

Dear Sue Brinkmeyer,

To you and the entire team at Ventura Homeless Prevention - Thank you! Your assistance and compassion helped me through a very tough time.

As a single 61 year old woman with income from only a full time job, it gets more difficult to make ends meet. As we all know, the cost of living continues to rise while income does not. I've always tried to be financially independent but continue to live paycheck to paycheck. I'm constantly looking for a place to live that is less expensive and even tried a roommate situation which ended in disaster where roommates cheated me out of their share of utility payments. I'm lucky, my current one bedroom apartment is on the low end of rental costs at \$2,300 per month. That said, it takes over 50% of my net income to pay the base rent.

I've applied for low income housing in Ventura which I meet by making less than the minimum of \$87,950 annually. Yes, that income is the limit to qualify! That equates to more than \$42/hour. Unfortunately, the wait list for any affordable housing is years long because so many people qualify. Families and disabled people go to the top of the list, as they should. Good for them, not so much for me.

When I fell behind on my rent and received a 3-day notice to pay or quit, the stress hit hard. The \$100 late fee applied which only made my situation more stressful. I was only short a couple of hundred to begin with and property owners won't take partial payment (Something I think should be changed by law.)

I tried finding another part time job (I have 3 part time jobs but there are no hours to work at any of them.) I tried selling items on Craig's List and other platforms to no avail. I tried securing a short term loan. No luck.

Reaching out to Ventura Homeless Prevention saved me. Because I have a job, no dependents, no disabilities, and I'm not nor have ever been in the military, I do not qualify for any government assistance for housing. Ventura Homeless Prevention was quick to assist me so I would not be evicted. They thoroughly vetted me which I understood and appreciate.

If not for Ventura Homeless Prevention, I would have to have lived in my car. For anyone thinking that might be an exaggeration let me explain. I have no available credit on a credit card to rent a hotel room, plus hotels are expensive. I do not have family or close friends in the area. I would not qualify for any other apartment because they require income of 2.5 times the rent plus a security deposit. As rents increase, and income does not, qualifying also becomes more difficult. Also, an eviction would be on my record. Renting a room in someone's house is very frightening. It takes a lot of trust to be in close proximity to a total stranger.

I am truly grateful for the assistance of Ventura Homeless Prevention and each month since your help I've been nipping away at my debts so I will never be in an eviction situation again.

Much thanks,
Sue F.