Vision House, Inc.

Vision House, Inc. is a 25-unit permanent housing apartment building located at 514 East 50th Place in the Grand Boulevard/Washington Park area on the South Side of Chicago. Since February 1997, Vision House has provided permanent housing with supportive services to individuals/families that are formerly homeless, have little or no income, and are living with HIV/AIDS. Vision House is one of the nation’s first independent living facilities for low-income, formerly homeless persons living with HIV/AIDS and their families.

Vision House was established as a response to the need for increased access to safe, affordable housing and HIV/AIDS services for many underserved populations including low-income persons, minorities, women and children, the homeless, and substance abusers in the Grand Boulevard/Washington Park community.

All 25 units at Vision House are fully occupied with a total of 50 tenants, including 22 children, 11 men and 17 women. Case management, substance abuse

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McKinney-Vento Reauthorization

The House recently passed a compromise version of legislation to reauthorize the HUD McKinney-Vento Homeless Assistance Act. In February 2007, Representative Julia Carson introduced the Homeless Emergency Assistance and Rapid Transition to Housing Act, or the HEARTH Act, H. R. 840. In May 2007, Senators Jack Reed (D-RI) and Wayne Allard (R-CO) introduced the Community Partnership to End Homelessness Act (CPEHA), S. 1518.

CPEHA

CPEHA was unanimously approved by the Senate Banking Committee in September 2007. The Senate is working on moving it through the full Senate in the coming months.

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On November 17, Senate Majority Leader Harry Reid (D-NV) introduced an economic stimulus package, S. 3689, which includes $575 million for relocation and temporary housing assistance for renters who have been displaced by foreclosure. If passed, the Department of Housing and Urban Development (HUD), in coordination with Continuums of Care, would distribute this money to states and local governments with the greatest need, based on the number of rental properties at risk of or in foreclosure. This money would be directed toward programs for a variety of homelessness prevention services, including temporary rental assistance, first and last month’s rent, security deposits, case management services, or other appropriate services necessary to assist eligible individuals or families in finding safe and affordable permanent housing.

The House passed its version of an economic stimulus bill earlier this year, but Congress and the Administration were not able to come to agreement on a final package before Congress adjourned last week. They are expected to finish consideration of the stimulus package in January.

For further information, contact the National Low Income Housing coalition at the address in Headlines Directory.

On November 18 report to the Securities and Exchange Commission, Fannie Mae said that, on November 13, its new regulator, the Federal Housing Finance Agency, required it to stop setting aside or allocating funds for the Housing Trust Fund and the Capital Magnet Fund, as required by the Housing and Economic Recovery Act of 2008, until further notice.

For FY09, these funds, derived from a portion of Fannie Mae and Freddie Mac’s new business volume, were to pay for potential costs to the Federal Housing Administration’s new Hope for Homeowners foreclosure prevention program. In FY10, these funds are to be split between the Housing Trust Fund and Capital Magnet Funds.

The National Low Income Housing Coalition is hopeful that, under conservatorship, Fannie and Freddie’s financial positions will stabilize so that they can take on new business and allocations can continue.

See the SEC filing at www.sec.gov/Archives/edgar/data/310522/000129993308005442/htm_30041.htm.

The current issue of Homeless Headlines and back issues are available at http://www.iacaanet.org/homelessheadlines/.

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SNAP/Food Stamp Participation Passes 30 Million

According to an analysis by the Food Research and Action Center:

- While Hurricanes Gustav and Ike propelled the increases in Louisiana and Texas, the core SNAP/Food Stamp participation rate continued to grow rapidly, at a pace that was similar to previous months, because of the recession. Forty-one states recorded increases over the prior month, and 48 states saw an increase in participation over the past twelve months. Outside of Texas and Louisiana, the caseload grew by 308,462 people in one month.

- Over the past year (September 2007 to September 2008), the top ten states for the largest percentage caseload increases were Louisiana, Idaho, Florida, Nevada, Texas, Utah, Arizona, Wisconsin, Maryland, and Massachusetts.

- The number of people participating in SNAP/Food Stamps in September 2008 was 14.6 million more persons than in July 2000, when program participation nationally reached its lowest point in the last decade.

