



Date: May 13, 2019  
To: City of Bainbridge Island City Council members  
From: Maria Metzler, Executive Director

Subject: Rental Assistance Program Funding from the City of Bainbridge Island's Housing Trust Fund

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Helpline House is a 501C3 non-profit on Bainbridge Island that provides services to meet essential needs for our community in the form of nutritious food, financial, transportation, and utility assistance, mental health counseling, children's and elderly services, medical equipment loan, and more. Helpline House provides services to all Islanders free of charge. For 50 years, Helpline House has continually met the needs of the Bainbridge Island community. We currently serve approximately 1 in 10 Islanders, about 2,500, each year.

Helpline House is requesting a one-time \$100,000 allocation from the City of Bainbridge Island's Housing Trust Fund to address housing instability on Bainbridge Island. In 2018, 548 appointments at Helpline House were related to housing instability. Housing costs are usually a household's single largest expense. Factors like rising rents, an unexpected medical bill, a cut in weekly or monthly hours worked, or a child's enrichment participation fee being larger than can expected have a significant impact on our neighbors who are struggling to remain housed and on the Island. It is exponentially more expensive and challenging to re-house a household once homeless than it is to prevent that household from becoming homeless in the first place.

It is in all our interests to continue to provide financial and other supports to our neighbors who experience housing instability. Often, but not always, those who request housing stability assistance from Helpline House are of a lower socioeconomic status or identify as a minority group (racial, ethnic, LGBTQ, etc.) or both, and assisting these households in staying on the Island preserves the diversity and bounty of a full community. Another benefit to the broader community is that our friends, family, and neighbors have the ability to stay housed and on the Island during difficult financial times in their lives. Seniors and elderly households have access to this safety net when in crisis. Those that access this assistance can continue to work on the Island and contribute in various ways.

Helpline House offers financial assistance in the form of a one-time annual payment to a landlord or mortgage lender to avoid eviction, and combines that financial support with individualized referrals and other resources from a social worker. Helpline House hosts a Housing Navigator from the Kitsap Community Resource's Housing Solutions Center twice a week. We offer assistance once annually to households, generally not exceeding \$1,100 per household. While this is often insufficient to cover the rent or mortgage, Helpline House has limited funds and must steward them judiciously, in order to serve a greater number of Islanders. Further, when we have exceeded our monthly budget for financial assistance, we are no longer able to financially assist households; this sometimes happens in the second week of the month. While we do not keep statistics on the households that we *cannot* serve, anecdotally, we know that many of those households are forced to leave the Island, some are able to scramble for a month or so until we can financially assist them, and some enter into homelessness.

With the requested money from COBI's Housing Trust Fund, Helpline House can do two things:

1. Meet the monthly needs of the Bainbridge Island community re: requests for rent and mortgage assistance
2. Assist with the full amount of rent and utilities not to exceed two months

The number of unduplicated Bainbridge Islanders that were assisted with financial assistance in 2018 was 138; forty-one of those were children. We estimate we would assist 3 – 4 additional households per month, equaling close to 50 additional households annually. This could be an increase of 60% of households assisted annually. Helpline House spent just over \$45,000 in 2018, and in just the first three months of 2019 has spent \$17,823, nearly half of 2018's expenses.

The requested \$100,000 would help fund our 2019 budget and allow for an increase in the number of Bainbridge Islanders assisted with housing instability. Further, with this investment from COBI's Housing Trust Fund, Helpline House could better support households with the full amount of rent and utilities so as to set the household up for sustained stability.

It should be noted that 100% of the allocation from the Housing Trust Fund would go directly to assist Islanders. Helpline House will fundraise for the cost of staff salary and other administrative costs.

Addendum:

I. PROGRAM DESCRIPTION AND DEMOGRAPHICS

Program Description: As part of the Helpline House Social Work program, Bainbridge Island residents have access to limited financial support when facing eviction or loss of housing.

Program Parameters: Individuals must provide a current rental agreement or mortgage document. Individuals must live on Bainbridge Island. Payments are made to a rental property owner or manager or to an entity holding a mortgage to prevent eviction of a qualified household that has fallen not more than two months behind in rent due to unforeseen economic or health related circumstances.

Process:

1. Households call or walk in to Helpline House to make an appointment with a social worker.
2. In the meeting, the social worker will assess the full financial situation of the household, so as to make further recommendations for resources, financial or otherwise and to understand if the current living situation is sustainable for the foreseeable future.
3. Household will provide housing documentation, either valid lease or mortgage agreement.
4. Social worker will provide financial assistance to the landlord or mortgage lender in the form of a check.
5. Social worker will help household with a further plan for stability, including making needed referrals for other resources.

II. Demographics of Social Work clients:

- 91% Caucasian
- 4% African American
- 1% Asian
- 3% American Indian/Alaskan Native
- 1% Other multi-Racial

Of the 91% Caucasian, 9% also identified as Hispanic

<b>Social Work Income Level Data 2018</b>	
Extremely Low Income:	
Incomes 30% and below Median Family Income (MFI)	11%
Very Low Income:	
Incomes between 31% and 50% of MFI	48%
Low Income:	
Incomes between 51% and 80% of MFI	25%
Moderate Income:	
Incomes above 80% of MFI	16%
<b>HUD FY 2018 Income Limits Documentation System</b>	
Extremely Low Income Limits:	Family of 1: \$1,450 per month
	Family of 2: \$1,654 per month
	Family of 3: \$1,863 per month
Very Low Income Limits:	Family of 1: \$2,413 per month
	Family of 2: \$2,754 per month
	Family of 3: \$3,100 per month
Low Income Limits:	Family of 1: \$3,858 per month
	Family of 2: \$4,408 per month
	Family of 3: \$4,958 per month