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**Report to Hands That Serve: 2021 Housing Impact**

As the region struggled in 2021 to recover from the economic impact of the COVID-19 pandemic, many low-income families found themselves on the cusp of losing their home, despite regaining employment.

Most people who sought help from St. Francis Community Services in 2021 had rent or mortgage loan arrearages that individually totaled thousands of dollars. They had returned to work – and some, due to the competitive job market, received a raise, too. They could keep up with current rent or mortgage payments. However, they could not make a dent in their debt. Their gains in wages were negated by inflation-driven increases in the cost of food, gasoline and other necessities. With moratoriums on evictions lifted, their landlords and lenders could be patient no longer. Families were notified of eviction filings; their long-delayed cases now were moving forward in court.

Thanks to the generous support of Hands That Serve, SFCS was able to calm families’ fears and work productively with landlords and lenders. In most cases, SFCS arranged a settlement that allowed families to stay in their home. When an agreement could not be achieved, SFCS tapped Hands That Serve funds to relocate families in a planned and orderly way, avoiding the experience of having a sheriff arrive to put their belongings on the street.

Specifically, in 2021, SFCS assisted **27** families – including 39 adults and 53 children – using **$18,404.47** in Hands That Serve contributions. Another $10,000 is pledged in cases where landlord negotiations are being finalized.

Since the partnership between Hands That Serve and SFCS began in 2007, more than **$116,787.47** has been distributed on behalf of **201** precariously housed or homeless families.

All of these families not only benefited from their new-found housing security, but received other services as well. SFCS staff work with clients to create a realistic household budget, repair their credit, reduce their debt, clear up legal issues, understand tenant rights and responsibilities, and tap into other community resources that contribute to their well-being (such as health care, counseling, child care, job training and more).

The families assisted with Hands That Serve Funds in 2021 include:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Last Name**  | **Amount** |  **Purpose**  | **Date** | **Adults** | **Child** | **ZIP** |
| Childs | $450.00 | Rent | 01/05/2021 | 1 | 3 | 63107 |
| Gregory | $1,900.00 | Rent | 01/20/2021 | 1 | 1 | 63137 |
| Owens | $177.00 | Rent | 02/25/2021 | 1 | 0 | 63031 |
| Wilkens | $55.00 | Landlord Fee | 03/31/2021 | 1 | 0 | 63136 |
| Largent | $200.00 | Landlord Fee | 03/31/2021 | 2 | 0 | 63129 |
| Cotzalo | $500.00 | Rent | 05/20/2021 | 1 | 2 | 63112 |
| Fermin | $900.00 | Rent | 05/20/2021 | 1 | 3 | 63376 |
| Thomas, M. | $390.00 | Rent | 05/21/2021 | 1 | 5 | 63135 |
| Ramirez | $625.00 | Rent | 05/24/2021 | 2 | 2 | 63111 |
| Acosta | $900.00 | Rent | 05/24/2021 | 1 | 0 | 63116 |
| Hernandez, H. | $550.00 | Rent | 06/01/2021 | 1 | 2 | 63118 |
| Barragan | $413.63 | Mortgage | 06/07/2021 | 2 | 1 | 63118 |
| Thomas, E. | $373.00 | Rent | 06/14/2021 | 1 | 3 | 63121 |
| Lopez | $525.00 | Rent | 06/28/2021 | 2 | 0 | 63118 |
| Fenelus | $700.00 | Rent | 07/13/2021 | 2 | 1 | 63118 |
| Romo | $576.71 | Mortgage | 07/24/2021 | 2 | 0 | 63114 |
| Hernandez, F. | $800.00 | Rent | 08/09/2021 | 3 | 0 | 63116 |
| Lester | $218.75 | Rent | 08/10/2021 | 1 | 3 | 63136 |
| Thomas, S. | $600.00 | Sec. Deposit | 08/11/2021 | 2 | 0 | 63116 |
| Figueroa | $358.76 | Rent | 08/27/2021 | 1 | 2 | 63114 |
| Cooper | $1,049.00 | Deposit + Rent | 09/01/2021 | 1 | 2 | 63114 |
| Richmond | $900.00 | Rent | 10/23/2021 | 2 | 4 | 63034 |
| Ali | $82.62 | Utilities | 10/30/2021 | 1 | 4 | 63104 |
| Costantino | $1,010.00 | Rent | 11/02/2021 | 1 | 2 | 63021 |
| Tolosa | $750.00 | Rent | 11/04/2021 | 3 | 3 | 63112 |
| Ricks | $700.00 | Rent | 11/30/2021 | 1 | 3 | 63112 |
| Macklin | $2,700.00 | Rent | 12/07/2021 | 1 | 7 | 63121 |