Commenting on the September 2008 data, Jim Weill, president of the Food Research and Action Center, stated: “The strength of SNAP/Food Stamps lies in its ability to respond quickly to meet increased need, whether due to economic downturns or natural disasters. Caseloads will continue to rise as more people grapple with rising unemployment, falling wages, rising food costs, and growing hunger. With this ongoing growth in participation, it is critical that Congress quickly passes a boost in benefits as part of economic recovery legislation, as well as more administrative funds to help states cope with growing caseloads.”

<table>
<thead>
<tr>
<th>Illinois SNAP / Food Stamp Participation</th>
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<tbody>
<tr>
<td>August 2007</td>
</tr>
<tr>
<td>1,336,447</td>
</tr>
<tr>
<td>September 2007</td>
</tr>
<tr>
<td>1,258,275</td>
</tr>
<tr>
<td>September 2003</td>
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<tr>
<td>1,103,186</td>
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</tbody>
</table>

Source: Food Research and Action Center
http://www.frac.org/data/FSF/2008_08.pdf?#page=2

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CPEHA would consolidate HUD’s Continuum of Care Programs (Supportive Housing Program, Shelter Plus Care, and Moderate Rehabilitation/SRO) into a single Community Homeless Assistance Program. Communities would apply in much the same way as they do now through the Continuum of Care process. The applying entity, which would be known as a Collaborative Applicant, could take on more responsibility for overseeing homeless assistance programs in its community and, in exchange, would be eligible to receive funding for administrative expenses.

The bill would continue incentives for permanent housing and serving people who experience chronic homelessness (adding families to the definition of chronic homelessness). Renewals of permanent housing would be funded out of the same account that funds Section 8. This would free up homelessness funding to serve more homeless people while ensuring that permanent housing that serves homeless people has stable funding.

S. 1518 would add an incentive to serve homeless families using rapid rehousing programs. It includes a separate, much simpler, and more flexible process for rural areas. It would expand the Emergency Shelter Grants program to include significant resources for prevention and rehousing. It would also create a flexibility incentive for communities that are making progress at reducing homelessness. Other features include the following:

- The Collaborative Applicant could become a Unified Funding Agency, which means it could receive funding directly from HUD and then distribute it to project sponsors, and in exchange would receive extra administrative funding for undertaking the added responsibility;
- The Emergency Shelter Grants program would be renamed the Emergency Solutions Grants program, and it would be expanded to include homelessness prevention and rehousing for people who are homeless or at risk of homelessness, including those who are doubled-up or otherwise living in precarious housing situations;
- Rural areas could choose to apply under a special rural section of S. 1518, under which an applicant in a rural area (not necessarily a Collaborative Applicant) could apply directly to HUD for a grant; the selection criteria would be much simpler than for regular applications, particularly with respect to local planning and coordination requirements; recipients of funds under the rural section would have more flexibility as to the eligible population and the uses of funds; and applicants under the rural section would be judged in comparison to other rural areas, which could potentially make them more competitive;
- The definition of homelessness would be expanded to include people who are living doubled up or in a hotel/motel and have moved frequently and do not have the resources or support networks to obtain stable housing.

The HEARTH Act

The HEARTH Act was passed by the House Financial Services Committee on July 31, 2008. The bill passed with an amendment offered Representatives Maxine Waters (D-CA) and Gwen Moore (D-WI) that included the following provisions:

- A definition of homelessness that is more similar to the current statute, but including people who are at imminent risk of losing their housing and who lack resources or support networks to obtain housing;
- An Emergency Solutions Grant program that is similar to the Senate proposal, combining emergency shelter activities with prevention and rehousing for people who are homeless or at risk of homelessness;
- Incentives for Rapid Rehousing programs for homeless families and permanent supportive housing programs for individuals and families who experience chronic homelessness;
- The ability to use up to 10 percent of resources and in some cases more to serve people who are defined as homeless under other federal programs.

For further information, contact the National Alliance To End Homelessness at the address in Headlines Directory.

SNAP

(Continued from page 3)

In the past five years, Illinois’ participation has grown dramatically as well. (See table.)

