

# Safety Net

The newsletter of Coalition for the Homeless

Autumn 2010



## The Working Poor: How Your Support Helps



# A Letter from Mary: Springing Into Fall

The Coalition works with homeless children in a myriad of ways. In late August, our Camp Homeward Bound said “goodbye” to the last of our sleep-away guests. Early September brought our Back to School drive, when we put together 3,000 backpacks, loaded with supplies, for homeless girls and boys heading back to school. Our summer day camp has transitioned back into an afterschool program. And, of course, our Crisis Intervention and Grand Central Food Program see thousands of children throughout the year.

Family homelessness has reached record levels in New York City. So often, when confronted with a crisis of this magnitude, it’s tempting to feel overwhelmed and shut down. After all, you might ask, “What can one person really do to make a difference?”

Visiting Camp, as always, I felt a total surge of optimism. The campers, ages 7 to 14, are funny, talented and so happy to be immersed in kid stuff: swimming, climbing, playing and learning. What difference can one person make? I’d love for you to meet Phil. It’s her third year back as a counselor and running our Music Program. While home in Amsterdam this past year, Phil, a professional musician, arranged



Phil leads the band at Camp Homeward Bound



Bruce and Counselor Zack hook a big one

a fundraiser for Camp and raised enough money to outfit our entire Music Center: Four keyboards, an electric piano, four electric guitars (with headphones, so the students can all practice at once), an electric drum set and stool and a dozen drum pads and sets of sticks!

But beyond just outfitting the Music Hall, Phil has inspired dozens of nascent musicians at Camp. Her love of music and of people is infectious. The last time I visited, she was sitting under a tree, outside the Music Center, with a group of the oldest boys, quietly chatting with them. She took it upon herself to begin a conflict resolution group with the boys and just watching

the ease with which she led the group and how open and relaxed the boys were with her and each other really moved me.

I also met nine-year-old Bruce, who beamed one of those unforgettable smiles. He had discovered a new passion: fishing! Bruce caught a two pound trout and several other fish (all returned to the lake) – our Nature Counselor Zack helped Bruce realize this new found delight. They bonded over the quiet, assiduous energy it takes to finally hook one!

Whatever your passion is, I can pretty much guarantee that there is some way you can translate it into helping a homeless neighbor. We never would have been able to put together thousands of backpacks and supplies without our partners at the United Teachers Federation and Channel 11. Many schools, churches and synagogues, and other Coalition supporters also helped in Project: Back to School – buying an extra backpack and loading it with supplies for someone, who doesn’t have a place to call home tonight.

Sincerely,

Mary E. Brosnahan  
Executive Director

## Safety Net

is published by

**COALITION FOR THE HOMELESS**

129 Fulton Street  
New York, NY 10038  
Telephone: 212-776-2002  
www.coalitionforthehomeless.org

MARY E. BROSNAHAN  
Executive Director



**Editor**  
SARAH MURPHY

**Design**  
CLARE MANIAS

**Photography, Page 8**  
PATRICK MCMULLAN

# Facing the New School Year as a Homeless Child

By Sarah Murphy

Many children experience excitement at the beginning of the school year. Sure, they have to start to get up early and do homework, but at the same time, they look forward to seeing their friends again, talking about their summer vacations, and showing off their new clothes and backpacks.

For homeless boys and girls, it isn't such a joyous time. In our Bound for Success After-School and Day Camp (BFS), we see increased depression and anxiety. For many of our campers, this will be the first time they have had to start school as a homeless student. For others, they are burdened with knowing that this is yet another year where they won't have a place of their own to study, read, or do homework in peace.

They feel lonely and "different." Many of our campers have had to switch schools, leaving them with no social group to greet them as they walk into the classroom for the first time. They don't have the newest clothes and are forced to go to school with their beat up backpack and notebooks from last year – some, with nothing. It is hard for them to integrate into the school because they may live further away than the other students and are afraid of being transferred again. They avoid making new friends because they don't want to share their "secret" that they are homeless. To have



During the school year, Bound for Success is an after school program where kids can get help with homework.

friends over to play or study after school is strictly not permitted.

The uncertainty, shame, and anxiety often manifest themselves as behavioral issues. Luckily, our BFS staff is there to mediate the problems and provide one-on-one counseling to students when they need it. We are able to help them turn their thinking around, and show them that they are not alone. We also teach them the social skills they need as they enter a new school.

