

Advocating for Health Care Reform

When the phone call is answered the conversation begins with “Can you help us? We’ve been evicted.” Another family is without a home.

Family Promise advocates know that the lack of affordable housing is the primary cause of family homelessness. However, what often lurks behind many evictions and bankruptcies is a health related problem that was the underlying cause of the financial catastrophe that befell another homeless family.

Both President Obama and HUD Secretary Donovan have acknowledged that problems with our health care system are a major cause of family homelessness and both express the belief that a reformed health care system will assist those families.

Progress to Date

The House has passed H.R. 3962, a bill that passed after debate of three bills presented by House Committees. The Finance and Health & Labor committee bills were combined into one bill that was introduced on Nov. 21st and passed a tight vote permitting debate. When each chamber has voted on and passed its own bill, a House-Senate

conference committee will be formed to iron out the final differences. The compromise bill will again be voted on by each chamber allowing it to then be presented to President Obama for his signature. We still have opportunities to speak up for the kind of bill that would best serve the needs and interests of our guests.

62% of bankruptcies in 2007 had their origins in health care costs. 75% of those cases had health insurance but it did not cover the real costs

Core Principles

The National Health Care for the Homeless Council draws attention to four of President Obama’s eight principles that they believe are necessary to benefit homeless families and individuals.

Ensure affordable coverage for all.

- Expansion of Medicaid to all persons living below the poverty line is a first step. Not all people below the poverty level are included in Medicaid as many believe. House bill H.R. 3962 extends Medicaid eligibility to persons earning 150% of the federal poverty level (FPL). For individuals who have virtually no income, any out-of-pocket expenses (including premiums, co-pays and deductibles) constitute a significant barrier to seeking care.

- For those with earned income the mix of subsidies and incentives to join health care must be carefully balanced. The Center on Budget and Policy Priorities review of the most recent Senate bill states: “The bill strengthens affordability by improving the premium subsidies in the Senate Finance Committee bill for the millions of households with incomes between 154 percent and 400 percent of the poverty line. Unfortunately, the new bill *reduces* the subsidies in the Finance Committee bill for near-poor households at the bottom of the subsidy range...A family of three with income of \$27,465 (150 percent of the poverty line) would have to pay \$1,250 for premiums, or over \$400 more than under the House bill.” These are many of the families most at risk of foreclosure, bankruptcy and homelessness.

The July report, "Homes Not Handcuffs" listed the ten "meanest" cities in the treatment of homeless persons. The report was issued by the National Law Center on Homelessness and Poverty and the National Coalition for the Homeless.

What qualifies a city as "mean"?

Los Angeles earned the top spot after spending five million dollars to hire fifty police officers whose task was to patrol Skid Row cracking down on crimes including jaywalking and loitering that are rarely cited in other parts of the city. That amount of money would have provided supportive housing for 225 people. There are also reports of police brutality against homeless individuals.

In St. Petersburg, the second meanest city, the police raided a tent city destroying 20 tents. Attempts by local advocates to open a relocated camp have been denied permits. Catholic Charities brokered an arrangement with city officials

...the start of Family Promise in St. Petersburg is a direct response to the meanest city mentality.

Phil Miller-Evans, Director, Family Promise — St. Petersburg, FL.

to fund a tent city outside of city limits. Sleeping outdoors within the city has been outlawed in many areas. The police routinely make raids sweeping up the homeless'

Homes Not Handcuffs



THE TOP 10:

Los Angeles, CA
St. Petersburg, FL
Orlando, FL
Atlanta, GA
Gainesville, FL
Kalamazoo, MI
San Francisco, CA
Honolulu, HI
Bradenton, FL
Berkeley, CA

possessions since "storing" possessions outside is illegal.

According to Phil Miller-Evans, Director of the newly forming Family Promise affiliate, the start of Family Promise in St. Petersburg is a direct response to the meanest city mentality. "We needed to get back to a faith-based approach to assisting the homeless." Phil added that fear of the city coming after the homeless has made some congregations hesitant to participate.

