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Loveland in housing crunch for homeless and low-income residents

Daily Reporter-Herald, The (Loveland, CO)-January 12, 2013
Readability: 11-12 grade level (Lexile: 1290L)
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Since the recession hit, Loveland's homeless and low-income residents are finding it more difficult to find housing, particularly if they are disabled and cannot work.

"We just see more disabled people who are homeless," said Dave McDanal, manager of the Loveland office and case manager for Disabled Resource Services.

Disabled Resource Services, a nonprofit with offices in Loveland and Fort Collins, is an independent living center that provides disabled residents with housing, transportation and medical assistance, as well as advocacy and referrals. The assistance is in the areas of bus passes and medical transportation, employment, prescriptions and low-cost durable medical equipment.

Today, one-third of McDanal's case management involves housing, he said. He helps low-income and homeless clients obtain subsidized housing through Section 8, a federal housing assistance program.

"Normally, housing is usually a fifth or a sixth of what we do," he said.

Housing Waitlists

Prior to the recession, the Loveland office did not have any clients who were homeless and only a few who were low income on waiting lists for housing vouchers, which are distributed through the Loveland Housing Authority.

In 2007, 37 clients of the Loveland office, which serves Loveland, Berthoud and Estes Park, were on a waitlist for the vouchers, compared with 106 people in 2012.

"They are low-income with disabilities who are paying full-market rent," McDanal said. "They're on a fixed income of Social Security disability. An average monthly income is \$750 a month. That's why they need subsidized housing. They can't make ends meet because their income is too low."

Plus, housing is more difficult to achieve with rising rental costs and a tight rental market, McDanal said.

McDanal has a second waitlist of 49 clients who are homeless and in need of a housing voucher, including seven to eight families.

"They're homeless and they need housing, and they are the ones we're trying to prioritize," McDanal said. "We'll house the homeless first and we'll go from there."

Prior to the recession, the Loveland office had enough vouchers to serve its clients, though no new vouchers have been issued since the late 1990s, McDanal said.

"Instead of getting new housing vouchers, we have to recycle vouchers," he said, explaining that vouchers are reused when the holder dies or goes into a nursing home. "We didn't have a homeless problem then. We could house pretty much anyone with a disability."

137 Connection

At the 137 Homeless Connection, Doug Ashbaugh, homeless program manager, also has seen an increase in the homeless population in the last four to five years, he said.

"The economy is the biggest reason for the increase," Ashbaugh said.

There are few jobs available and those that pay minimum wage do not generate enough income for self-sufficiency, Ashbaugh said.

"They give them so few hours, they get caught in that struggle that it's not enough to survive on, so they would rather go to day labor," Ashbaugh said.

The 137 Connection operates a day center where homeless residents can shower, store their belongings, look for work and meet with their case managers, as well as a night shelter that on cold winter nights rotates among participating churches.

This winter, the night shelter has been open 40 nights as of Wednesday since it first opened in late November.

The night shelter is serving an average of 24 clients a night and 40 individuals who come in at least once over a two- to three-week period, Ashbaugh said.

Since Nov. 1, 54 new clients have used the day and night shelters, compared with an average of 85 new clients for the entire winter season.

Finding work for these clients presents complications when only 10 percent own a vehicle. The rest have to rely on the bus system, walking, riding a bicycle or obtaining rides to apply for work or to get to other destinations.

Three of the clients have some income but are not able to find housing because they do not earn enough to pay no more than 30 percent of their gross income for rent. There are a few apartments with rates of \$400 to \$450 a month, but most are \$600 or more for a one-bedroom, according to what Ashbaugh has seen anecdotally.

The state Division of Housing released a report late last year, showing rents in Loveland to be an average of \$944 in the third quarter of 2012, including all types of rental units.

"We have to find something that is very low-income," Ashbaugh said, adding that the rental would likely have to be a room for rent. "It's not in the mainstream."

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