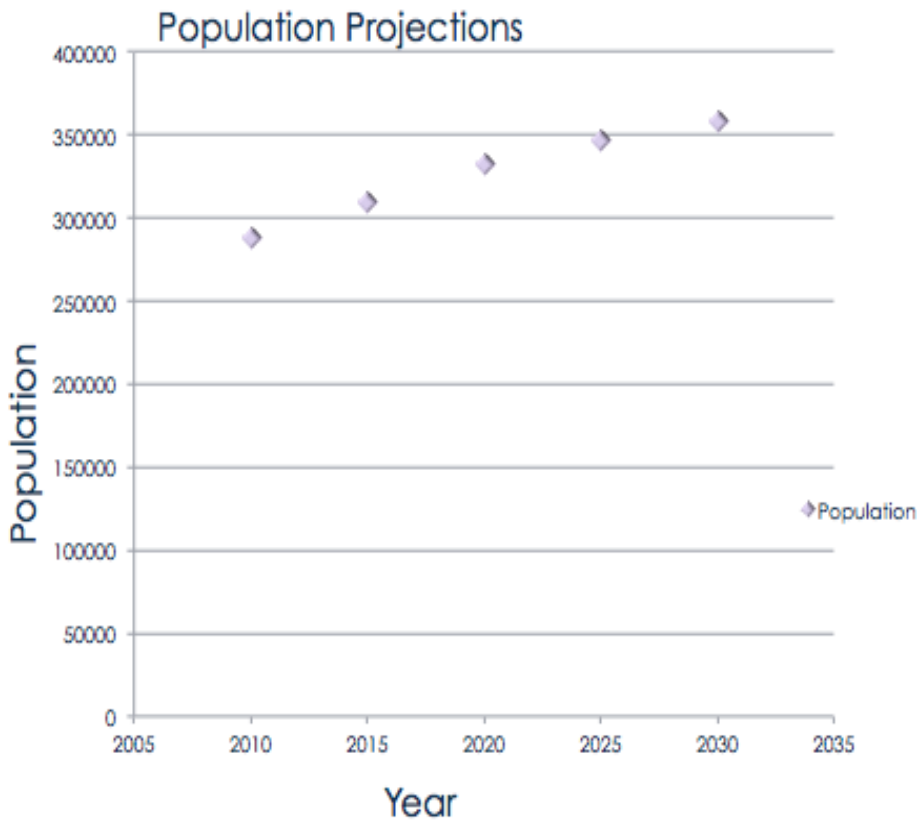
County	State	Size ( Sq. Miles)	Population	Median Household Income	Average Home Price	Poverty Rate	Homeownership Rate
Howard	MD	250.74	293,142	\$105,692	\$447,000	4.50%	74.20%
Douglas	CO	840.25	292,167	\$101,193	\$337,900	3.50%	81.50%
Anne Arundel	MD	414.90	544,403	\$85,690	\$361,700	5.50%	74.90%
Prince William	VA	336.40	419,006	\$95,531	\$353,300	5.60%	74.20%
Montgomery	MD	491.25	1,030,445	\$98,221	\$446,300	6.70%	67.30%
Harford	MD	437.09	250,105	\$80,622	\$281,800	7.4%	80.20%

**Figure 4**



12-17-2014

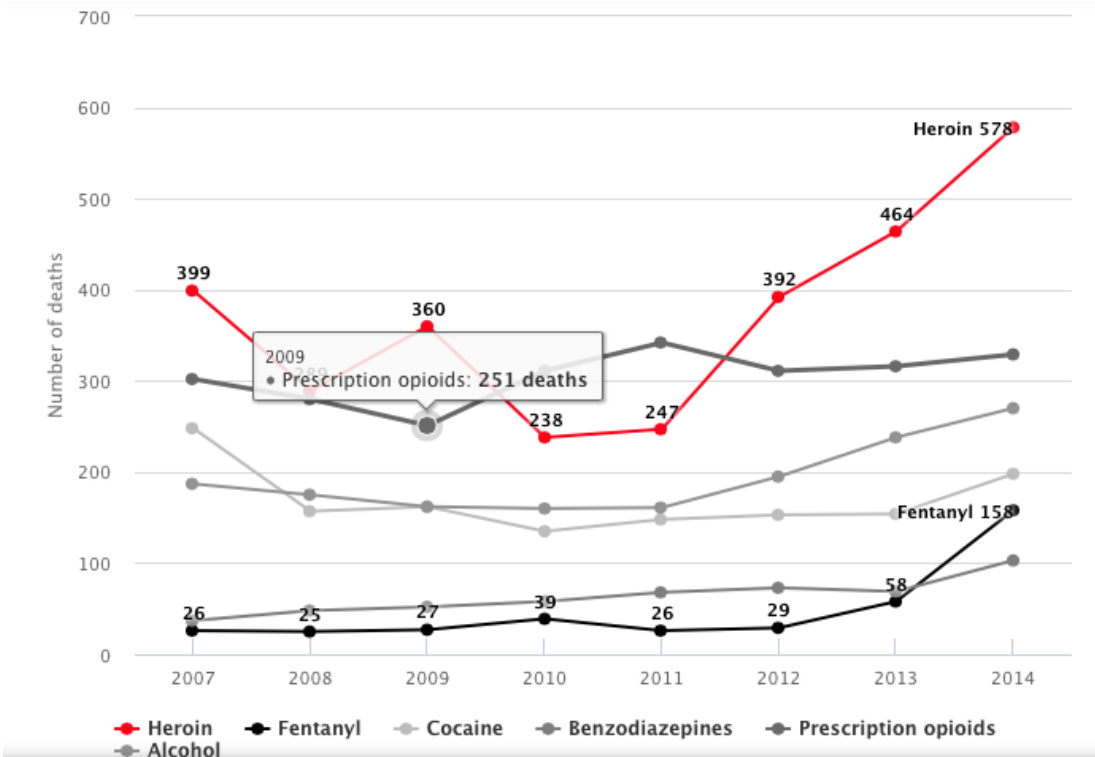
**Figure 5**



**Figure 6**

Year	Population
2010	287,085
2015	309,050
2020	332,250
2025	346,500
2030	357,100

**Figure 7**





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