



# Self-Sufficiency & Housing TALBOT COUNTY, MD

The Neighborhood Service Center, Inc.

## Spring 2019 Edition

### ***What does Homelessness Look Like in Talbot County?***

Homelessness in Talbot County, Maryland is not so clear-cut as what can be found in any of the major big cities of America for three reasons. (1) Homelessness in Talbot County is not that obvious. For example, the downtown streets of Easton, St

Michaels, and Trappe are not lined with men and women wrapped in blankets--lying over steamed vents, while holding cardboard signs pleading for help.

(2) There is a strong partnership linkage in Talbot County. The Neighborhood Service Center, Inc. (NSC), in partnership with faith-based organizations; local, county, state, and federal entities; like-minded nonprofit organizations, and regular citizens, pay-it-forward. For example, the victims of homelessness in Talbot County, Maryland are not observed purposely digging from silver trash cans affixed to street corners for leftover food, clothing, and other items to be re-used or re-purposed. Organizations such as the NSC have food pantries, participate in the Harvest Program, partner with soup kitchens, and receive daily food donations. As such, those experiencing a crisis are afforded the opportunity to fight through their unfortunate situations with dignity. (3) A variety of emergency housing solutions exists. If there is no available space at an emergency shelter, providers, such as NSC (utilizing the "Housing First



Approach) provide alternative solutions, such as temporarily housing individuals and families in a motel. As such, there are no areas in Talbot County titled "tent cities", which can unfortunately be found elsewhere.

### ***Who are the Vulnerable Populations in Talbot County?***

In 2015, HUD changed the definition of a chronically homeless person. The definition includes individuals that meet one of the following criteria: (1) 12 months of continuous homelessness or four or more episodes of homelessness within the last three years that add up to 12 cumulative months:



**(2) Currently is staying in a place not meant for human habitation** (such as wooded areas, cardboard boxes, sidewalks, underpasses, public bathrooms, etc.,) in an emergency shelter, fleeing domestic violence, or in a public institution ; and/or (3) Meets the definition of "homeless individual with a disability".

Other vulnerable populations in Talbot County include homeless youth children and youth who lack a fixed, regular, and adequate nighttime residence and unaccompanied youth not under the physical custody of their parent(s). This vulnerable population of homeless children and youth suffer

barriers in enrolling, attending, and succeeding in school.

Individuals Experiencing Domestic Violence are included in the vulnerable populations as they are very often homeless due to the need to flee a domestic violence situation.

The final group of vulnerable populations include homeless veterans that are both sheltered and unsheltered in Talbot County. 3,346 of Talbot County residents are veterans according to US Census (2013-2017).

### ***What are the Six Homeless Service Framework Goals?***

As a provider of Homeless Prevention Services, the NSC supports and operates its programming using the Department of Housing and Community Development's Homeless Service Framework Goals.

***GOAL 1*** - Increase the number of permanent supportive housing options available [in Talbot County] to those experiencing homelessness.

***GOAL 2*** - Improve access to and quality of emergency shelter options available [Talbot County] to those experiencing homelessness.

***GOAL 3*** - Improve the emergency services network serving the homeless, to prevent a return to hospitals or jails.

***GOAL 4*** - Ensure veterans experiencing homelessness have sustainable housing options and access to necessary supportive services where they live, to prevent a return to homelessness.

***GOAL 5*** - Ensure homeless youth 16-24 years of age have access to quality housing, education and employment options [county-wide].

***GOAL 6*** - Reduce or eliminate workforce barriers in order to increase training opportunities, sustainable

employment options, and earning potential to ensure those experiencing homelessness can become self-sufficient.

NSC Clients meeting the “homeless definition” are eligible for Outreach, Emergency Shelter, and Rapid Re-Housing assistance and should contact Ms. Alicia Parker, RAP/Emergency Services Counselor, at the Neighborhood Center at (410) 822-5015, ext. 324.

