



Family Promise Ontario County News

Nov. 2023

Insights from the Ontario County Housing Study

Homelessness and Housing in Ontario County

The experience of homelessness causes trauma, especially in children. Homelessness is what therapists call an *Adverse Childhood Experience*, like being beaten by a family member, like being kidnapped, like watching your dad be arrested, like finding your mother having an overdose. The trauma resulting from family homelessness will stay with children through their entire lives and will be passed on to their own children. Family Promise exists partly to help reduce the traumatic impact of family homelessness. On a typical night, the Department of Social Services shelters 19 homeless Ontario County families with 62 individuals in hotel rooms. At times the number is much higher. Domestic Violence programs shelter several other families in hotels. Ontario County school districts documented 150 homeless school aged children during the 2021-22 school year. Since half of all homeless children are under age 6, that means there were 300 homeless children altogether. Currently, Family Promise can provide emergency shelter and intensive case management to six families at a time.

In Ontario County, 7% of households - more than 3000 families - live below the poverty level. Most of these families are led by single parents who are unable to work. These families depend on assistance such as Social Security, SNAP (Food Stamps), and Low-Income Housing or Section 8 Housing Choice vouchers to survive. When one of these vulnerable families loses their apartment because of eviction, domestic violence, or another traumatic event, it is frustratingly difficult for them to find a new home. The only affordable options for the very poor are in short supply, with waiting lists as long as 24 months. Homelessness becomes their new normal, punctuated by short term "doubling up" with friends or family and DSS placements in unsavory motels.

Another 23% of Ontario County households exist just below the Survival Level. Parents in these families work low-wage jobs, but don't make enough money to pay all their expenses. Every paycheck comes with a choice about which bills to pay and which to defer.

These families live at what demographers call the ALICE level – *Asset Limited, Income Constrained, Employed*. Families who try to get by at the ALICE level are one car repair, one unexpected illness, one natural disaster, or one missed paycheck away from missing a rent payment and facing eviction. **More than 10,000 Ontario County households struggle with the challenges of life at the ALICE level.**

continued inside



Scan this QR Code (copied from the committee's recent presentation) to view the Ontario County Housing Study Story Map. Or read the full report at Ontariocounty.gov. It's a fascinating and informative document!

Inside

Caring for July Flood Victims

**First Frost Is Upon Us:
How to Help**

Thank You Volunteers!



One family rebuilds after the floods.

There is a dire shortage of affordable housing in Ontario County. Housing is considered “affordable” if the rent and utilities require no more than 30% of a household’s income. Few landlords will rent to a family that does not earn at least three times the rent. That leaves families at the ALICE level unable to secure a lease. Housing Choice (formerly known as Section 8) vouchers subsidize a family’s rent so that the amount they pay does not exceed 30% of their income. But there is a very long waiting list for these vouchers, and they’re only useful if the family can find a landlord willing to accept the voucher. “Low Income” housing works in the same way, with the tenant families paying only 30% of their income for rent. The waiting lists for the few Low Income apartment complexes in Ontario County can stretch to more than 24 months.

Earning less than the survival income, carrying too much debt, encumbered by a poor credit score, and lacking good landlord references, the families who reach out to Family Promise of Ontario County face a mountain of barriers to securing and maintaining sustainable housing.

It is our challenge to prevent eviction through rental assistance and landlord mediation where possible; to provide emergency shelter, intensive case management, hospitality, and hope to those who have lost their housing; to help our shelter guests find permanent housing; and then to do everything in our power to help them stay housed.

First Frost Is Upon Us

The season is changing, leaves are turning brown, and there is that crisp cool smell in the air. Fall is many people’s favorite time of year. We love the cooler temperatures, the pumpkin spice lattes, and the promise of snow. **But what if you and your children were homeless? What would you do to keep your family safe and warm?** Family Promise of Ontario County works every day to help families change their reality, to find a warm, safe, and secure place to call home. At present we can offer emergency shelter to six families at a time, but the need is far greater. Won’t you partner with us to continue that good work that seems more urgent in this season than any other?



To donate or learn more, visit familypromiseontariocounty.org, scan the QR code, or reach out us at Family Promise of Ontario County, 185 N Main St. Canandaigua, NY 14424 (585) 905-3988



Many thanks to **Five Star Bank** for freeing up eight associates to spend an afternoon helping us get a lot of work done! Canandaigua & Victor Branch Manager **Sarah Alamo** (bottom center) brought her team and several members of the bank’s Compliance Office to our Day Center and one of our Emergency Apartments to clean, organize, garden, and build raffle baskets for our **Golf to End Family Homelessness** tournament.

After the Deluge FPOC Provides Canandaigua Flood Relief

by Jay Garrett-Larsen

The effects of last July's rainstorm continue to impact families throughout the county. It was an inconvenience for Family Promise. Our fundraiser at Lincoln Hill Farms got rained out. The basement of our Chapin Street apartment was flooded and we lost power.

