Homeless in Rural Illinois

by Lorianne Schmider, PhD, LCPC
Manager of Homeless Services
Southern Illinois Regional Social Services

Rural Homelessness

Illinois holds much beauty in its diverse people and terrain. Rural parts of the state fit postcard images of natural beauty, antiquity and personal strength. It is hard to imagine a person or family being homeless in such settings. Homeless persons find temporary resting places in abandoned mobile homes and out-buildings, sleep in their cars, set up camp in wooded areas or fields, and “couch-surf” from acquaintance to acquaintance.

Shelters often serve multiple counties or are restricted to survivors of domestic violence. Lack of public transportation, higher unemployment rates and limited resources challenge the homeless in rural areas. Caring communities cover some of the support through local pantries and a willingness to help. Counting the homeless in rural areas becomes a challenge due to lack of access.

FY06 HUD Bill Finalized

Conferees have wrapped up negotiations on the FY06 HUD appropriations bill, H.R. 3058. (See accompanying table.) The bill sets the stage for inadequate voucher renewal funding for many local Public Housing Authorities (PHAs), cuts funding for many key housing programs, establishes some new housing preservation tools and attempts to close the loopholes for students in HUD-assisted housing.

The bill provides $14.089 billion for renewing housing choice vouchers but maintains the practice of basing each PHA’s voucher funding on out-dated data. For FY06, PHAs will be given an amount based on each PHA’s 2005 annual budget for renewal funding (these budgets themselves are based on 2004 budgets), the 2006 annual adjustment factor, and adjustments for costs associated with the first-time renewal of tenant protection or HOPE VI vouchers. Then, the HUD Secretary will pro-rate the PHA’s amounts based on the available $14.089 billion funding (Continued on page 5)
Self-Sustaining Revenue Streams

A recent article on GuideStar addresses the prevailing misconception that nonprofits cannot make a profit. Nonprofits can engage in for-profit activities, as long as the activities further their charitable purposes and do not constitute a substantial part of their activities.

In June 2004 the Internal Revenue Service issued Revenue Ruling 2004-51, providing a model by which tax-exempt organizations may safely enter into joint ventures with for-profit corporations without fear of losing their exemptions or being subjected to unrelated business income tax (UBIT).

The article includes a description of the seven elements that must be present in this type of joint venture. This model can provide nonprofit organizations with stable, consistent, largely self-controlled funding.

Read the article... www.guidestar.org/news/features/sustainability.jsp

Source: Creative Consulting Solutions Nonprofit News
Creative Strategies for Increasing Revenues and Impact

Financing Supportive Housing

For information about all major federal capital, operating, and services financing sources, please visit the Corporation for Supportive Housing’s newly updated, comprehensive Financing Supportive Housing Guide at cshnews.c.topica.com/maae8Rabmi0UaKyuv4eadIcSC/1

Obesity, Food Insecurity and the Federal Nutrition Programs

The Food Research and Action Center (FRAC) has released a new paper, “Obesity, Food Insecurity and the Federal Nutrition Programs: Understanding the Linkages.” The paper is a unique analysis of the dual, and simultaneous, impacts of food insecurity and obesity on low-income individuals, households, and communities. It includes information on definitions, prevalence and consequences of these public health problems for low-income people, and a detailed examination of child nutrition program operations and impacts. The paper discusses the current and future positive role that child nutrition programs can play in the prevention of the two public health problems of food insecurity and obesity. The final section on recommended policy approaches includes ideas on local wellness policies, changing competitive foods, improving school meals, implementing physical activity programs and nutrition education, and potential state and national level policy changes. This 33-page paper includes an extensive reference list and is intended to be useful to policymakers, anti-hunger advocates, and organizations and individuals that work on children’s hunger education and health issues.

For the full report, go to: www.frac.org/pdf/obesity05_paper.pdf

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Chairperson, Dwight Lucas
President & CEO,
Dalitso Sulamoyo
Editor, Allan Timke
atimke@icaanet.org

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For a free subscription, contact:

Illinois Community Action Association
3435 Liberty Drive
Springfield, Illinois 62704
Telephone: (217) 789-0125
Fax: (217) 789-0139
www.icaanet.org

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Homeless Headlines

Affordable Housing Fund Passed

On October 26, 2005, H. R. 1461, the Federal Housing Finance Act of 2005 was passed. The bill which reforms Fannie Mae and Freddie Mac, also creates the Affordable Housing Fund, which will generate the first new funds for the creation of affordable housing in years.