The NSC administers homeless services from a client-centered approach. A client-centered approach means case management focused on specific needs of program clients.

Furthermore, the NSC complies with Federal and state non-discrimination policies: This includes all applicable federal requirements pertaining to non-discrimination, equal opportunity, and fair housing.

The NSC uses the Homelessness Management Information System (HMIS) to enter and track data and share it with the Maryland State Homelessness Data Warehouse (MSHDW).

### ***Why Ridgeway is Low Barrier Housing?***

Ridgeway Transitional Homeless Shelter - enables NSC to work with customers on a more intimate basis.

Currently, this program allows shelter staff to provide case management, life skills training and linkages to other supportive services. NSC has a vast network. The organization actively works with community partners to help move the homeless population toward self-sufficiency.

The Ridgeway Staff members help residents with job and housing searches, as well as, budgeting, resume-building and basic computer skills.

The Ridgeway House Shelter can house up to six adults (3 females and 3 males) for 90 days. Stays

may be extended for residents who are close to achieving self-sufficiency.

### **What is a Low Barrier Shelter?**

The Ridgeway House Shelter is a “low barrier” shelter operation. Low-Barrier Shelters help to provide immediate and easier access by eliminating sobriety, income requirements or other policies that could make it difficult to enter a shelter.

As a *Low Barrier* Shelter, Ridgeway’s eligibility and continued stay criteria include the following:

- ✓ Homeless (according to the HUD definition)
  
- ✓ Age 18 or older
  
- ✓ Ambulatory and not requiring hospital or nursing home care
  
- ✓ Agree to be non-violent
  
- ✓ Agree not to use or sell drugs or illegal substances on the premise
  
- ✓ Agree to treat others clients, staff and the property with respect
  
- ✓ Agree to obey fire and other safety regulations
  
- ✓ Return to program by curfew time

As long as the above criteria is met, a bed is reserved nightly for client (as long as the above criteria is met).

### **Why are Donations Critical for Those Working Towards Self-Sufficiency?**



Community Action Agencies equip low-income citizens with the tools and potential for becoming self-sufficient. The Neighborhood Service Center – Talbot County’s Community Action Agency - has been serving the low-income residents of the county since 1969. Beginning as an off shoot of the Tri County Community Action Agency, NSC began as a small non-profit that provided not only emergency services but hope, stability and support to hundreds of families in Talbot County.

Requests for services **have increased** in every area over the fifty years the Neighborhood Service Center has been operating in Talbot County. Economic conditions have contributed to the demands for the increase in families seeking help.

Unlike other local service providers, The Neighborhood Service Center serves the total family. NSC’s focus is to promote self-sufficiency, not dependency. With other community partners, NSC provides its low-income residents the right mix

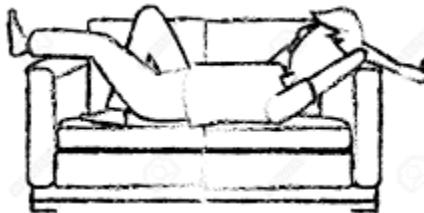
of assistance, encouragement and incentives to become self-sufficient.

## **What does it Mean to be “At Risk” of Being Homeless?**

According to the DHCD, to be considered at risk of homelessness, *“a household must not have sufficient resources or support networks immediately available to prevent them from becoming homeless AND have an annual income below 30% of the area median income.”*

For example, NSC clients who are at risk of homelessness include:

- Households that have moved because of lack of economic resources two (2) or more times within 60 days of requesting assistance.
- Households living in the home of another because of economic hardship and have been asked to leave.



- Households that have been notified that their right to occupy their leased housing will be terminated within 21 days after applying for assistance (an eviction notice).
- Households living in a motel or hotel that they are paying for.

Clients meeting the “at risk of homelessness” definition are eligible for Homelessness Prevention assistance only.