In Orlando (#3) the city outlawed the feeding of more than 25 persons in public areas claiming it created unsanitary conditions. The First Vagabond Church and Orlando Food Not Bombs sued the city and won. The city has appealed and the appeal is pending. Orlando restricts panhandling (ruled as protected

by the first amendment) to boxes painted on the downtown sidewalks. These boxes can be used only during the daytime.

Atlanta (# 4) actively banned panhandling in the tourist triangle after the police chief received letters from tourists stating that the panhandlers were so aggressive, they would never return to Atlanta. Police officers went undercover as tourists to catch those seeking money, because tourists rarely returned to testify in court and the undercover officers were used to obtain more convictions.

Gainesville (#5) closed down its tent city and spent \$75,000 on a fence to keep people out. They spent only \$20,000 on services for the people removed from the site. The St. Francis House have fed as many as 250 persons a day. The city restricted the church ministry to no more than 130 meals served on any day, including Thanksgiving or Christmas. Daily, 120 persons are turned away without a meal.

Gainesville's homeless population has surged because of the patients discharged from the local VA hospital released with no place to go. Outlying rural counties offer no services so any homeless from those counties find their way to Gainesville. According to Donna Watson-Lawson, Director of the Southeast Region for Family Promise, and a resident of the city says: "Gainesville is the first large city along Interstate 75. Lots of people come to our city who drove down from Ohio and ran out of gas in Gainesville."

Housing is a basic human right and not a privilege for the wealthy. Governments have the responsibility, with the

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Family Promise Participates in DC Homeless Advocacy Group

Karen Olson was one of twenty-one advocates representing sixteen different national homeless advocacy organizations gathered in Washington DC on Sept. 2nd. They met with Pete Dougherty, the Interim president of the United States Interagency Council on Homelessness (ICH) and representatives of four major agencies represented in the ICH: Veteran Affairs, HUD, Health and Human Services and Labor. The Interagency Council on Homelessness consists of representatives of nineteen federal agencies and offices whose work impacts homelessness.

To initiate the meeting, the advocates developed six points over several conference calls and jointly circulated emails citing critical needs to be addressed in the expanding homelessness crisis. The points were sent in letter form to President Obama and included:

- a commitment to end homelessness now;
- increasing access to affordable housing;
- ensuring adequate incomes;
- expanding access to affordable health services,
- ensuring access to educational for homeless children and youth;
- and protecting homeless people from discrimination.



The full text of the letter to President Obama can be found on the Advocacy website at: <http://www.familypromise.org/program/voices-uniting>

The commitment to end homelessness addressed in the letter to the President was answered in part by an invitation to a second meeting on October 19th in which the Homeless Advocates Group was invited to present to a meeting of the ICH for the first time. Another issues raised in the letter to the president was addressed when Barbara Poppe was named the new Executive Director of the Interagency Council. As the ICH website announced, "Barbara Poppe brings both a deep understanding of how to make federal programs work to benefit homeless persons at the local level and years of engagement at the national level as an advocate, resource person, and thoughtful analyst."

The HEARTH legislation signed into law by President Obama in May called for the USICH to develop a comprehensive plan to end homelessness

no later than May of 2010. With few public meetings and little collaboration, the Homeless Advocates Group wanted to share ideas, and the realities of their collective field experience as input for creation and implementation of a plan to address the growing national homeless problem.

The Homeless Advocacy Group is organized in Washington and hosted by Maria Foscarinis of the National Law Center on Homelessness and Poverty. The NLCHP staff also arrange regular conference calls for the non-DC members of the



group to participate in the meetings.