“Low income housing advocates have worked tirelessly for several years to convince Congress to direct new funding to the production and rehabilitation of rental housing for the lowest income people, those who have the fewest housing choices and are most at risk of homelessness,” said Sheila Crowley, President of the National Low Income Housing Coalition.

The legislation creates an Affordable Housing Fund by dedicating a percentage of the after-tax profits of Fannie Mae and Freddie Mac for grants to organizations solely for housing construction costs. As much as $500 million a year will be given out in grants, with housing for people displaced by the recent hurricanes given priority in the first two years.

Opponents of the bill succeeded in inserting restrictions into the bill supposedly to prevent funds from being diverted from building housing to supporting liberal advocacy causes.

The restrictive language:

Requires that housing be the primary purpose of a nonprofit organization to be considered for a grant, thereby excluding participation by most of the faith-based institutions that develop housing for low income people as an expression of their mission, but for whom housing is not their primary purpose.

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Medical Debt and Housing Insecurity

The Access Project surveyed nearly 1,700 low and moderate income people in seven locations who were filing income tax returns in Volunteer Income Tax Assistance (VITA) sites about the impact of medical debt on their lives. The respondents were largely low income, with many eligible to claim the federal Earned Income Tax Credit.

Nearly half of the survey respondents reported having medical debt, and more than a quarter of those with medical debt said that the debt resulted in housing problems such as the inability to qualify for a mortgage, to make mortgage or rent payments, or to secure or maintain a home. Even debts of $500 or less caused these problems.

While this survey was of a fairly specific population its findings are supported by those of an NLIHC poll conducted in June. That survey found that a quarter (25%) of likely voters nationwide had difficulty paying their housing expenses in the past year and 27% said their housing costs made it difficult to pay for health care, including medical insurance. Combined, nearly one third (32%) of likely voters in the NLIHC poll indicated that they had had at least one of these problems in the past year, and 19% indicated they had faced both.

The Access Project is primarily a health advocacy organization and the report’s primary policy recommendations focus on lowering medical debt and segregating medical debts in considering an applicant’s eligibility for credit.


New Medicaid Handbook

A newly released handbook describes supportive housing as an important strategy for meeting the needs of people with mental illness. Using Medicaid to Support Working Age Adults with Serious Mental Illnesses in the Community: A Handbook was published by the US Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, in partnership with the Center for Medicaid Services, Office of Disability, Aging, and Long-Term Care Policy. View the handbook online at aspe.hhs.gov/daltcp/reports/handbook.pdf.
Rural
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Thresholds, Inc. in Chicago has a great training video for any resource providers working with persons with mental illnesses. (Call Jill Valbuena at (773) 880-6260, ext 269 or jvalbuena@thresholds.org.)

Many persons who have mental illnesses are not being treated for their symptoms due to any combination of reasons from lack of insurance coverage for medical care or counseling, to lack of transportation, fear of stigmatization, and lack of awareness of treatment options.

Treatment

To know that your thinking is disturbed and to voice that concern to another person can be frightening. Depression and anxiety can hold a person in suspended animation so that they do not follow through with seeking help. Medication and counseling can help most individuals with mental illness live a fuller life. Like chronic physical illnesses, it is not unusual for a person to find relief from their symptoms and to stop treatment against medical advice. A return of symptoms may lead to an individual becoming homeless.

For any provider interested in how to assist an individual in changing behavior, learning motivational interviewing techniques is worthwhile. Understanding that it is normal for individuals to go through a “process” in order to change lifestyle behaviors can relieve stress for providers and help them engage in true supportive behaviors. Motivational interviewing information is easily located online at www.motivationalinterview.org and training has been made available to many youth services providers and substance abuse providers.

Additional understanding of the symptoms of mental illness (www.nami.org) and the values of poverty (www.csba.org/qa/payne.htm) can provide insight into why additional barriers to change might be present in homeless individuals.

