

Housing Options

WHAT IS STABLE HOUSING?

To me housing is a place that allows someone to lie flat behind locked doors and has a bathroom as well as kitchen/kitchenette. It's a place where one has the ability to control the temperature and to store food. Stable housing is housing that I know I can maintain. What I mean by maintain is that I expect to be able to afford to keep the housing for the foreseeable future.

PERSONAL GOAL:

To provide stable housing for at least five years for my daughter. She is currently twelve and has already lost a significant chunk of childhood to homelessness. I want to help her recover a feeling of safety before she becomes an adult.

In this document you will find a comparison of housing options, complete with budgets. I chose Spokane, Washington as the location to base my research because it was a lower-cost city in the PNW. If you want to make further comparisons or use your own data then you can find the average prices in your area and substitute those numbers into the budgets below. At the end of this document is information on how I'm planning to support my housing future once my fundraising goals have been met.

Note: This is a comparison of housing options and not housing locations. In previous research I have compared multiple states and cities across the United States and found that places with higher paying jobs have higher rents and visa versa so there really isn't any place that is considerably more affordable location-wise (I'm excluding super-affluent areas). Recent empirical studies have made cross-country comparisons as well and found that in 98%-100% of the United States there is no place where rent is affordable at minimum wage. I've documented this research on my housing webpage. Still, I traveled across nine states making comparisons and after realizing that moving around probably wasn't going to help me I started looking at options outside of renting to see if I was putting my energy into the right housing option for our family. That's what we have here.

Options being compared:

Renting, Houseboat, RV/Motorhome, Land Ownership, Home Ownership, Homelessness

HOUSING OPTION ONE: RENTING (SPOKANE)

Average Rent:	\$ 1,437.00 +	Average Wage:	\$ 16.50 hr
Average Total Needed:	\$ 3,002.00 mo	Average Take Home:	\$ 2,438.00 mo

Summary: Even with a low rent and an average wage above minimum there is still an over \$500.00 monthly gap between amount made and amount needed to sustain housing.

HOUSING OPTION TWO: HOUSEBOAT (SEATTLE)

Average Rent:	\$ 650.00 mo	Average Wage:	\$ 16.50 hr +
Average Total Needed:	\$ 2,065.00 mo	Average Take Home:	\$ 2,438.00 mo

HOUSING OPTION THREE: RV/MOTORHOME (SPOKANE)

Average Rent:	\$ 950.00 mo	Average Wage:	\$ 16.50 hr
Average Total Needed:	\$ 2,465.00 mo	Average Take Home:	\$ 2,438.00 mo

HOUSING OPTION FOUR: LAND OWNERSHIP (NEAR SPOKANE)

Average Monthly Fee:	\$ 250.00 mo	Average Wage:	\$ 16.50 hr
Average Total Needed:	\$ 1,765.00 mo	Average Take Home:	\$ 2,438.00 mo

HOUSING OPTION FIVE: HOME OWNERSHIP (SPOKANE +)

Average Monthly Fee:	\$ 483.00 mo	Average Wage:	\$ 16.50 hr
Average Total Needed:	\$ 2,098.00 mo	Average Take Home:	\$ 2,438.00 mo

HOUSING OPTION SIX: HOMELESSNESS (SPOKANE)

Average Monthly Fee:	\$ 0.00 mo	Average Wage:	\$ 16.50 hr
Average Total Needed:	\$ 925.00 mo	Average Take Home:	\$ 2,438.00 mo

GENERAL SUMMARY

As a Homeless woman the most common suggestions people give me are to save for a rental or to get an R.V. However, when we do the math we can see that those are actually the least affordable options, thus the least feasible options to get out of homelessness. This mismatch between expectation vs. feasibility is where a lot of Unhoused folks get permanently stuck. The most affordable long-term options unfortunately are also the options that require the largest amount of money up-front. This makes them also unfeasible for Homeless people to access. So... short of a miracle ... how are Homeless folks supposed to overcome their situation? I'm trying to ask for help. If several people can donate a small sum of money perhaps that will be enough collectively for our family to acquire an affordable housing option.

If a Homeless person, using the rates above, was able to maintain a full-time job they would have to work for six months to save enough money to afford a rental for one year's time. After that year they would have no savings and thus would no longer be able to cover their income gap... thus becoming homeless again. Income gap- amount needed to pay rent/bills vs. amount paid by job. **Working & saving while Unhoused isn't enough to escape homelessness if your job doesn't pay enough to afford rent.**

HOUSING OPTION ONE: RENTING (SPOKANE)

Average Rent:	\$ 1,437.00 +	Average Wage:	\$ 16.50 hr
Average Total Needed:	\$ 3,002.00 mo	Average Take Home:	\$ 2,438.00 mo

Rent was averaged based on the following information:

Listing Venue:	Average Cost:
Rent.com	\$ 1,448.00
RentCafe	\$ 1,344.00
Craigslist	\$ 1,400.00 (1bd) - \$ 1,800.00 (2bd)
Zillow	\$ 1,200.00 (1bd) - \$ 1,400.00 (2bd)
Apartments.com	\$ 1,400.00 (1bd) - \$1,600.00 (2bd)

Average wage was based on entry-level positions using the following information:

Craigslist	\$ 15.00 - \$ 18.00 per hour
Indeed	\$ 15.00 - \$ 18.00 per hour

<u>Spokane's Minimum Wage:</u>	<u>\$ 14.49 per hour</u>
Net Pay:	\$ 2,318.00 mo
Gross Pay:	\$ 2,141.00 mo

<u>Spokane's Average Online Wage:</u>	<u>\$ 16.50 per hour</u>
Net Pay:	\$ 2,640.00 mo
Gross Pay:	\$ 2,438.00 mo

Amount of Pay Needed to Meet Monthly Living Requirements: ~ \$ 20.00 per hour

Note: I used a couple online tax calculators that show you the difference between your net and gross pay to determine what the take-home amount might be when using these averages.