Homeless Advocacy Group members who signed the letter to President Obama are:

- Coalition on Supportive Housing (CSH)
- Family Homelessness
- Family Promise
- Give Us Your Poor (GUYP)
- National Aids Housing
- National Alliance to End Homelessness (NAEH)
- National Association for the Education of Homeless Children and Youth (NAEH CY)
- National Center for Housing & Child Welfare
- National Coalition for the Homeless (NCH)
- National Health Care for the Homeless Council (NHCHC)
- National Law Center on Homelessness and Poverty (NLCHP)
- National Low Income Housing Coalition (NLIHC)
- National Network for Youth (NN4Y)
- National Network to End Domestic Violence (NNDV)
- National Policy & Advocacy Council on Homelessness (NPACH)
- Western Regional Advocacy Project (WRAP)

Health Care Reform Could Get Him Back on His Feet

Gary Crawford was born with syndactyly; a congenital problem where the toes are fused (webbed) together. After surgery at 6 weeks of age, Gary remained in a cast from waist to toes for six weeks. Today, foot problems continue to plague him. He cannot find work that he can do or medical help to repair the damage to his feet.

Gary left school early to begin work at age 16. At 18 he met his wife, Trisha. They have three boys ages 17, 8 and 6. Throughout the years, Gary has worked in many different fields. He likes outdoor work regardless of the cold or rain. "I like getting out in the open air and meeting people, I don't like sitting behind a desk."

At age 25, he began having problems with his feet again. This time he had no fat pads on the bottom of his feet, and two of the metatarsal bones "dropped" making it painful to stand for long periods. Since his feet are flat, the plantar callus in the area where the bones have dropped are very painful to walk on.

He was driving a forklift for Eastern Seaboard, and still had health insurance. The insurance company was willing to help him purchase the \$800.00 orthotic shoes the doctor prescribed but they were not willing to pay for an operation to surgically repair his feet citing his foot problems as a pre-existing condition. "The days of playing basketball and football with my boys were over. When Eastern Seaboard closed, I was out of work as well."

He trained to be a barber, but that was too many hours on his feet. He learned to drive tractor trailers and obtained a Class "A" CDL drivers license; but driving often left him behind the wheel for 11 hour shifts. His legs and knees would swell and his back would ache and he could not get out of the truck.

Unable to keep a job, he received Medicaid for a while but the doctors would not operate to fix the dropped bones in his feet then saying the other bones might drop and he would need surgery again. Now at age 27, Gary, Tricia and the boys are homeless, living at a transitional housing unit run by Family Promise of Manatee County in Bradenton, FL. Tricia and Gary are no longer covered by

Medicaid and it costs him \$150.00 just to be seen by a doctor. The last doctor prescribed anxiety medication but he cannot afford the \$4.00 prescriptions with the other expenses they have. "It's hard now: my family looks to me to take care of them, the boys look up to me and think I'm Superman. But truthfully, I can't do for them what I've always been able to do."

Tricia is working part time, and looking for computer work she can do from home to be available to help her husband. Gary is trying to get social security disability but lawyers do not feel, at age 37, he has a winnable case. He doesn't really want disability, he wants a job. "I have dreams, I don't want to sit home and collect a check. I want to be able to work and play ball with my kids again."

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*Rather than surgically
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Gary's story suggests he is another victim of our broken health care system. Rather than surgically repairing his feet, the insurance company settled for some shoes that were at best a stop gap. Pre-existing conditions should not have prevented him from obtaining the needed surgery years ago. With a properly functioning health care system, Gary, Tricia and the boys might never have found themselves homeless. A reformed health care system, done right, might be just the thing to get Gary back on his feet.

End barriers to those with pre-existing conditions.

This principle is included in each of the bills under consideration and is very likely to be included in any final bill. (*See the accompanying story on page 4.*)

Protect families from bankruptcy.