In fact, when one of our campers was asked to write about going back to school, she had this to say: "I can't wait to meet new friends and get away from the shelter. I am excited to get a new

bookbag and cool school supplies."

With new backpacks from Project: Back to School and a fresh perspective, our campers were able to get past their negative feelings and approach the school year with a smile and their heads up.

## Bound for Success

is a year-round program that encourages academic and social development in children living in a New York City homeless shelter. During the school year, we have an after-school program, in which our counselors provide 30 homeless girls and boys with tutoring, homework assistance, as well as fun activities, such as dancing and arts and crafts.

In the summer, this turns into an all-day camp which gives an alternative to spending the long summer days on the streets, often without parental supervision. We give these kids the chance to explore the city on field trips to places like Chelsea Piers and the US Open. At the same time, we help them fill educational gaps through learning activities.



In the summer, Bound for Success turns into a full-day camp, when kids go on field trips to fun places in the City.

# Where is the Recovery for New York's Working Poor?

At the beginning of the year, news reports stated:

- *The economy is beginning to bounce back.*
- *The recession is over.*
- *Banks are rebounding.*
- *The private sector is hiring.*
- *Consumer spending is up.*

The list goes on.

But now, the other story – the one we see each day in our waiting room – has erupted in the popular press. Our poorest citizens are bearing the greatest brunt of the recession – and it isn't letting up.

By Sarah Murphy

According to the new census report, in 2009 the New York City poverty rate dramatically increased from 20.1 percent in 2008 to 21.3 percent, representing 1.8 million city residents. Keep in mind that the poverty rate is less than \$22,000 for a family of four, or \$11,000 for a single adult – hardly enough to survive in the city.

In addition, from 2008 to 2009, the New York State unemployment rate grew by more than three percent, the largest one-year increase since they began keeping track.

The unemployment rate for low-income households is disproportionately high. A national study by the Center for Labor Market Studies at Northeastern University found that the unemployment rate for the lowest-paid workers – those who made under \$12,500 per year – was 30 percent. In addition, nearly one in five of second tier workers whose household income was between \$12,500 and

\$20,000 were unemployed. This does not even include those who are underemployed or have given up on trying to find work. Meanwhile, those who made over \$150,000 per year had a three percent unemployed rate. This disparity is stark.

In New York City, the inequalities in economic recovery are crippling a low-wage workforce. The City proudly reported overall job growth in July, but we actually saw job losses in critical industries for lower income workers, such as utilities, construction, and manufacturing. Of New Yorkers that have jobs, the lower level employees are continuing to see wages slashed and jobs cut, even while their managers receive raises.

Nationwide, it is estimated that up to six applicants are looking for work per job opening. How can we expect people to find and maintain employment at a decent wage with these odds – especially when many are not even qualified for the available jobs? It doesn't add up.

Historically, the impact of a recession of this magnitude takes time to be

fully realized, and preventative crisis services must be in place as a safety net for those who need them most.

The combination of a continuing unemployment crisis, lower wages, and increasing burden of higher rents are what push families just struggling to get by into homelessness. In New York, over 50 percent of households spend at least one-third of their income on rent, while over 25 percent spend at least half of their income on housing. With these circumstances, the sudden loss of a job can be devastating.