The rentals I looked at were based upon my own rental requirements as a single-mother.

<p><u>Basic Rental Requirements:</u></p> <ul style="list-style-type: none"> - 1 bedroom with enough room for 2 beds (2 bedroom a plus) - Dogs allowed - Affordable - Not in a major crime area (like shootings) - Driving/Bussing distance to a grocery store and school - Area where jobs are available/not too hard to come by - (personal preference: not located in desert/too hot) - (bonus: utilities included)

Special Considerations

Personal Barriers to Obtaining Housing:

- Move-In Fees
- Credit Score
- Move-In Requirement of income 2-3x cost of rent
- No Bank Account
- 1 Prior Eviction (Oregon ~ Feb. 20th 2019)
- No Rental History (for ~ 3 yrs)

Is dog friendly housing hard to find?

It doesn't seem to be hard to find but the price point goes up a little with \$1,300 being the lowest find (plus pet fees).

What about Low-Income Housing?

I've applied for low-income housing in several cities in both Oregon and California. I've also traveled across nine states looking into various social service programs. I used to work in social services so I have something of an idea on what to look for and how to navigate their processes. Unfortunately I have yet to find a program that accepts us and has room for us. Generally the wait is an average of three years. Unfortunately most programs are weighted so even if three years passes people with a higher "weight" of need get the place sooner. Because I have no drug history, criminal history, or hospitalization history - and I only have one child - I rate very low in "weight" of need. The secondary problem with these programs is they often require someone to make under a certain amount to keep their housing. This means if you get a raise you have to deny it or get kicked out. Unfortunately the income limit doesn't meet the general need for daycare and requires folks to maintain poverty to maintain help. In summary, this has not been useful for us in the past and while I haven't stopped trying these resources I definitely can't count on them.

What about Room-Sharing?

Room-sharing has been precarious for us in the past because we've been paired with people who are manipulative or dangerous and create an unsafe place to raise a child. Most room-sharing offers do not include children and at 600\$ (and up) a room, renting two rooms is almost as much as rent for a place without a room-mate. If average rent is 1,500.00 then having a room-mate would help me save about \$300 a month. That isn't enough of a savings, using our budget example below, to make a significant difference. In summary, these opportunities have been hard to find and hard to assess for safety.

Rental Information Summary & Conclusions

The average rent here, and most places, exceeds the average take-home pay.. To maintain rent I would have to find a special deal and hope they don't raise their rent or find a way to increase my revenue/earning potential so that I earn more than average pay. That said, rent in Spokane seems much lower than most places I've visited, particularly for how beautiful it is. The problem of my being able to get approved for a rental remains even if I earn enough to afford one. I'm not sure how I'm supposed to earn credit or improve my rental history if I'm not given the opportunity to do so.

Sample Budget (Spokane, WA) - Rental

Rent -	\$1,437.00
Utilities -	\$150.00
Car Insurance -	\$120.00
Gas -	\$100.00
Phones -	\$120.00
Food -	\$400.00
Toiletries -	\$50.00
[Pet Insurance -	\$50.00]
Pet Food -	\$35.00
[Medical Insurance -	\$450.00]
[Emergency Savings -	\$50.00]
[A Night Out -	\$40.00]
TOTAL:	\$3,002.00 [\$2,412.00]*

*total excluding health care, savings, and fun money

Note: The state cut-off for health care, for a 2 family household, is \$24,353 yr. So, if I make over \$2,000 a month then I would be responsible for my own health care .If I intentionally made \$1,900 a month to get state care, that would leave me about \$400 a month to cover all other expenses: food, utilities, gas, car insurance, phones and all other bills. It's not doable.

HOUSING OPTION TWO: HOUSEBOAT (SEATTLE)

I've heard this can be a somewhat affordable alternative to renting. However, since neither my daughter or I can swim this seems too dangerous for our family. I'm including some information on this option for other people who may find this a useful resource.

Average Rent:	\$ 650.00 mo	Average Wage:	\$ 16.50 hr +
Average Total Needed:	\$ 2,065.00 mo	Average Take Home:	\$ 2,438.00 mo

Note: Average rent was calculated by including the rental fee + live-aboard fee + utility fee. Each docking facility seems to bundle these differently so by including all three it was easier to find an average.

Note: The average wage in Seattle is likely higher than Spokane but so is the rent.

Special Considerations:

- A) Live Aboard Boat Purchase Cost - I found a few boats in decent shape, that were designed as homes, for sale between 45k and 55k. So while the rental rate is considerably lower than that of a home one already has to own a boat to get that benefit.
- B) Utility Consideration - A lot of docking facilities have shared shower/recreation facilities.
- C) Location Consideration - While coastal regions are usually fairly temperate places with marinas are often high-budget places to live.