- President Obama argues that health care related expenses and bankruptcies could cost 1.5 million American their homes. A recent report by Harvard and Ohio Universities reveals that 62% of bankruptcies in 2007 had their origins in health care costs. 75% of those cases had health insurance but it did not cover the real costs.
- Exemptions to bankruptcy protection for health related costs were eliminated in the Bankruptcy Reform Act of 2005. Even strong supporters of that reform in 2005 realize the need for change.
- Far too many Americans are one illness, or one denied claim away from bankruptcy, especially in this climate of still rising unemployment and job losses.

Invest in prevention and wellness.

- Advocates for prevention and wellness are quick to note that we have a sick care not a health care system. 75% of our health care spending is on five diseases: heart disease, cancer, stroke, chronic pulmonary artery disease and diabetes. Evidence based research shows that prevention in the form of good fitness, exercise and nutrition can help prevent disease and keep us out of hospitals in the first place.
- The National Health Care for the Homeless Council reports that people experiencing homelessness suffer from health problems at much higher rates than those in the general population. Nearly half of homeless individuals suffer from chronic health problems such as high blood pressure, cancer and diabetes, and are 3-4 times more likely to die prematurely than their housed counterparts.

As crucial votes approach, we should keep these four provisions in mind, and test the proposed legislation against the realities we know our families encounter. How will the families you serve be assisted in this reform? Will any be left out? It's time to unite our voices to be sure the reform meets the needs of the families we serve.

assistance of its citizenry to provide affordable housing for its residents. Admittedly these tough economic times have put heavy burdens on state and local governments. Some have worked hard to house their homeless residents, others have made it clear that homeless folks are not welcome.

Here are steps that advocates can take to change the attitudes of local citizens and governments when they no longer tolerate the homeless.

Who are your allies in the community who share the understanding that affordable housing is the answer to the rising numbers of homeless in our cities? Developing personal and organizational relationships will strengthen the Family Promise mission and strengthen its voice.

Find out where the opposition to the homeless originates. Clearly, downtown business owners don't like panhandlers approaching clients; but can you imagine the local Chamber of Commerce is happy with a "Meanest City" designation? A robust plan to shelter the homeless should find support from the chamber members.

Learn the facts. Many communities such as Cincinnati, Seattle, Indianapolis, Minneapolis and San Francisco cited in the "Homes not Handcuffs" report found that it was much more cost effective to house the homeless than it was to harass, arrest, prosecute and incarcerate them.

Educate the community. This is a continuation of the education process that was begun with the formation of a Family Promise affiliate. Op-ed pieces and letters to the editor can herald the good work of an affiliate, the rights of homeless persons and the needs for affordable housing. The *Just Neighbors* program, now available in a secular edition suitable for use in public forums and in schools, can be helpful in transforming attitudes of fear and distrust into understanding and compassion.

Support plans to provide affordable housing in your community. This is the right solution for homeless individuals and families, and when done correctly, removes the tensions with other residents and the business community. Some federal money is becoming available to provide assistance with that housing. We should be sure the money is used for the purposes for which it is intended.

The "Not in My Backyard" (NIMBY) mentality is unjust, and does not work. In an ever shrinking world our backyards are all getting closer together. We need to implement solutions to the underlying problems of homelessness and not try to deny the problem exists.

It's not too late to call...

☆ Alerts ☆ Alerts ☆ Alerts ☆ Alerts ☆ Alerts ☆

National Housing Trust Fund

A year has passed since the legislation creating the National Housing Trust Fund was signed, but we are still awaiting funds for the fund that will create affordable housing especially for the extremely low and very low income population.

Two bills are now introduced that answer the President's call to fund an initial \$1 billion dollars for the NHTF.

Rep. Barney Frank has introduced the "TARP for Main Street Act of 2009" (H.R. 3766) that takes unused TARP (Troubled Asset Relief Program) funds and applies them to the National Housing Trust Fund.