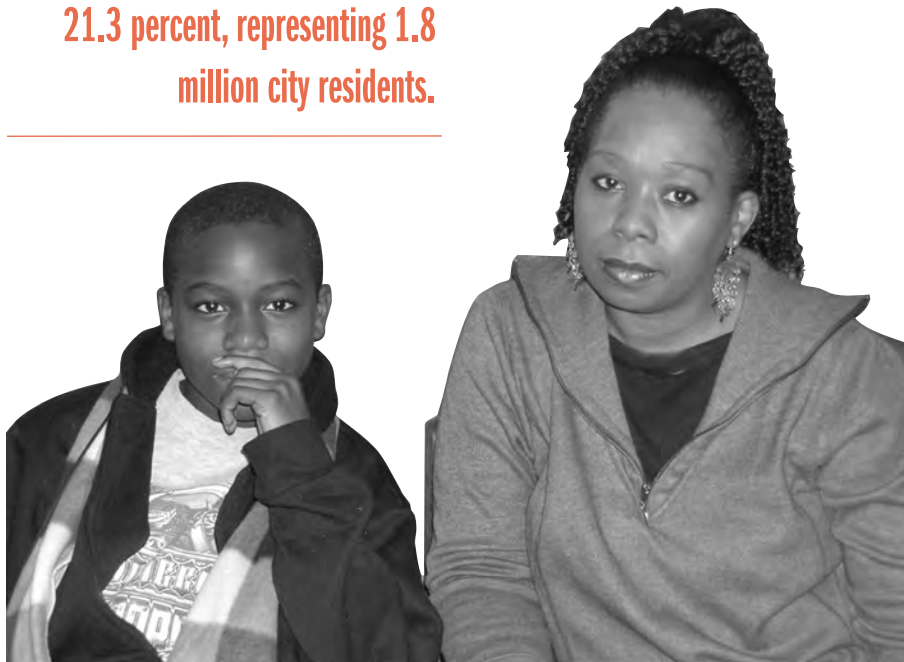
The Coalition's Eviction Prevention program has been stretched to the limits as we help families who have fallen behind on rent due to unforeseen circumstances. In poorer households we see the difference even a small decrease in income can make. Surviving on unemployment benefits or a new job with fewer hours can strain finances and take a family who was once living paycheck to paycheck off course and into rental arrears. Even if a new job puts hope on the horizon, they are often left with mounting debt that they cannot pay. That is where we come in.

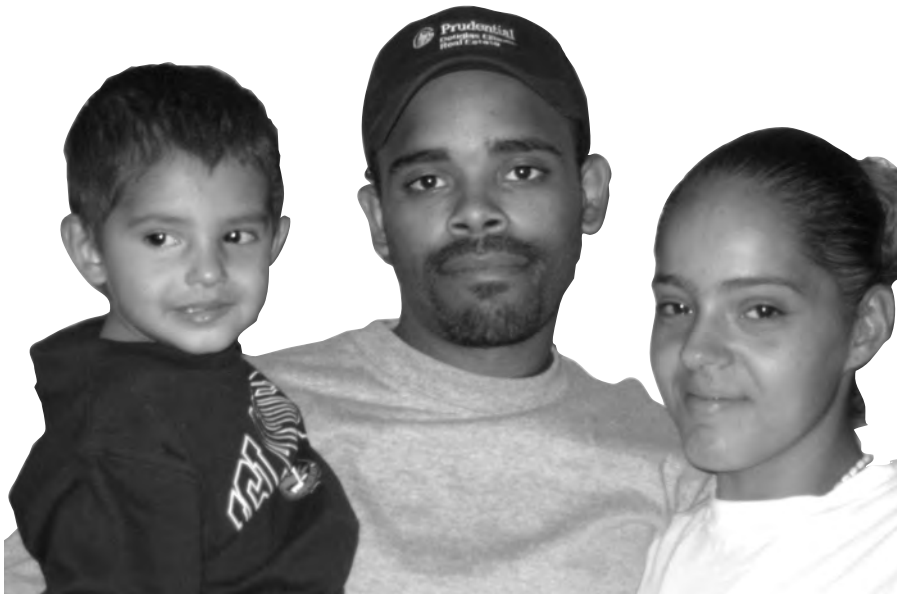
Our one-time grants enable families to reclaim stability while saving the City taxpayers literally tens of thousands

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of dollars. Sheltering a family costs roughly \$38,000 per year, while the average rental arrears covered by the Coalition is less than \$2,000. The fiscal sense is clear. But what is more is how such a small grant saves our clients from the great emotional trauma that comes with losing their homes.

**CHERYL** is single mother with a school aged son. Last year, she lost her job as a jewelry appraiser and was forced to live off of her unemployment benefits. There were bills to pay, a growing boy to feed, and rent. At the end of the month, there just wasn't enough money. As she fell further behind, she soon received an eviction notice. Cheryl never believed she would be in this situation – she was always the responsible working mother just trying to get by. Just as she was about to give up, she found another full-time job. She was now getting back on track – but she still had the looming

arrears that had now added up to several thousand dollars. It was then that she contacted the Coalition. Knowing that she had the ability to pay her future rent, we and one of our partner organizations were able to secure grants to cover her remaining arrears. Cheryl was even able to contribute a portion of her new savings. It was a tremendous relief to her to know that she would not have to take her son into a homeless shelter – he could continue to grow up in the apartment and neighborhood he loved.