Barriers -

Live-Aboard marinas have rental applications. The rental applications are not quite as extensive as housing on land but they can still pose significant barriers.

Houseboat Information Summary & Conclusions

If one already owns a boat, or can save for one, this seems like a more financially reasonable option vs renting an apartment/house on land.

Sample Budget (Seattle, WA) - Houseboat

Rent -	\$650
Utilities -	(included)
Car Insurance -	\$120.00
Boat Insurance -	\$50.00
Gas -	\$100.00
Phones -	\$120.00
Food -	\$400.00
Toiletries -	\$50.00
[Pet Insurance -	\$50.00]
Pet Food -	\$35.00
[Medical Insurance -	\$450.00]
[Emergency Savings -	\$50.00]
[A Night Out -	\$40.00]
TOTAL:	\$2,065.00 [\$1,525.00]*

*total excluding health care, savings, and fun money

Note: At minimum wage the net pay monthly is \$2,142.00 which puts this option right under the threshold to get healthcare. As long as one did not get a raise they could pay bills and get state health care which should free up about 450\$ a month to apply to savings etc.

HOUSING OPTION THREE: R.V./MOTORHOME (SPOKANE)

Average Rent:	\$ 950.00 mo	Average Wage:	\$ 16.50 hr
Average Total Needed:	\$ 2,465.00 mo	Average Take Home:	\$ 2,438.00 mo

RV/Motorhome Monthly Fees:

Monthly Fee for R.V./M.H. Space:	\$ 750.00 - \$ 900.00 per month
Average Cost of Monthly Maintenance:	\$ 125.00 per month
Total Monthly Cost:	\$ 875.00 - \$ 1,025.00 per month (~ \$ 950.00)

** insurance not listed here but it is listed in the budget example below*

RV/Motorhome Purchase Fees:

Listing Venue -	Listing Example -	Listing Example -	Listing Example -
Craigslist:	\$ 40K (2005/2018)	\$ 65K (Several)	\$ 78k (2018 Nice)
RV.Com:	\$ 60k (New)		
Blue Dog RV:	\$ 40k (2008)	\$ 70k (2018)	\$ 75k (2021)
RV Trader:	\$ 60k (2008)	\$ 60k (2019)	\$ 80k (2005)
Appleway RV:	\$ 20k (1990s)	\$ 40k (2004)	\$ 80k (2006)

AVERAGE R.V./MOTORHOME PRICE USED: \$ 40,000 - \$ 90,000

AVERAGE R.V./MOTORHOME PRICE NEW/LIKE NEW: \$ 60,000 - \$ 90,000

**I focused mostly on Motorhomes as R.V.s require a vehicle to pull the 'home' and my van isn't up to the task. Others might try to get an R.V. and a cheap truck to pull it.*

Special Considerations:

Used vehicle purchasing requires quite a bit in mechanic fees, to inspect the vehicle before purchase. It usually takes four or five inspections before finding a good one at 100-200 each inspection.

Barriers -

- a) Just like with a housing or houseboat rental one does have to go through an application process to be accepted into a Mobile Home park.
- b) Purchasing an R.V./Motorhome is difficult without a bank account.
- c) It is hard to find open spots to park the R.V./Motorhome.

Are Mobile Home Parks Pet Friendly?

Most locations that I researched did allow pets. However, all of KOA's extended-stay sites do not allow pets.

How many Mobile Home Parks restrict R.V.'s based on vehicle age?

About half of the parks I researched restricted R.V.'s & Motorhomes based on age, some just for Extended-stay. It was still pretty easy to find a park that did not have vehicle restrictions and such sites seemed cheaper anyway.

Are spots at R.V./Motorhome parks easy to obtain?

No. It was really hard to find R.V./Motorhome sites that had open slots for monthly rental. Many long term rental sites are for the 55+ community only.

R.V./Motorhome Information Summary & Conclusions

Having an R.V./Motorhome would be better than living in a car because it has beds, a kitchenette, a bathroom and greater heat control than a car. However, besides finding the right RV to purchase, in decent condition, the problem with finding a place to park the RV seems difficult. Long term parking seems significantly hard to find. I could move around a lot with the RV but that won't give my daughter much of a remaining childhood. That said, it would be a significant improvement from living in a car.

Sample Budget (Spokane,WA) - R.V./Motorhome

Rent -	\$950.00
Utilities -	N/A
Car Insurance -	\$120.00
RV Insurance -	\$100.00
Gas -	\$100.00
Phones -	\$120.00
Food -	\$400.00
Toiletries -	\$50.00
[Pet Insurance -	\$50.00]
Pet Food -	\$35.00
[Medical Insurance -	\$450.00]
[Emergency Savings -	\$50.00]
[A Night Out -	\$40.00]
TOTAL:	\$2,465.00 [\$1,875.00]*

*total excluding health care, savings, and fun money

HOUSING OPTION FOUR: LAND OWNERSHIP (SPOKANE & RURAL WASHINGTON)

Average Monthly Fee:	\$ 250.00 mo	Average Wage:	\$ 16.50 hr
Average Total Needed:	\$ 1,765.00 mo	Average Take Home:	\$ 2,438.00 mo

Note: When looking at land ownership I was primarily looking at the zoning. Specifically I looked at plots where camping was permitted (as well as building). I also looked for properties that were close to power and water lines. Properties off-grid are considerably cheaper but properties near power and water lines have potential to become a more typical home. I noticed that property in major cities is far more expensive than property in odd parts of the state.