The Senate bill is the "The Preserving Homes and Communities Act of 2009" (S. 1731) introduced by Senator Jack Reed of RI. It proposes taking the \$1 billion from the profits on rights to purchase stock in the banks that received TARP funds. (*The government has earned \$2.9 billion from these banks.*)

Each of these bills will come to a vote in their respective chambers and the differences in sources of funding will be worked out in a conference committee.

ACTION STEPS:



Use the free hotline number **877-210-5351** to make the call, and ask for your representative. Ask him or her to co sponsor H.R. 3766, The TARP for Main Street Act of 2009.



Repeat the calls to **877-210-5351** and ask for each of your senators. Ask them to co-sponsor S. 1731, the Preserving Homes and Communities Act of 2009.

Thank you for Uniting your Voices for the families we serve.

Sign up for Advocacy Alerts

If you want to be added to the Voices Uniting Advocacy Alert list, send an email to: voices@familypromise.org, with the words Advocacy Alert in the subject line.

Health Care Reform

Dear Advocate,

The health care debate continues in the Senate, and a conference will iron out differences between House and Senate versions. We need to Unite our Voices regarding some basic principles that we want in the final health care reform bill.

The cost of health care and the unaffordability of health care insurance creates family homelessness. Congress must count the cost of inaction, or of inadequate reform. What does it cost to increase family homelessness? What is the cost to a child traumatized by homelessness and even separation from parents? The final legislation must recognize the need to address the needs of homeless families, and must address the policies that drive families out of their homes.

Make a call today to your senators. Use four of the president's eight criteria for a good bill, as outlined below by our friends at the National Health Care for the Homeless Council.

RECOMMENDED SCRIPT:

- I am a volunteer with Family Promise, and through my congregation help to provide shelter and other necessary services for homeless families. The cost of health care and the unaffordability of health care insurance continues to force families into homelessness.
- In order to eliminate one of the leading causes of homelessness in our nation, this health care reform bill must:
 - 1) Ensure affordable coverage for everyone
 - 2) End barriers to those with pre-existing conditions
 - 3) Protect families from bankruptcy, and
 - 4) Invest in prevention and wellness.



Call, write, email or FAX your concerns to both of your senators.
(You can find your senators contact information at: www.senate.gov)

Unite your voices for affordable, accessible health care for all without regard for the ability to pay.

Advocacy with *Just Neighbors* in Lubbock, Texas

Alan Read is an advocate, but his focus is not about changing laws. He is the Development Director at Family Promise of Lubbock and finds *Just Neighbors* to be an effective tool in communicating about the desperate poverty in his community. His presentations are changing hearts and minds in congregations in Lubbock. Now he has turned his attention to the city's administration.

Alan will be presenting the new *Just Neighbors* Community edition to the City Administrator and employees, many of whom do not grasp the depth of the problems of poverty and homelessness in their own city. Beginning in November and resuming after the holidays Alan already has over 20 signups for the programs sessions. This is the first time (to our knowledge) that *Just Neighbors* has been used to educate the local civil authorities. Congratulations to Alan!

County Housing Trust Funds in New Jersey

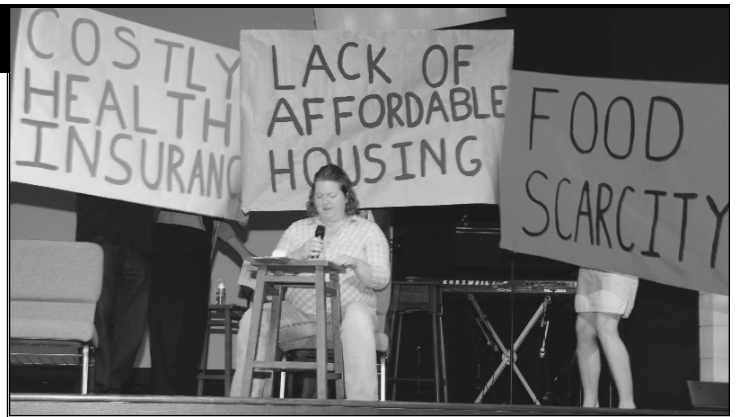
On September 8th 2009, NJ Governor Corzine signed bill authorizing the formation of County Housing Trust Funds to be funded by a three dollar surcharge on any document recorded with the county. To set up the Fund, a County must have, or be in the process of creating, a ten year plan to end homelessness.



