My name is Paul Jaramillo I reside at 507 Paige Loop in White Rock. I'm here to talk about a homelessness and it's caused which really isn't s big issue yet in our county. But I believe we can start making baby steps toward a positive resolution before it gets worse. The causes of homelessness in small towns are the same as in big cities: poverty, mental illness, inadequate housing, domestic violence and the psychological wounds from war.

A handful of states are making strides toward tackling the issue, although most of the work is done by nonprofits. Most states are not doing enough and that a different approach is needed to solve the problem of rural homelessness.

In big cities, you see the homeless virtually everywhere, sleeping under a bridge or in the park, pushing around overflowing shopping carts. The rural homeless live in the woods, in tents or in campers, in barns and ice sheds. They crash on a friend's couch. Or they're living in a shack with no heat, electricity or running water as we saw just a few weeks here in the area. usually not far from where they were born and raised. Many of them are employed or underemployed.

Often, they don't come forward for help because they are ashamed. And because they're not easily spotted, or they're not showing up for help at agencies, some show up to local centers such as senior centers where I responded to a need of a homeless mother and her son last year looking for a warm place for the night.

"There's a lot of poverty in rural areas and there are a lot of families that don't have their own homes.

My frustration is that this isn't something that people talk about. Before it creeps up on us as a problem, we can be smart now and have a plan in place if it happens.

Some states have tried to find innovative ways to combat rural homelessness.

In Colorado, the Coalition for the homeless runs a rural program, collaborating with 14 rural agencies to provide transitional housing, counseling, support, permanent housing and rental assistance.

This past July, Virginia, which has a large rural population of nearly 2 million, will launch its Housing Trust Fund to encourage affordable housing. The \$8 million fund (for 2018 and 2019 allocates \$1 million for a competitive homeless reduction grant to target homeless and special needs housing for the state.

In North Dakota, where homelessness has skyrocketed after the oil boom created a housing shortage, legislators created a Housing incentive plan allocating \$35 million in 2013 to encourage the development of affordable housing. But that fund was depleted within five months.

We need market forces to drive housing costs down, but there's a reluctance on the part of legislators to put money into affordable housing. They're afraid it'll overdevelop. But there's no reason why a small town like ours should have Manhattan-level rents. It's crazy.

Most help for the homeless is funded by the U.S. Department of Housing and Urban Development (HUD), which goes to the states and then is distributed to local agencies. Population determines where funds are allocated. In rural areas, there are fewer continuums of care, local, community-based organizations that are responsible for coordinating aid for the homeless, usually with federal funding distributed by the states. Fewer CoCs means fewer homeless people are being served.

HUD set aside \$30 million for a competitive grant to tackle rural homelessness. But the agency didn't get enough applicants to send money to rural areas.

Most big cities have a well-developed infrastructure for helping the homeless, with dedicated funding for programs and an extensive network of providers. In more rural areas, there might be a program in town or a couple of shelters run by a church such as what I have attempted to do.

There's not really a system for dealing with rural homelessness. In some places there are shelters; in others, there are none."

The bulk of state funding for its homeless populations goes to big cities.

Many homeless people say that even when services are to be had, they are tough to access.

Now I say all this because since 2010 my tiny ministry Open Door Bible Ministry formerly Los Alamos Christian center has helped many with food, hotel accommodations, shelter which includes a few on the floor of the church, gas money. Supplemental rent funds. The list can go on. The public is not aware of how much help we have provided because I have to keep it at a minimum because we help as we have.

Those who I have met are victims of job loss, veterans, mental heath issues, domestic problems etc.

now is the time to come together as a small town to put together a comprehensive plan to prevent it becoming s problem in the future.

As we can see times aren't getting easier.