Sometimes, however, it isn't this simple. Many of our clients can't find jobs and need help as they jump through the bureaucratic hurdles of public assistance. Our staff work with clients on numerous applications, advocate on their behalf to various City agencies, and do everything in their power to ensure that the family is able to cover all arrears and avoid homelessness.

**JEREMY**, his wife, and their four children came into our Crisis Intervention program after they had been evicted from their apartment of over 15 years. Jeremy lost his job in 2009. They soon fell behind on their rent and were eventually forced to leave. When they came to the Coalition, Jeremy and his family had been placed in a shelter by PATH and were trying to figure out a way to settle their arrears and be reinstated into their apartment. Jeremy had already opened a public assistance case and the family was eligible for the City's Family Eviction Prevention Subsidy

(FEPS), but their arrears were so significant that they needed additional contributions in order to completely clear up their balance. The Coalition was able to provide them with a commitment and also refer their case to other agencies for assistance. Ultimately their FEPS application was approved, our grant was issued along with the other agencies, and the family left the shelter system and was restored to their apartment. Luckily, with the subsidy and the money Jeremy is able to make off of odd jobs, the family is able to stay afloat while he looks for more substantial employment.

These stories underscore how vital our services are to those who have nowhere else to turn. During the past year, the Coalition's Eviction Prevention Program helped nearly 500 families remain in their homes, and in doing so saved the City more than \$10 million in averted shelter costs. But sadly, public funding for homelessness prevention has been slashed significantly while the number of households who desperately try to access our assistance has become overwhelming. Our Eviction Prevention Program is only able to respond to approximately a quarter of the requests received by potentially homeless New Yorkers before our budget for grants is depleted.

Sad to say, but we are not optimistic about the coming months. That's because the influx of stimulus funding (from the American Recovery and Reinvestment Act) gave cities and states, including New York, a cash infusion to stave off enormous cuts to poverty programs. So, as more families see their benefits dry up, face longer periods of unemployment, and finally, run out of options, New York will have fewer resources to keep them housed, fed, and healthy. That's why the cost-effective, commonsense policies to prevent homelessness the Coalition champions are more important than ever. Working with us, your support helps the working poor be a part of the recovery, rather than falling further behind.

# Program Spotlight: The Client Advocacy Project

By Craig Moncho

**H**ector Ruiz drove a bread truck in the South Bronx. Barely a year after they emigrated from Puerto Rico so his wife could get better medical care, she passed away. Mr. Ruiz was alone and rapidly plunging into the depths of a depression that had plagued him since he was a boy. After missing one too many days of work due to his illness, he lost his job. In six weeks, his savings ran out. Four months later, he was on the street. Mr. Ruiz eventually found his way to an overburdened and understaffed emergency shelter in Brooklyn where he, like many of his fellow shelter residents, languished without proper services and advocacy. Upon entering the shelter he was sent from one Case Manager to another due to high turnover. Psychiatric care and follow-up was spotty at best. There was almost no help with Public Assistance, and Mr. Ruiz's depression was disabling. That's where the Client Advocacy Project comes in.

The CAP is the only program of its kind in New York City to provide intensive case management to the most vulnerable of the underserved – street homeless and sheltered single adults with severe mental illness (SMI), physical disabilities, and chronic illnesses. Many of these individuals also struggle with substance use issues or cognitive and developmental disabilities. The support we provided Mr. Ruiz and others like him is geared toward two primary goals: securing federal disability benefits (SSD/SSI), and helping them move off the streets or out of shelter and into appropriate supportive housing where they can receive the stability they need and deserve.

In the five years ending August 2010, the Client Advocacy Program has secured federal disability benefits for 75 percent of all those who filed an initial application. Of the remaining 25 percent who were initially denied, 75 percent were later approved on appeal. Our



The CAP provides intensive case management to the most vulnerable of the underserved.