For further information, contact:

Lorianne Schmider, PhD, LCPC
Manager of Homeless Services
Southern Illinois Regional Social Services
Carbondale, IL 62901
(618) 457-6703, ext. 276
lschmider@sirss.org

SOAR Website

The Substance Abuse and Mental Health Services Administration has launched a new website about its SOAR (SSI/SSDI Outreach, Access and Recovery) program. The site contains new resources for case managers and others who help homeless people apply for Social Security disability benefits, including promising practices and tools to document disabilities as part of the SSI/SSDI application process. Visit the site at www.pathprogram.samhsa.gov/ SOAR/
The conference committee recommends an increase in the HOPE VI appropriation to $1.340, increases funding for Housing for Persons with AIDS by $8 million to $289 million and level funds Section 202 housing for the elderly and Section 811 housing for persons with disabilities, which the President has sought to cut in half.

The bill attempts to close loopholes that have opened HUD programs up to fraud by some over-income students. No student who is under 24 years old, is not a veteran, is unmarried, does not have a dependent child and who is not otherwise individually eligible or has parents who, individually or jointly, are not eligible for HUD housing may receive HUD housing assistance. For the purposes of determining eligibility, any financial assistance in excess of tuition must be counted toward income. The bill also directs HUD to issue final regulations to carry out these provisions within 30 days of the bill’s enactment.

For further information, contact the National Low Income Housing Coalition at the address in Headlines Directory.
Areas of Interest: Adult education-literacy, basic skills & GED; child development-education; child development, services; community development; crime/law enforcement; economically disadvantaged; education; education-early childhood education; education-reading; elementary school/education; family services; homeless; homeless-human services; hospitals (general); human services; legal services; minorities; minorities/immigrants centers/services; performing arts; performing arts-dance

Types of Support: Capital campaigns; endowments; general/operating support

Limitations: Giving limited to Chicago, St. Paul, Minnesota and northern Door County, Wisconsin

Application Information: An application form is not required. Initial contact- letter. One copy of the proposal – Board meets “as needed”. There are no deadlines stated.

Application Address: c/o Elizabeth S. Guenzel, 1630 Sheridan Rd, Apt. 10D, Wilmette, Illinois 60091

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Areas of Interest: Aging; children/youth services; community development; disabled; education; education-early childhood education; environment; health organizations; higher education; homeless; homeless-human services; human services; leadership development; minorities; recreation; urban/community development; youth; youth development services

Types of Support: Curriculum development; emergency funds; equipment; matching/challenge support; program development; program evaluation; scholarship funds; seed money.

Limitations: Giving is limited to the greater Stateline area encompassing Rock County, Wisconsin and northern Winnebago County, Illinois. No grants to individuals (except for designated scholarship funds), or for operating budgets, endowment funds, deficit reduction, or medical or scientific research.

Application Information: Visit the foundation’s website for grant request application form and guidelines. An application form is required. Applicants should submit:

1) How project will be sustained once grantmaker support is completed.
2) Signature and title of chief executive officer.

Initial contact: submit application form and attachments. Send ten copies of proposal; deadlines are January 1, April 1, July 1 and October 1.

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Areas of Interest: AIDS; civil rights-race/intergroup relations; homeless; human services

Types of Support: General/operating support

Limitations: Giving on a national basis. No grants to individuals

Application Information: Application form not required. Applicants should submit descriptive literature about organization. Initial contact requested is a letter. No deadline is stated.
Fund Passed
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❖ Disqualifies from eligibility to receive a grant any non-profit organization that has done any non-partisan voter work in the last 12 months, including things such as having voter registration forms on display in the rental office or driving residents to the polls on Election Day.
❖ Forbids any non-profit organization that receives a grant from engaging in non-partisan voter work during the duration of the grant. This is not simply a restriction on the use of grant funds, which advocates want to be only for housing construction, but on all funds that the organization receives from whatever source.
❖ Limits any non-profit organization that receives a grant from engaging in lawful lobbying on behalf of its clients or residents.
❖ Applies all these restrictions to non-profit organizations that affiliate with organizations that do non-partisan voter work and lawful lobbying.

None of these restrictions apply to for-profit companies.

A motion to send the bill back to committee with instructions to remove the restrictive language was defeated 220-200, along party lines.

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