For ongoing analysis of the latest SNAP/Food Stamp participation numbers, including state-by-state trends, please visit www.frac.org.

* SNAP is the acronym for the Supplemental Nutrition Assistance Program, the new federal name of the Food Stamp Program.
Homeless Headlines

Vision House
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counseling, and support groups are offered on-site which further enhance the stability of the tenant population. The Tenant Council plays an important role in the decisions made at the building. Members of the tenant council are also active in community events.

During the ten (10) years of operation and service delivery, Vision House has established social service linkage agreements and provides services that address the diverse and multi-dimensional needs of HIV/AIDS infected residents, their families and the community. These services include prevention education to teens and adults; mental health counseling to address high testing results; risk behavior, faulty thinking and belief systems; benefits assistance to improve quality of life; case management to address linkage and referral needs; substance abuse counseling to minimize abuse, addiction and IDU transmission; family/individual counseling to cope with the different levels of the virus and disease; and permanency planning for the children.

Client Population

Vision House is not encumbered by any race, ethnicity, or gender parameters. All qualified applicants are given a pre-application card and placed on the waiting list. Applicants must, however, be at least 18 years old.

Since this is independent living in a permanent housing setting, prospective tenants must be able to reasonably take care of themselves, their apartment, and their children, as necessary. If not, Vision House will help with obtaining a homemaker, finding a school or day-care facility, and coordinating on-site visits from a physician and/or nurse.

The unit applied for must have enough space to accommodate the applicant’s household. Additionally, management’s occupancy standards must comply with Federal, State and local fair housing and civil rights laws, landlord-tenant laws and zoning restrictions. Current occupancy standards are: studio apartment- 1 person; 1 bedroom- 1-3 people; 2 bedroom- 3-5 people; and 3 bedroom- 5-7 people.

Referrals for housing are received from a number of sources including, Stroger’s and Provident Hospitals, the Core Center, HRDI, Haymarket, Legal Assistance Foundation of

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Vision House
(Continued from page 4)

Metropolitan Chicago, Prologue, Sisters of Sobriety and other transitional residence facilities. Referrals are also received from physicians, case managers, housing advocates and other social service agencies.

Vision House currently has 51 residents comprised of: fourteen (14) mothers with children; four (4) single women; ten (10) single men; one (1) married couple; two (2) married couples with children; sixteen (16) children between the ages of 1-7; seven (7) teen-agers; and six (6) young adults over the age of eighteen. Sixty-eight percent of the tenants have not completed high school. Twenty percent have graduated high school and twelve percent have some college education. Eighty-seven percent of individuals and families reported at intake that they were homeless roughly one year (living in shelters or with family members/friends) before moving into Vision House. The average income, according to the Illinois Department of Human Services entitlement fund, is roughly $4,700 for a single person and $6,200 for a family of four.

Vision House is surrounded by the plights of poverty, homelessness, joblessness, and people suffering from mental illness and substance abuse. Tenants’ situations are only compounded by infection with the human immunodeficiency virus (HIV/AIDS).

The needs of the tenants include life skills training. For example, housekeeping is very important because it is one of the things Vision House is audited on twice each year. Many clients are not familiar with housekeeping because their lifestyle has not afforded them the experience of organizing the house and cooking and cleaning. Some of them must learn to cook properly and to shop effectively.

Making a budget is another major challenge that requires ongoing training. Sometimes, even if tenants have money and knowledge it is very difficult for them to make and stick to a budget. They must learn to buy necessities even when they desire other things. This is especially hard if a tenant has been using their money for drugs or alcohol and has no money to pay rent when it becomes due. Each tenant must pay 30 percent of his or her income for rent. Sometimes this may cause a tenant to not have enough money left to purchase other necessities.

Eight percent of Vision House tenants are currently employed. Fifteen percent are physically incapable of holding down a job even for menial labor such as sweeping, mopping, ironing, washing floors, housekeeping, washing cars, lifting and moving boxes. The remaining 76 percent will have to be gently encouraged to look for a 2-4 day a week job that will not cause them to lose their Social Security, SSI, Medicare and/or Medicaid benefits.