NJ Governor Jon Corzine.

Funds may be used to acquire, construct or rehabilitate permanent housing for homeless individuals or families. Funds may also be used to support rental assistance vouchers.

Passaic County became the first County to set up a County Trust Fund on Nov. 11th with Union County following the next day. Voices Uniting Advocates in Middlesex, Somerset, Monmouth Union and Hunterdon Counties are also working to implement the new program. The vote in Middlesex County is scheduled for Nov. 23rd.



In Hillsboro, OR the advocacy meeting opened with a skit about the Good Samaritan with a guest playing the victim of the attack on the Jericho Road. The robbers are identified by the signs.

Hillsboro Affiliate Addresses Need for Advocacy

Annie Heart, Director of Family Bridge, the Family Promise affiliate in Hillsboro, Oregon, invited *Just Neighbors* Director, Frank McCann, to speak to the Faith Forum on Hunger, Housing and Homelessness workshop on Saturday, Sept. 26th. 250 participants from Washington County were urged to move beyond the charitable work of the many organizations gathered to realize and act on the need to join their voices in changing public policies and seeking necessary assistance for the growing homeless population in the area.

Mr. McCann, who was in neighboring Portland for a Catholic Charities USA Conference, delivered the Sermon Sunday morning at Calvary Lutheran Church. Calvary's Pastor, Rev. Matthew Egan is President of the Family Bridge Board of Directors. He also presented *Just Neighbors* sessions at an Adult Forum at Calvary, and to two other coordinator's meetings on Sunday afternoon and Monday evening.



Pastor Matthew Egan, President of the Board of Family Bridge, leads breakout session from Advocacy workshop in Hillsboro Oregon. Director Annie Heart in foreground with her back to the camera.



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☆ Advocate News ☆

Poverty Facts for your Neighborhood

A new tool has been posted on the Just Neighbors website called Poverty Facts in Your Neighborhood: <http://www.familypromise.org/poverty-facts-your-neighborhood>. Organized by Just Neighbors session, this tool will provide you with up-to-date poverty statistics as used in Just Neighbors; but will also allow you with a couple of clicks to find out the local poverty numbers for your community. How do you stand in relation to the national realities? Now it is easy to know. Do you want to know the local housing wage or the unemployment rate for your state? Check out the new tool and use it regularly.

New Just Neighbors Edition Coming Soon!

A “Community” edition of *Just Neighbors* has just been completed and should be ready for shipment in Early December. This new edition has been designed for use in public schools, national service organizations and nonprofits where faith based materials are objectionable. Scriptures have been replaced with citations from the Constitution, presidential addresses and quotes from American literature.

The production and packaging will be new. Check the *Just Neighbors* website for availability!

the Advocate

Editor:
Frank McCann
Layout:
Terry McQuillin
T Mac Design



Family Promise®
71 Summit Avenue
Summit, NJ 07901
Phone: 908-273-1100
Fax: 908-273-0030
Web: www.familypromise.org
President: Karen Olson

Family Promise® is a national volunteer-based nonprofit organization founded on the belief that Americans are compassionate people who want to make a difference. We are committed to help low-income and homeless families reclaim and maintain independence through our five program areas: Interfaith Hospitality Networks provide shelter, meals and support services to homeless families; Family Mentoring provides trained volunteers to assist low-income families; Just Neighbors educates communities about poverty; Community Initiatives foster the development of programs that prevent homelessness; and Interfaith Advocacy mobilizes IHN volunteers and former guests as advocates for public policies that alleviate poverty and promote economic stability for low-income families.