Among these families were:

**Client #1:**

Luis is a 67-year-old man who fled Cuba and eventually settled in St. Louis. With only a sixth grade education, he makes a meager income as a day laborer. Years of painting and laying floors has left him with a variety of health issues. Luis’ roommate – the breadwinner of the household – died two years ago. Because of COVID, Luis in 2021 was unable to work stable hours and fell behind on his rent. With Hands that Serve funds, SFCS was able to erase the debt and give Luis a fresh start. Luis and his landlord maintain a positive relationship and are working together to ensure that Luis can continue living in his home.

**Client #2:**

Lorraine is a single mother of four boys, ranging in age from 5 to 15. During the pandemic, her children had to attend school virtually and she was forced to quit her job. She received unemployment compensation for some time, but that finally ran its course. The family’s $680 monthly allotment for food stamps was their only source of income for several months. Lorraine was able to return to work but could not make up the debt she owed to her landlord. Funds from Hands That Serve got the family back on its feet, ensuring they could stay in their home while Lorraine rebuilds their savings.

**Client #3:**

At the time Kierra came in touch with SFCS, she was living with her two children in an overcrowded apartment that she shared with her mother. She longed to raise her young boys in a place they could call their own. Having only a high school education, Kierra worked on an assembly line, but lost that job during the COVID-19 pandemic. She drifted to a job in a restaurant and then became a cashier in a Circle K gas station. Suffering from anxiety and depression, she was downcast about her future. Then Kierra joined SFCS’ Pathways to Progress program, and she began to chip away at her problems under the guidance of a case manager. Kierra finally found an apartment that she could afford in north St. Louis city. With funds from Hands That Serve covering the deposit and first month’s rent, she and her boys moved into their new home in September 2021.

**Client #4:**

Steven is a military veteran who took in his seven grandchildren when his daughter died. He works full-time and is determined to raise his grandchildren to the best of his ability. But with eight mouths to feed, even the slightest bump in the road can throw plans off course. Steven briefly lost hours at work during the pandemic and fell behind in his rent. His landlord ultimately decided to pursue eviction in court. Just one week prior to the court date of December 15, 2021, SFCS attorneys intervened. They used funds from Hands That Serve to negotiate a settlement with the landlord and prevent the eviction. The family was able to spend Christmas in their home free of worry – their greatest gift of all.

**Looking Ahead to 2022**

SFCS expects that the **eviction crisis** in the region will continue for some time, as backlogged cases worm their way through the local courts. Since March 2020, according to The Eviction Lab at Princeton, there have been more than 10,000 eviction filings in St. Louis city and county. The majority are in low-income, minority neighborhoods.

Because foreign-born people are especially vulnerable when faced with eviction, SFCS launched an **Immigrant Housing Justice Project** in August 2020 to help save the housing of immigrant families. Bilingual attorneys and staff help non-English speakers work with their landlords to prevent eviction. Since the project began, more than 300 immigrant households have been served. The effort will continue into 2022, since there has been no letup in requests for help.

At the same time, SFCS is experiencing a **surge of immigrant families** arriving in St. Louis. Most of the families have fled horrific conditions in Haiti, Guatemala, Nicaragua, El Salvador and Mexico. They arrive with nothing but the clothes on their backs and a desire to start a new life. Most settle in with family or friends until they are able to get jobs and earn a stable income. They need help with security deposits as they transition to homes of their own.

Finally, SFCS continues to expand its Pathways to Progress program. SFCS has opened an office in The Hub, a former school building in north St. Louis rehabbed by the Tabernacle Community Development Corporation. Twenty families in the city now are enrolled in Pathways, with another 45 participants in St. Louis County. SFCS hopes to engage 100 city and county families in the Pathways program by June 2022. Most of these families need assistance with housing.