But the flooding caused more than an inconvenience for hundreds of families. 136 homes were flooded in a residential area near downtown Canandaigua, displacing those families. Our case management team stepped up to help county emergency agencies identify homeowners who had sustained major damage and prioritize those with the greatest needs.

Kate Bluett, our Director of Case Management, spent most of July meeting with families at a hastily-prepared triage center at the Ontario County Chamber of Commerce, and walking them through the process of applying for federal, state, and local aid.

Haley, Andrew, and Declan were one such family. Six years married, they were doing well. After completing their master's degrees, they had moved from Idaho to Canandaigua about eighteen months ago and had purchased a house on a hillside just outside of town. Andrew could work remotely from anywhere in the US, so they chose Canandaigua to be closer to his family. Hailey took a job with FLCC. Their little boy was three months old.

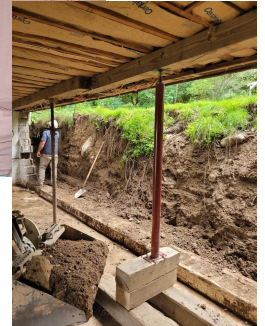
The family was out of town when five inches of rain fell on that July afternoon. They didn't see the swale in the back yard get so saturated with water that the retaining wall gave way, filling their basement with mud and rainwater. They came home to a disaster. "I keep asking myself what we should have done differently," Andrew reflected. "Our house is on a hill. It didn't seem like we needed flood insurance."

They contacted their insurance company immediately and were put up in a nearby hotel. Three weeks later, the adjuster determined that their damage was not caused by flooding but by "a landslide." Since they didn't have *earthquake insurance*, the insurance company wouldn't pay another cent. Not only would they have to find their own way forward with extensive repairs, they would also have to find somewhere else to live.

Sometimes homelessness comes out of the blue – unexpected and unrelenting – with no time to even think about Plan B. "It was the scariest feeling I've ever had," Haley said. "The feeling of displacement, of not having a home, was so hard. With no money to pay for repairs, we thought we'd have to foreclose on our mortgage. We were homeless."



Haley, Declan & Andrew pose on the sofa at one of our Canandaigua emergency apartments. Right: Replacing the basement retaining wall.



"On August 3 we were declined by the insurance company," Andrew said. "I began calling every place I could think of. Hotels were prohibitively expensive. The only apartment we could find cost more than our mortgage and required a year lease." Google, and a couple of different people pointed him to Family Promise.

Andrew called Family Promise and spoke with Kate. "Officials had been going door to door in that area, telling people where to apply for aid, helping with utilities, and providing triage," Kate said. "But Haley and Andrew had been trying to solve this through their insurance company and nobody knew about their situation."

Working with Kate and the rest of the case management team, the family moved into one of our Chapin Street emergency apartments and quickly turned it into their base of operations. The landlord had just repaired the furnace that had been damaged in the flood, and the previous guest family had just graduated into permanent housing. Kate helped Andrew and Haley secure grant money that will help them complete repairs. They borrowed money from Andrew's mom's retirement fund to repair the retaining wall and hope to repay her in the near future. They worked with Pathstone Housing to secure additional loans. Their next priority is getting the furnace and hot water heater replaced, and mold remediation before it gets too bad. They hope to receive a new certificate of occupancy before the end of the month and complete repairs while living back at home.

"We are really grateful for everything you have done for us," Andrew said. "You and the Salvation Army. This is so much more like a home than we could have hoped for."

Yes, I want to help unhoused families find safe, warm homes.

Bill my credit card: VISA **MASTERCARD (circle)**

Name _____



_____ \$50.00 Card # _____

_____ \$100.00 Exp. Date _____ CIV/SEC# _____

_____ \$250.00 Phone # _____

_____ Give your gift online at **familypromiseontariocounty.org**

_____ **Mail a check to 185 N Main St., Canandaigua, NY 14424**

_____ I would like to make this gift in memory/honoring: _____

___ **Please make this a recurring monthly gift.**

Charge my bank account/credit card on the _____ (example: the 1st of the month) beginning in _____ (Month) 2023.

Thank You

Family Promise of Ontario County Inc., is a 501©3 Federal tax-exempt charity. Donations are deductible as allowed by law. EIN#81-4353748.

NYS Charities Bureau Registry \$46-21-43: a copy of the most recently filed financial report can be requested from the Charities Bureau Registry on the New York Attorney General's [website \(www.charitiesnys.com\)](http://www.charitiesnys.com) or by contacting them at (212)416-8401. NYS Attorney General, Dept. of Law, Charities Bureau, 28 Liberty Street, New York, NY 10005.



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