

# Obstacles to Housing Q&A



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**This is the final installment in our 4-part series on the obstacles to housing. So far, we've reviewed some major hurdles – convictions, evictions and low-income.**

To culminate this series, we're going to review disabilities and how those who suffer from disabilities, mental and physical, often face daunting barriers to adequate, affordable housing. Sharing her knowledge and experience of over 40 years in non-profit work is the director of Community Housing in our St. Joseph office, Jan Motl.

**Q:** *Jan, can you first explain the depth of the term "disability?" What does this encompass?*

**A:** A general definition of a disabled person is one who has a physical, mental, or emotional impairment that's expected to be long term, and which substantially impedes their ability to live independently. Many of our clients have health conditions in two or three of these domains. Health and homelessness are intricately linked. Health problems can cause or exacerbate homelessness.

Physical disabilities can include conditions such as injuries, blindness, heart disease or HIV/AIDS. While many of our clients have physical disabilities such as these, a majority have mental health and/or addiction diagnoses co-occurring with their physical disability. Statistics indicate that around 6% of the general population suffers from a severe mental illness but the proportion is higher when talking about the homeless. Between 20% - 25% of those that are homeless struggle with mental illness.

**Q:** *What barriers do those with disabilities face when accessing the housing market?*

**A:** There are many. Our communities continue to experience an affordable housing crisis due to a lack of low-income housing.

Then, there's the income factor. In 2016, the National Alliance to End Homelessness found nearly half of all homeless people suffered from disabilities, rendering them unable to work.

If an individual with a disability can obtain an affordable, low-income home, the question remains, "Can they maintain that home?" Individuals with a disability who qualify and receive Social Security Disability, typically receives \$700 - \$900 a month which doesn't cover housing and living expenses. Therefore, they often juggle paying for housing and other expenses such as food, utilities, clothing, and transportation. In addition to struggling to meet their basic living needs, individuals with disabilities need to ensure they are meeting their ongoing physical, mental, and emotional needs which are often the root of their original diagnosed disability.

By accessing social services they can obtain assistance with basic needs and receive support in accessing appropriate services such as substance abuse treatment or counseling which might help address some underlying or

hidden barriers to stability. Lastly, cities are increasingly making homelessness a crime, which often leads to incarceration and a further downward spiraling, not to mention, a conviction on their record makes employment and thus home ownership, even harder.

**Q:** *In general, what are the services available to help the disabled? And, how are they performing?*

**A:** The housing options available for those facing homelessness include shelters, transitional housing, or permanent housing programs.

**Shelters** are intended to meet an immediate need for someone experiencing homelessness. They typically provide shelter for one night. Oftentimes these shelters operate at capacity and once filled, cannot accept any more individuals or families. As an agency who advocates for the homeless, Catholic Charities of Kansas City-St. Joseph often experiences this frustration first hand, where shelters are full and we're scrambling to find a safe/secure environment for our clients.

**Transitional housing** is also time limited but, paired with supportive services, designed to lift the client to self-sufficiency. By providing transitional housing, a person can begin to focus on other stability actions such as obtaining/maintaining employment, address health issues such as substance abuse or mental health functioning.



**Permanent housing** allows for an individual to permanently reside in their home thus establishing the highest level of stability. Individuals and families begin the work of connecting to their community, providing educational stability for their children and a suitable place for the development of life.

While these are the current services available, Catholic Charities of Kansas City-St. Joseph focuses on permanent housing and keeping people in their homes if possible. We achieve this by providing rent assistance ongoingly to those in need. In fiscal year 2017-2018 this amounted to \$823,443! Yet, for all our success, the need goes on. In just the last two months (September and October), the amount requested we were forced to turn away exceeded \$136,000.

**Q:** *What does Catholic Charities of Kansas City-St. Joseph do differently to help those with disabilities overcome these obstacles?*

**A:** We have four permanent housing programs specifically for those with disabilities located in both urban and rural setting throughout our diocesan area.

1. **Home Plus** – St. Joseph/Buchanan County
2. **St. Joseph Permanent Housing** – St. Joseph/Buchanan County
3. **Northwest Permanent Housing** – Maryville/Nodaway County
4. **Northeast Metro Permanent Housing** – Clay/Platte/Ray/Lafayette Counties

Catholic Charities is also part of a community wide initiative to end homelessness. To this end, we operate in multiple communities, working together, sharing data, and measuring results.

**Q:** *How successful are these efforts?*

**A:** Very! In fiscal year 2017-2018, Catholic Charities provided permanent housing to 235 individuals. With the goal of stability in mind, 99% of clients remained in permanent housing at the end of the operating year and 100% were provided uninterrupted case management services.

The combination of permanent housing coupled with supportive services helps people live more stable, productive lives. Not to mention, the enormous savings on tax dollars because individuals are not using emergency health care or experiencing jail stays.

*\*This 4-part series on the obstacles to housing stability can be found at [www.catholiccharities-kcsj.org](http://www.catholiccharities-kcsj.org). It will feature new content not previously published.*