



When families find themselves in a housing crisis, many things happen at once. Feelings of desperation, depression, anxiety and fear are common. We often see fear (of rejection, confrontation, failure or the unknown) paralyze families, leaving them unsure of how to navigate the road back to stable housing. This is understandable in times of crisis. Rest assured, you are not alone and you are not the only one. Still, it is imperative to the process of stabilization that you move forward. Using the guidelines below can help put best practices to use.

## Plan

Planning for a housing crisis will always take on three aspects, communicating with creditors, landlords, schools and employers, prioritizing the expenses you have and planning and budgeting for what is ahead. It may seem overwhelming and feel impossible. Having a plan empowers you to take control and move forward to stability.

## Communicate

Withdrawal is a common response to crisis but the most important thing you can do to prevent homelessness is to communicate with the agencies that can help. Talk to your landlord, utility providers, schools, and employers about your work options, payments and needs. Communicating accomplishes two things; 1.) it brings knowledge to help plan and alleviates anxiety and 2.) it brings opportunities for help and resources you may not find otherwise. DO NOT allow withdrawal, fear or denial to guide your choices; be empowered to actively seek help and put a **plan** in place from the resources available.

## Prioritize

In practice, the first priority when you are in crisis is to MAINTAIN HOUSING. Prioritize rent above other bills as it is the hardest and most expensive resources to factor back in if it is lost. After housing, pay whatever you can, however small, toward utilities, to maintain a record of payment. **Communicate** with your creditors in regards to payments. This may feel awkward and uncomfortable but creditors are aware of crisis situations and can often help. **Plan** for the days ahead using the community resources available for needs such as food.

## Avoid Pitfalls

In times of crisis, people feel pressured to seek immediate solutions. It is important to evaluate short-term solutions to ensure they do not have long term negative impacts. Here are some of the pitfalls we commonly see.

- Be aware of “delayed” costs on loans and utility bills. Payments are being delayed but the debt is not being forgiven. As the bills come due, you will have higher amounts that have accumulated. Continue to **prioritize** your bills and **communicate** with creditors about making payments.
- Avoid payday loans. Payday loans are designed to be very expensive and incur high fees. Payday loans easily end up costing much more than the original debt they were meant to cover and often start a cycle of debt that is difficult to overcome.
- Be aware of stress reactions and behaviors. Some feelings and behaviors of stress look like, aggression, withdrawal, distraction, drug or alcohol abuse, overeating or overspending. Recognizing and combatting these behaviors is helpful to the process of stabilizing housing. **Communicate** with your case manager or other agencies for help. It is often uncomfortable to advocate for yourself in times of crisis. However, the empowerment that comes from actively working a plan can relieve the stress associated with housing instability.

## Resources and Tips

Below are common topics of concern during housing instability along with resources and best practices to help navigate the days ahead.

### *Food*

- Families home during the day (especially during COVID-19) often change eating habits; snacking more often or eating more food throughout the day. As a result, more food is consumed and food bills increase. Portioning out food for kids at home and sticking to meal plans and routines will help keep food costs down.
- Cooking meals that store well for leftovers help ensure food is not wasted.
- If buying in bulk, portioning out servings (maybe in zip-lock bags) help control how far the food can last.
- If money is available now, plan ahead for food needs and purchase non-perishables to have in stock (especially during COVID-19). This cuts down on travel and gas costs incurred when you have to go to multiple places in search of food. Do not panic, there is food available but you may need to be flexible on what is available when.
- Leverage relationships with friends and family who have box store memberships (BJs, Sam's Club) to share and purchase food.
- **Pantries and Food Resources**
  - As of 3/23/2020 Brevard Public Schools are opening for grab and go breakfast and lunch meals to children 18 and under minor in household.  
<https://www.brevardschools.org/cms/lib/FL02201431/Centricity/ModuleInstance/5964/Schools%20Open%20as%20Food%20Distribution%20Centers.pdf>
  - Check with "Daily Bread" and/or Sharing Centers in Brevard (North, South, Central) for food.
    - Daily Bread <http://dailybreadinc.org/>
    - South Brevard Sharing Center (Melbourne) <https://mysbsc.org/>
    - North Brevard Charities Sharing Center (Titusville) <https://www.northbrevardcharities.org/>
    - Central Brevard Sharing Center (Cocoa) <https://sharingcenter.org>

### *Health*

- If you are sick, especially during (COVID-19), contact your Primary Care Manager (PCM). If you do not have a PCM, contact Brevard Health Alliance or the Health Department. Call first to be assessed and for direction on how to proceed. Follow CDC recommendations.
- Be mindful of family planning. Information is available at Brevard Health Department.
- Practice healthy coping strategies including; exercise, healthy eating, seeking social and professional help, and using problem-solving techniques.
- Resources
  - Brevard Health Alliance: <https://www.bhachc.org/>
  - Brevard Health Department: <http://brevard.floridahealth.gov/>
  - Coping Skills: <https://positivepsychology.com/coping-skills-worksheets/>

### *Childcare*

- DCF recommended ages for children staying home alone:  
<https://www.myflfamilies.com/service-programs/child-welfare/caregivers/when-to-leave-kids.shtml>
- When childcare centers close (COVID-19), be mindful of who you leave your children with, run preliminary background checks here <https://vmatrix1.brevardclerk.us/beca/StartSearch.cfm>
- Rotate childcare with friends.
- Have conversations with your employer about flexible schedules/work from home options.

# Resources and Tips

## *Spending*

- Cancel unnecessary subscriptions and services to better control spending.
- Talk to creditors about temporary payment relief.
- Prioritize housing over utilities but continue to make payments however small on utilities and other bills.
- Do not count on stimulus subsidies, make decisions now that will help maintain stability.
- Avoid creating new debts. Lenders are less likely to work with new debtors than they are with established accounts.

## *Employment*

- Have conversations with your employer about your employment needs. Be flexible and creative in your problem solving.
- Explore work options outside your field. <https://www.facebook.com/groups/BrevardJobsNetwork/>
- Online unemployment services are available even though local offices are closed. (COVID-19) <https://www.countyoffice.org/fl-brevard-county-unemployment-offices/>
- Career Source offices are closed but it is available online. (COVID-19) <https://careersourcebrevard.com/>

## *Housing*

- Talk to your landlord or case managers to discuss options or call 2-1-1 Brevard.
- Stay aware that when payments or evictions are *delayed*, they are not forgiven. The money will come due so continue payments whenever possible.
- Maintaining housing is the number one priority.