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**Our success rate for achieving benefits ...is upwards of 90 percent! This is more than double the state wide average. The assistance the CAP provides is unparalleled – it is simply not available anywhere else.**

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success was achieved in partnership with the Legal Aid Society whose attorneys offer expert legal representation for our clients demonstrating that our clients are, in fact, disabled and deserving of lifelong benefits. All told, our success rate for achieving benefits on initial application or appeal is upwards of 90 percent! This is more than double the statewide average. The assistance the CAP provides is unparalleled – it is

simply not available anywhere else.

It took Mr. Ruiz over a year to come and meet with us after a friend had told him what help was available. The level of distrust he had developed as a result of past experiences with nearly all systems he had encountered was completely debilitating. What makes CAP unique is its offer of not only expert concrete advice and representation, but also a welcoming, supportive environment where clients can feel respected, heard, and empowered to participate in the process of receiving benefits and permanent housing. With his faith in our staff, hard work, and dedication, Mr. Ruiz was awarded the maximum disability benefit available. Best of all, these benefits allowed him to secure an apartment of his own, a place he now calls home. We are honored that Mr. Ruiz, and all of our clients, have trusted us to help them restore their health and well being.

# Project: Back to School Provides 3,000 Backpacks to Homeless Students

By Marisa Butler

The third annual Project: Back to School was a tremendous success. In total, the Coalition raised and distributed over 3,000 backpacks filled with supplies – more than double last year!

From August 23 through September 17, New Yorkers dropped off backpacks and school supplies at all Manhattan Mini Storage Locations, select Queens and Brooklyn Public Library Branches, and several elected officials' offices. More than 26 schools around the metro area held backpack drives, as well as such New York institutions as SL Green Realty, American Express, The Kabbalah Center, Merck, and Kilpatrick Stockton. The thousands of bags, markers, pencils, pens, and other supplies were then delivered to us by Shleppers Moving.

In large thanks to websites such as *The Huffington Post*, which published a series of four blogs about the drive, our online campaign raised over \$10,000! These added funds allowed us to purchase more backpacks and needed supplies to put us over our goal.

We'd also like to extend a special thank you to Mr. G from WPIX who was a rousing spokesperson and publicized Project: Back to School during weather segments on WPIX 11 and



CBS FM, as well as online.

Every year, we strive to provide as many children as possible with the right tools to start the school year off right. The number of people who volunteered, donated money, held a drive, had their school or company participate, or dropped off supplies was inspiring.

## Thank you!

Join us this fall for our annual **Holiday Toy Drive and Kids Holiday Party** to benefit homeless girls and boys. To learn more about how you can get involved or become a sponsor, please contact Sarah Murphy at 212-776-2002 or [smurphy@cfthomeless.org](mailto:smurphy@cfthomeless.org).



SAVE THE DATE

# ARTWALK NY

16TH ANNUAL

SIXTEENTH ANNUAL ARTWALK NY

Co-chairs:

Alec Baldwin, Richard Gere, Carey Lowell

Honoring

James Rosenquist

Artist Honoree

Gail and Al Engelberg

Philanthropy Honorees

Thursday, November 4, 2010

Live and Silent Auctions + Cocktail Party

Skylight Studio

275 Hudson Street, NYC

The 16th annual ARTWALK NY will take place on Thursday, November 4, 2010 at Skylight Studio in Soho. Co-chaired by Alec Baldwin, Richard Gere, and Carey Lowell, the event will feature works from more than 100 artists.

This year's ARTWALK will honor renowned artist James Rosenquist and longtime Coalition supporters Gail and Al Engelberg. Participating artists include Francesco Clemente, Gregory Crewdson, Nan Goldin, Jenny Holzer, Ed Ruscha, and Andres Serrano. Guests will also be treated to dishes from some of New York's top restaurants, including Michael's, Indochine, and Ed's Lobster Bar. Last year's event raised more than \$650,000 for the Coalition's programs.

Coalition supporters celebrated ARTWALK NY at a kick-off party at Michael's on June 30th. More than 150 people attended the kick-off event, and had the opportunity to bid on a work from photographer Alix Smith.



Co-chair Alec Baldwin at 2009 ARTWALK auction



Co-chairs Richard Gere and Carey Lowell

To purchase tickets, and to view works in the auction, visit [www.artwalkny.org](http://www.artwalkny.org).

For more information, contact 212.776.2056, or [ArtwalkNY@cfthomeless.org](mailto:ArtwalkNY@cfthomeless.org)