Average Property Tax in Washington (for values under 100k): **\$ 1,000.00 per year**

Average Cost of (Cheap) Land Lots in Spokane Area: \$ 90,000 minimum
(mostly zoned for housing only)

Listing Examples for Cheap Land Purchases (outside of Spokane):

Location:	Cost:
Allyn, Washington	\$ 50,000
Chattaroy, Washington	\$ 44,000
Copalis Beach, Washington	\$ 19,000
Tonasket, Washington	\$ 25,000

** I forgot to write down the acreage for these plots but everything was big enough to park an R.V./Motorhome and some were much larger than that.*

One could camp on their land but the goal is to eventually have a home there. Besides an actual home that could also be an R.V./Motorhome (seen above), a cabin, or a tiny home.

Average Cost of a Tiny House:	\$ 30,000 (15k - 50k)
Average Cost Tiny House + Labor to Build:	\$ 90,000 (labor 2x cost of home)
Average Cost to Build a 500 s.f. Cabin:	\$ 75,000

So, unless one knows how to put together a tiny home, the cost of a small house/cabin/r.v. on one's own land is \$ 100,000 or more (similar to just purchasing a home).

Special Considerations:

Barriers -

- a) power/water accessibility
- b) affordable land is mostly rural (not close to many job opportunities)
- c) whatever credit checks/bank accessibility necessary for land purchase

Land Ownership Information Summary & Conclusions

Buying a Tiny home doesn't seem very affordable. Comparatively, having an R.V. on land seems more accessible because it contains its own power/water supply (with its own sewage storage that's able to be dumped for a nominal fee). Living expenses are nominal with this option so having an R.V. on one's own land would provide time to earn and save enough money to build a small cabin or provide power/water hookups to the property. However, it might be hard to find community in a remote area.

Sample Budget (Spokane & Greater Area) - Land Ownership

Property Tax -	\$100.00
RV Maintenance Fees -	\$150.00
Car Insurance -	\$120.00
RV Insurance -	\$100.00
Gas -	\$100.00
Phones -	\$120.00
Food -	\$400.00
Toiletries -	\$50.00
[Pet Insurance -	\$50.00]
Pet Food -	\$35.00
[Medical Insurance -	\$450.00]
[Emergency Savings -	\$50.00]
[A Night Out -	\$40.00]
TOTAL:	\$1,765 [\$1,175]*

*total excluding health care, savings, and fun money

** At minimum wage the net pay monthly is \$2,142.00 . With this plan I could work minimum wage, pay all my bills, and still have enough to save for something better.

HOUSING OPTION FOUR: HOME OWNERSHIP (SPOKANE & GREATER WASHINGTON)

Average Monthly Fee:	\$ 483.00 mo	Average Wage:	\$ 16.50 hr
Average Total Needed:	\$ 2,098.00 mo	Average Take Home:	\$ 2,438.00 mo

When looking at the prices of homes I was looking mainly for anything that would be under 100k, which is pretty rare these days. I noticed that manufactured homes seem significantly more affordable while being mildly less pleasant to view. Much like land purchases, homes are more expensive the closer to the city they are.

Location -	Bedrooms -	Cost -
Leavenworth, WA	1 bd	\$ 70,000
Vancouver, WA	2 bd	\$ 90,000
Onlasaka, WA	3 bd	\$ 90,000
Seattle, WA	2 bd	\$ 55,000 (m/h)
Pullman, WA	3 bd	\$ 30,000 (m/h)
Spokane, WA	2 bd	\$ 80,000 (m/h)
Spokane, WA	2 bd	\$ 60,000 (m/h)
Spokane, WA	2 bd	\$ 40,000 (m/h)

Average Property Tax (for home under 100k): **\$83.00 monthly**

Average Annual Property Upkeep (for home under 100k): **\$1,500 - 3k** ,
at the high end that's approximately **\$400.00 monthly**.

Average Total (Tax + Upkeep): **\$483.00 monthly**

Special Considerations:

Barriers -

The purchase of a home is likely beyond my credit/banking possibility.

**perhaps a Deed transfer would work?*

While this is a significant barrier it is noteworthy that it is a single barrier vs. a list of them.

Home Ownership Information Summary & Conclusions

Purchasing a home reduces monthly bills significantly and increases stability significantly. The primary barrier for home ownership isn't maintenance (like it is with many other options listed above) but with the purchase itself. We see that monthly expenses are lower while providing greater stability. When we look at income options below we also see that home ownership provides greater opportunity for "fall-back" sources of income. Due to my circumstances, if I fundraised enough money to purchase a home, I would likely need to look at Manufactured homes (though there did seem to be a couple actual homes for sale in smaller towns).

Manufactured homes are uglier but to someone who has been homeless for a long time that seems like a trivial concern and one that is amendable. Home ownership might require we move out of a bigger city but as long as some type of city was within a couple hours driving distance we could make it work.