## **Why is Webb’s Hope a part of the Solution?**



There is an increasing need for affordable living in Talbot County. According to <https://www.apartementhomeliving.com/talbot-county-md>, the average rent is \$850 for a one bedroom and \$1,337 for a two-bedroom. These amounts make it difficult for low-income families and individuals to thrive.

Webb’s Hope is Neighborhood Service Center’s new low-income rental property at 36 West Street in Easton. It was named after its generous donor, Gregory Webb.

Webb’s Hope is fully occupied providing safe and affordable housing for residents who are on fixed incomes and in need of more permanent housing. According to Marilyn Neal, Executive Director of the Neighborhood Service Center, “The new rental property enables NSC to put 23 of these people in affordable housing and get them away from ‘couch surfing’ and wondering where they will spend their next night.”

People on the waiting list for this property must have a fixed-income of at least \$750. Rental units are income-based and offered on a sliding scale starting at \$320. The goal is to provide stable housing and enable residents to eventually move toward self-sufficiency and successful lives. As of

February 2019, Webb's Hope has a waiting list of nearly 100 applicants.

### ***Why Rapid Re-Housing is Critical?***

The Neighborhood Service Center, Inc. offers Rapid Re-Housing Case Management and Services. This service is housing-focused case management provided to households to help overcome and troubleshoot barriers to maintain permanent housing.

NSC helps individuals and families select among various permanent housing options based on their needs, preferences, and financial resources.

In addition, NSC helps to address issues that may impede access to housing (such as credit history, arrears, and legal issues), and negotiate appropriate lease agreements with landlords.



NSC's Housing case management also monitors participants' housing stability after securing housing and during program participation, ideally through home visits and communication with the landlord. NSC also follows-up with households after completion of the program.

### ***Is there a Need for more Affordable Housing?***

Yes, there is a need for affordable housing in Talbot County now more than ever! The request for emergency services from the Neighborhood Service Center has steadily increased.

Service	# of Individuals Received Assistance in FY 2017	# of Individuals Assistance in FY 2018
Arrearage Assistance	19	32
Emergency Food Package	1	2
Emergency Utility Disconnect Payment	50	113
Eviction Prevention Payment	34	69
First Month's Rent Payment	14	10
Food Pantry	219	861
Heating Assistance	1,015	1,176
Home/Auto Repairs	7	13
Medication	1	8
Rapid Rehousing	9	25
Rental Allowance Payment (RAP)	1	30
Temporary Hotel Placement	32	45
Utility Placement	1,023	1,163
Birth Certificate	0	1
Complimentary Holiday Basket	0	230
State ID Card	0	1

NSC Maryland Energy Assistance Program (MEAP) Intake Staff Members report that low-income families and individuals find it difficult to both pay the rent and to keep the lights within their housing space.

According to the US Census, (as of July 1, 2017) Talbot County has a population of 37,103. **9.1% or 3,440 live in poverty.** There are 20,217 housing units, of which, 70.3% are owner-occupied. The median value of owner-occupied housing units is \$326,300. The median monthly owner costs with a mortgage is \$1,758. The median gross rent is \$1,084.

Talbot County has 16,498 households. Households who pay more than thirty percent of their gross income are considered to be Rent Overburdened.

## 2019 Fair Market Rents

Studio	One BR	Two BR	Three BR	Four BR
\$837	\$878	\$1,161	\$1,546	\$1,915

In Talbot County, a household making less than \$3,463 a month would be considered overburdened when renting an apartment at or above the median rent. Unfortunately, **53.06% of households are rent overburdened** in Talbot County.

<https://affordablehousingonline.com/housing-search/Maryland/Talbot-County>.

## ***What are NSC's Next Steps?***

The NSC is in the process of completing its 2019-2022 Needs Assessment Process. The process has allowed NSC to analyze its client data against Talbot County Statistics, current available resources, the various barriers to accessing resources and how to bridge the gap with what is still vitally needed in the county.