



Integra Home Counseling

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PA House Policy Committee Hearing 9/22/16 Stroud Township Building, Stroudsburg PA 18360

Thank you for the opportunity to address the Committee.

As a 28 year resident of Monroe County and the Executive Director of Integra Home Counseling, Inc., I have a strong vested interest in the economic well-being of this region.

Integra Home Counseling, Inc. is a 501c3, HUD certified, PHFA HEMAP approved agency. I personally have been doing housing counseling in this area since 2008 after more than 20 years in banking and experience as an entrepreneur. We opened our current office in 2013 and have seen more than 1000 families. Unlike many counseling agencies, we take a holistic approach and provide our clients with education, as well as counseling. We coined the phrase "full stage life-cycle counseling".

Our client base consists of good people who have had bad things happen to them. Some examples are families coping with cancer and other medical conditions, working poor, people trapped in the Social Security Disability approval cycles, aging people who don't know how to handle the fallout of the economic downturn, women or men with children abandoned by their spouse. Please refer to the attached demographic charts for more information.

The challenges as I see them at the State level result from socio/political/economic diversity within the state pulling on resources resulting in fragmentation and dilution of resources. Those issues that affect the delivery of basic human needs here in Monroe County are:

1. Inequality of school funding
2. Interstate shifts in population due to a variety of social and political influences like 911 that have contributed to today's current situation in the 5 county region we serve.
3. Housing stock that is decaying due to vacancy and increased crime.
4. Lack of integrated development of infrastructure and services

These issues create the following local challenges:

1. Lack of affordable housing for working poor
2. Lack of affordable housing for elderly
3. Inability to exit a home without significant to extreme loss of value
4. Continued pressure from scams on uninformed home buyers and homeowners
5. Lack of stable funding for the social service network which is fragmented and struggling to meet need

Suggested Solutions:

1. Equitable school funding and property tax relief

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2. Require intensive, consumer based life skills training in secondary schools with a high concentration on personal responsibility for financial literacy and planning. Such a program should not be designed in a vacuum by educators, but should involve the housing counseling industry not the marketers of financial services.
3. Continue streamlining & increasing coordination of regulatory bodies and governmental agencies at the national & state levels
4. Continue efforts to stream line social service networks but be sure it's not just adding a layer of bureaucracy.
5. Reward effective local solutions.
6. Require proof of valid PA licensure for all attorneys doing business with clients in PA.
7. Continue & increase partnerships with state agencies and local needs - reduction of red tape.
8. Streamline the approach to disability claims including the use of complimentary therapies.

Thank you for this opportunity to share our view points with you. We stand ready to discuss any of these points with you further and look forward to the state government leading the way to positive change for all of us.

Sincerely submitted,

Linda D. Gerkenmeyer
Executive Director