Sample Budget (Spokane,WA) - Home Ownership

Rent -	\$483.00
Utilities -	\$150.00
Car Insurance -	\$120.00
Gas -	\$100.00
Phones -	\$120.00
Food -	\$400.00
Toiletries -	\$50.00
[Pet Insurance -	\$50.00]
Pet Food -	\$35.00
[Medical Insurance -	\$450.00]
[Emergency Savings -	\$50.00]
[A Night Out -	\$40.00]
TOTAL:	\$2,098 [\$1,508]*

*total excluding health care, savings, and fun money

** At minimum wage the gross monthly pay is \$2,142.00 . With this option it's possible to afford all my bills on minimum wage and still have a small bit extra. Additionally, this would also provide a permanent home for my child as well as give her the opportunity to build a childhood with community in the short-term.

HOUSING OPTION FIVE: HOMELESSNESS (SPOKANE, WA)

Average Monthly Fee:	\$ 0.00 mo	Average Wage:	\$ 16.50 hr
Average Total Needed:	\$ 925.00 mo	Average Take Home:	\$ 2,438.00 mo

A Note on Savings: While the chart above makes it look feasible to save while Unhoused it doesn't take into account that it's nearly impossible to get and maintain a job, especially one hiring above minimum wage, while homeless. If someone is lucky enough to get paid the amount above while homeless - I calculate that it would take approximately two months to save up for moving fees. Now, this wage doesn't need the basics to maintain a rental (as seen above) so one would also need to save some extra money to meet the gap between how much they are paid and how much rent + expenses costs monthly. That gap, according to the charts here, is approximately \$500. It would take one extra month to save 3 months of "gap coverage". **But what then?** Now you are housed and making only \$2,438 a month when your expenses are now \$3,002 a month. So... after three months you are homeless again.

Homeless Living Costs Comparison:

Living Venue -	Cost (per month) -	Notes -
Street		
Car	\$ 475.00 - \$ 925.00	<i>Many people make it on less.</i>
Hotel	\$ 3,000.00	<i>Hotels are created to cost more than the average rental.</i>
AirBnB	\$ 2,500	<i>Less barriers than hotel but doesn't provide stability.</i>

**campsites don't typically allow for extended stay, when they do they cost only a bit less than a long-term motel suite.*

Sample Budget (Spokane, WA) - Homeless in Car

[Car -	\$10,000+]
Car Insurance -	\$120.00
Gas -	\$100.00
Phones -	\$120.00
[Food -	\$400.00]
Toiletries -	\$50.00
[Pet Insurance -	\$50.00]
Pet Food -	\$35.00
[Medical Insurance -	STATE]
Storage -	\$100.00
TOTAL:	\$925.00 [\$475.00]*

*total excluding food (assuming Foodstamps) and pet insurance

SUMMARY OF OPTIONS

The major barriers to moving out of homelessness seem to be a lot about having a “good name” on paper...something homelessness makes impossible. Things like having a stable address, making a stable income, having a good credit score, having no eviction history, having a stable rental history, having a stable work history, etc.. These things largely can't be cured while homeless and without them it's largely impossible to become un-homeless. That's oppression.

With help, someone using the privilege of their name/social status, it might be possible to circumvent this system and get stability, particularly for my kiddo.

And it does look like someone will have to provide their name/social status for each of the options above (beyond homelessness) to work out.

Looking at the numbers above it appears that the bigger scarier purchases provide the most long-term stability. It's much cheaper in the long run to own a home or own a rv with land than to rent anything. In fact, rentals seem to provide as many barriers as the larger purchases.

That said, each of the options above provides relief to a family currently living out of their car. My daughter and I are willing to make any of the options work, if we have the right help. If we reach our fundraising goals we hope to purchase a home. Not only would we, an Indigenous family, finally find intergenerational security but ... we would use our home to extend our knowledge on mutual aid and help others. In fact! If I run a successful fundraiser for our family I hope to pay-it-forward and use my platform to run a new fundraiser for another homeless family and pass it on.

Current Major Barrier:

- Not having a bank account works against me in ever-expanding ways. Even if I fundraise enough money to find housing security I will STILL have to figure out how to get a bank account, or someone with one to help me.

FUNDRAISING COMPARISONS

Below is some information that helps us compare options based on the amount of money I'm able to save/fundraise. When we look at the information above we see that owning a home is one of the most secure options ... but what if I don't fundraise/earn enough to do that? These comparisons were created to help me visualize what might be the best ways to use my money.

HOW FAR WOULD \$100,000 GO?

Renting -

Assume rent is, on average, \$18,000 yr .

100k could pay rent for 5 years.

or... pay all of bills for a bit longer that 2.5 years

Assuming I had a job to pay for utilities etc..., and used the 100k for rent alone, that would give me five years of security. In five years my daughter will be 18 - old enough to get a part-time job and help with rent (if necessary!). She would get the rest of her childhood in security.

Having this amount of money, and a job at average pay, would allow me to save money for career training that would later help me get better pay and higher job security.

Unfortunately, even though this sounds beautiful, the barriers to even getting a rental seem insurmountable.

Houseboat -

Assuming my budget for Houseboat expenses (above) is correct, the total monthly expenses (on the low end) is \$ 2,065 a month.

- a) If I had a Houseboat already all bills would be paid for 4 years.
- b) With all bills paid for 4 years any income I make could go to savings and career advancement.
- c) Or..... I could purchase a Houseboat for approximately \$ 60, 000 AND pay all bills for 1.5 years.
- d) With all bills paid, at average pay, I could save between \$ 20,000 & \$ 40,000 (dependant on time taken to find a job).

R.V./Motorhome -

Assuming my budget for R.V./Motorhome expenses (above) is correct, the total monthly expenses (on the low end) is \$ 2,465 a month.

- a) I could purchase a used Motorhome in decent condition for \$ 60,000. This alone would provide us with many amenities we don't already have.
- b) After the purchase of a Motorhome this would also pay for all bills for 16 months.
- c) With all bills paid for 16 months I could save between \$ 20, 000 & \$ 39, 000 (dependant on time taken to find a job).

Land Ownership -

Assume the budget and purchase information above is correct.

- a) I could purchase a lot and camp on it. This doesn't provide access to sanitary resources but it does reduce the fear of police contact.
- b) It might be possible to purchase one of the cheaper used RV's at 40k AND one of the cheaper plots of land at 40k which would provide for sanitary facilities.
- c) This option eliminates the need for monthly rent (property tax ~\$100 mo)
- d) I could spend as much as 80k on a plot of land AND with the remaining 20k I could pay for all my bills for almost a year. This would give me time to find a decent job and create a little savings.

Home Ownership -

Assume the budget and purchase information above is correct.

- a) If I spent 90k on an older home or a manufactured home then I would have reduced monthly costs for the foreseeable future. I would also be providing my daughter security for the rest of her life.
- b) I could purchase a 90k home AND the remaining money could pay my housing tax/upkeep for almost two years.
- c) Or.... it could pay all bills for 4 months (long enough to get a job).

Homelessness -

Even if nobody were able to help me get a home, RV or rental arrangement I could put this money to use to help us gain security.

- a) I could get a new car for \$ 40,000.
 - b) AND I could get complete some form of career training (\$ 15,000)
 - c) AND still have enough money left over to provide for Winter safety (via AirBnB rentals) for several years. (This might help us stay in place long enough to build community)
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HOW FAR WOULD \$50,000 GO?

Renting -

Assume rent is, on average, \$18,000 yr .

- a) 50k could pay rent for 2 years (plus moving fees).
- b) AND with the remaining 10k I could pay for job training.

This option does not provide for long term stability unless my job training leads me to a significantly higher pay. It does provide temporary relief.

Unfortunately, even though this sounds helpful, the barriers to even getting a rental seem insurmountable.

Houseboat -

Assuming my budget for Houseboat expenses (above) is correct, the total monthly expenses (on the low end) is \$ 2,065 a month.

If I purchased one of the cheapest houseboats at 45k that would leave enough leftover to pay for 2 months of bills. This does not provide a lot of time to get a job to then continue paying bills.

R.V./Motorhome -

Assuming my budget for R.V./Motorhome expenses (above) is correct, the total monthly expenses (on the low end) is \$ 2,465 a month.

If I purchased one of the cheapest Motorhomes at 40k that would leave enough money to pay for 2 months of bills. That does not leave a lot of time to find a job to continue supporting oneself.

Note: This feels like a gamble. A lower cost motorhome will be older and many R.V. parks will not allow older vehicles. They also have a much higher chance of breaking down and repairs are expensive.

Land Ownership -

Assume the budget and purchase information above is correct.

I could purchase one of the cheapest liveable plots available at 50k. I would have nothing leftover to put a building on the space. I would not have access to running water or sewage.

Home Ownership -

Assume the budget and purchase information above is correct.

This is likely an insufficient amount of money for home ownership.

Homelessness -

Even if nobody were able to help me get a home, RV or rental arrangement I could put this money to use to help us gain security.

This could be enough money for a year or two of AirBnB rentals.

(The purchase price tends to increase if you want to stay in the same area to get a job and/or build community). Unfortunately this doesn't build a rental history so it doesn't

help one get into an actual rental. It does provide the necessary security to get a job.

Unfortunately it's likely that job won't pay enough to meet rental needs (as we see above).

HOW FAR WOULD \$10,000 GO?

Renting -

Assume rent is, on average, \$18,000 yr .

- a) 10k could pay rent for about 6 months. This assumes I have another source of income to pay for utilities, food and etc.
- b) Or... it could pay all bills for about 3 months. This *might* be enough time to find a job but even if I found a job at average pay (above minimum wage) I wouldn't earn enough to continue to pay rent.

Without already having a job and without having a significant savings it's unlikely I'd be accepted for a rental, particularly for just a six month lease.

Houseboat -

10k is not a sufficient amount of money to pursue this option.

R.V./Motorhome -

10k is not a sufficient amount of money to pursue this option.

Land Ownership -

10k is not a sufficient amount of money to pursue this option.

Home Ownership -

10k is not a sufficient amount of money to pursue this option.

Homelessness -

10k provides about 3 months of AirBnB rentals which would save us from a harsh Winter. Considering that I would need both a gym membership (shower) and a babysitter, the remaining money is unlikely to pay for a job training that would get me paid \$20 - \$25 hour to sustain rent on my own.

JOBS RESEARCH

According to research data, the current average time it takes to find a job is five months.

A person needs to get paid \$20.50 an hour or higher to meet bills while renting. That's approximately \$43,000 a year. Very few jobs are available at that pay rate and none at entry level. Furthering the problem... even with increased job training... job experience is required to get paid well above minimum wage.

Most common Jobs listed in SPOKANE:

Job Type -	Average Salary -
Cashier	\$29,640
Office	\$37,700
Sales	\$29,640
Health Aid & Nursing	\$30-90k
Fast Food	\$29,220
Stock & Material Movers	\$34,530

Most common Jobs listed in SEATTLE:

Job Type -	Average Entry Pay -
Software Developer	\$150,000
Fast Food	\$33,960
Retail	\$34,980
Health Aid & Nurse	\$36,300 - \$99,000
Customer Service	\$42,280
Stock & Material Movers	\$38,010

Most common Jobs listed in OLYMPIA:

Job Type -	Average Entry Pay -
Retail	\$30,740
Fast Food	\$30,780
Operations Manager	\$103,110
Nurse	\$79,810
Office	\$38,620
Cashier	\$30,070

Most common Jobs listed in SACRAMENTO:

Job Type -	Average Entry Pay -
Health Aid & Nurse	\$29,610 - \$131,760
Cashiers	\$30,120
Retail	\$30,490
Fast Food	\$30,600
Office	\$39,870
Labor & Material Movers	\$36,900

SUMMARY

Besides Nursing and Software Development, both requiring special education, none of the most common jobs in these areas pay enough to afford rent (on a single income).

WHAT ABOUT ROOM-MATES?

What we see in the data above is that living alone is not affordable if you are renting. Most folks look to build partnerships and marriage in order to meet the need for financial survival. In fact, women have been expected to do just this for decades now. Homeless folks can't exactly focus on marriage though. It's not really feasible to build a partnership while one is suffering from daily trauma.

So... what about roommates?

Some people will find searching for a roommate a successful way to make rent more affordable. This works primarily for people who hold particular privileges in society. Usually this means that folks who are most vulnerable are least able to make use of this option.

Barriers -

- Roommate situations often require rental applications ... meaning credit score, no evictions, no criminal history, positive rental history etc...
- If you have a child it is unlikely someone will rent a single room to you + your child. Most roommates will require you to rent two rooms or pay an increased "people fee". If you have multiple children, a pet, or are taking care of an elder or sibling then you are unlikely to be accepted at all. When you rent two rooms the price is almost the same as renting a solo apartment... meaning it doesn't reduce bills by much, if at all.
- If you are from a vulnerable population having a roommate, especially immediately preceding homelessness, increases your risk for experiencing violence/abuse. Especially if you are Native American (as most violence against Natives happens by strangers). Many people will take advantage of people who are recovering from trauma.
- Trauma recovery isn't really a spectator sport. It can be really hard for a roommate to live with someone who is in the active process of healing, particularly if they are still reactive or suffering from active PTSD/panic attacks etc.

Summary -

While getting a roommate may help some people experiencing homelessness, it is largely an inaccessible avenue of finding housing while homeless and/or while recovering from trauma.

Job Training Resources

Below are some websites for 'continuing and adult education'. They are resources for places I've considered living in. I was brainstorming ideas to increase my income potential and so I decided to document some of these sites.

Spokane:

<https://ccs.spokane.edu/Professional-Technical>

Olympia:

<https://spscc.edu/cce>

Seattle:

<https://www.seattlecolleges.edu/programs/continuing-education>

Online:

<https://explore.skillup.org/training?page=1&sortBy=lowest-cost>

<https://www.coursera.org/learn/social-media-management>

<https://www.udemy.com/topic/social-media-management/>

<https://www.linkedin.com/learning/paths/become-a-social-media-marketer>

NOTE: These resources are only slightly helpful because while further career education may be an "extra point" on a resume it really doesn't beat experience. I say this from the place of being an Unhoused woman with a college degree, fifteen years work experience, and twenty years volunteer experience. Sometimes education just "isn't enough" to get the ball rolling in your favor, financially speaking. In fact, from 5% - 35% of Homeless people have college degrees (depending on area) and about 50% of Homeless people are high school graduates (nationally). My hope is that this education can serve to help bridge the gap on my resume I incurred during homelessness and/or help me get a special child care license (or similar, if I decide to run a small business).

INCOME IDEAS

After reviewing the data above it's apparent that a full-time job isn't sufficient for making enough income to pay rent. As a single mom it's impossible for me to work two jobs. Not only can I not afford that much childcare...I also want to spend at least a couple hours a day with my child. With that in mind i've been brainstorming ideas on how to make the best income. **Of course, if I meet my fundraising goals and can own a home then I could just look for a job online like everyone else because a lower-wage income would support us due to the lowered monthly expenses.** Still, it's nice to know what other options I might have. If I ever get out of homelessness I never want to get here again.

Income Idea:	Notes:
Full-time work	Only feasible when: a) Paid 22\$ an hour or more, or b) Own home so expenses are lower
Career Development	Considerations: a) Takes a long time to work b) Experience is also necessary
Small Business	This is probably my best chance at making a supportable income by myself. I just need to find an idea to commit to and take a few business classes so I can expand.
Part-time work & Small Business	Allows me the extra income of having a small business but the social connections of working outside the home.
Franchise	Considerations: a) Significant start-up cost b) A bit over my head
[From-home work]	Need a home for this to be feasible

Small Business Ideas:

Business Idea:	Income Potential:	Notes:
Nanny	Set own income... but hard to find people who can afford it at a living wage.	<ul style="list-style-type: none"> - 2 kids at 11\$ an hour? - Need a home - Need smoke less weed
Housecleaning	\$ 100 a home for 4 hrs work (\$1,200 a month)	<ul style="list-style-type: none"> - Not physically able to sustain 40 hrs wk, can probably only clean 3 homes a week.
Printables	Varies significantly	<ul style="list-style-type: none"> - Seems like it would take too long to establish enough popularity to make enough to live off of.
Patreon	\$ 1,000 per month (extremely variable)	<ul style="list-style-type: none"> - Need to keep a following. - Good side income. Can earn \$1,000 a month while have following. - Keeping a following is harder and harder.
Subscription Box	\$ 2,000 per box at entry level (100 members, \$25 box, -tax)	<ul style="list-style-type: none"> - Dependent on having a following/marketing. - Might make a good part-time job.
Event Venue	\$ 2,000 - \$ 4,000 mo +	<ul style="list-style-type: none"> - Start up costs - Room to grow

* Uber isn't really an option for me because I can't afford to run down my car (since it's my home/backup home). If I had housing and a newer car it might become an option, at least as side-work.

- Another small business idea I'm exploring is being a vendor. This would help us connect to community and could be a good second-income.

From-home work Ideas

Business Idea:	Income Potential:	Notes:
Daycare	\$ 3,000 - \$ 4,000 a month	<ul style="list-style-type: none"> - 4 kids full time daycare - Rates would be a bit high but still cheaper than average
After-School Care/Class	\$ 4,000 a month	<ul style="list-style-type: none"> - 10 kids, 2 hours, 5 days. 100\$ per kid is \$1,000 a week. Equivalent to my own experience with after-school costs. - Would need to make sure my home is in an area that would allow this.
Pet Boarding	\$ 400 a month (maybe more if you are skilled in the industry but at only 15\$ a night being average it doesn't have big earning potential)	<ul style="list-style-type: none"> - Pet boarding seems only profitable if you can board/petsit more than one dog at a time. That's probably not an option for me especially since I have my own dog.
Resale	Variable	<ul style="list-style-type: none"> - I'm not sure I have the skills to make this a full-time job but it could be a potential for side-income. I need a home because storing the items is necessary as well as place to refurbish them if necessary.

SUMMARY

The jobs above highlight areas I've been successful in making money in the past. There may be other options I haven't considered because they haven't yet been part of my life experience.

It seems like after school care and child care are good options. Generally these require I have a home so I can look after more than one child at a time (making it profitable). I have both experience and a great passion for helping children so this would provide me with joy.

Alternatively, I could open up an event venue space where I could run after school classes. That alone would provide me with enough income to pay bills but... the event venue space holds potential for even more profit. I could host monthly events as I'm an experienced and successful event coordinator. I could also rent the space when I'm not using it. This wouldn't just create multiple avenues of profit potential, thus ensuring security, but would also allow me to create a safer space for BIPOC and marginalized folks to organize and host events. Further, I could host warming and cooling shelters for the Unhoused, giving back to my own struggle.

Another option that requires less starting effort would be to get a part-time job in the community. This would allow me a job-on-record and give me the opportunity to meet people and make friends. I would then also need a part-time self-employed job such as running a subscription box. While this might be the easiest to get going it is also the least secure option in terms of financial stability.

DISABILITY

What about Disability? This is a question well-meaning people pose to me often. I haven't been able to sustain an income to support my family for a couple years now so it's feasible that I might get approved for Disability. **Except...** Disability is notoriously difficult to get approved. Even when it is approved it doesn't mean you'll get enough help to get housed. *So Many* folks I meet who are homeless are already on Disability. The housing lists have very long wait-lists, particularly if they don't rate you as "high-need". That said, at least it gets one on a housing list that might actually get you into long-term housing. It provides hope and a small income for many. But for me to get Disability I would have to prove, from Doctors, that I have a need. That costs money. Diagnosis costs money.

Testing -

For me to get the proper Diagnoses to move towards a successful Disability claim I would need at least \$6,000. I would need 2 tests at \$3,000 each. I don't need to disclose to you what those tests would be.

Caution -

Some diagnoses that lead to a successful Disability claim ALSO make single parents at jeopardy of losing custody of their children. So, if a homeless person gets in trouble with law enforcement for sleeping somewhere they shouldn't, well that contact with police + the diagnosis could be enough reason for a court to consider someone an "unfit" parent. In many cases this means their child goes into foster care, usually a group home, not necessarily any safer or better than being with a poor parent. This risk is amplified for women and nonbinary folks of color.

Summary -

So, I would need to spend 6k just to get Diagnosed. Then if accepted into Disability I would still need to wait on a housing list to get housed. This would put me at increased risk of court involvement in my child raising. Alternatively I could save that 6k towards a more secure solution such as purchasing a home... which would not put my child at risk but instead secure a stable future for her lifetime.