Also, one must have the right attitude about work. S/he must desire to work and be consistent enough to get up in time to get to work on time. S/he must be productive and able to maintain their work-load level. Several tenants have other disabilities including diagnosed mental health issues, diabetes, asthma, bronchitis, eye problems, polio, lupus, and limb impediments. One tenant, for example, is scheduled for dialysis treatments three times a week.

Vision House case managers conduct well-being checks on each tenant on a weekly basis and they are available to the tenants on a daily basis, as-needed. Moreover, encounter sheets and progress notes are entered weekly by the Social Service Team, and at the end of each month the number of encounters each tenant has had with the Team are tallied (case management issues, family counseling, support groups, employment and educational referrals, medical referrals, activities and outings). Each tenant must participate in bi-annual apartment inspections and fire drills. Each individual tenant service plan is updated every six months to track their progress.

Vision House Board of Directors

Vision House Board of Directors is 100 percent African-American and is comprised of members of the community who offer diverse levels of experience and expertise in a variety of professional areas. The Board is chaired by Pastor Jackson, who is an African-American leader on the south side of Chicago. The Board of Directors is highly active with overseeing the operations of Vision House and meets on a monthly basis. The Executive Director of Vision House is Tyrone Marshall, Master of Arts; he has extensive experience in the social service field as Director and in multiple leadership roles. The Program Director and Operations Director is Wilma Lee, Master of Human Services Administration who has extensive social service and clinical operations experience also. There are two (2) case manager interns working with the twenty-five (25) leaseholders along with a mental health and substance abuse consultant.

For further information, contact:

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tmarshall@visionhouse.org
**Veteran’s Benefits**  
*(Continued from page 3)*

August 2, 1990 have served in a period of conflict.  

Veterans Death Pension is a cash benefit available to the low income surviving spouse and children of veterans. To be eligible the deceased veteran had to be discharged from service under other than dishonorable conditions, and served 90 days or more of active duty or 24 months for service after September 7, 1980 and with at least 1 day during a period of war time. The surviving spouse can not have remarried, or the child is under 18 or if in school under 23 or has been determined disabled prior to age 18. Income has to be below a yearly limit set by law.  

Veteran’s Health Care through the Department of Veteran’s Affairs offers a complete range of care and services at VA Medical Centers, Community Based Outpatient Clinics, and Vet Centers. Services include medical care, rehabilitation, mental health services, and prescription medications. Veterans who wish to be treated by the VA must enroll in the VA’s health care system. Veterans enrolled in the system will receive both in and out patient care.

In these tough economic times it is helpful to know that the VA can help on troubled home loans. Depending on a veteran’s circumstances, VA can help the veteran pursue options — such as repayment plans, forbearance, and loan modifications that would allow a veteran to keep a home. To obtain help from a VA financial counselor, veterans can call 1-877-827-3702.

Following are a few of the programs offered specifically to Illinois veterans, for a more comprehensive list check out www.military.com/benefits/veteran-benefits/illinois-state-veterans-benefits  

Illinois Veterans Care: is focused on providing health care coverage for a modest premium to qualified veterans. Veteran’s must meet specific criteria as well as have incomes within the qualifying range which vary based on the county and family size. Veterans can apply through local Veterans Service Offices. To locate an office, call 1-800-437-9824.  

Illinois Warriors Assistance Program provides confidential assistance for Illinois Veterans who experience Traumatic Brain Injury or Post Traumatic Stress Disorder. Vets can call for help at 1-866-554-4927.

Returning Veterans’ Homestead Exemption provides a one-time $5,000 reduction to a home’s equalized assessed value (EAV). Qualifying Veterans who return from active duty in an armed conflict can file an application at the local County Assessor’s Office.

Disabled Veterans’ Standard Homestead Exemption provides a $2,500 to $5,000 reduction in the property’s EAV if owned by a Veteran with a service-connected disability. To apply for or complete the yearly renew for this exemption, contact or visit the local County Assessor’s Office.

Specially Adapted Housing Tax Exemption is given on the assessed value of property for which federal funds have been used for purchase or construction of specially adapted housing. This exemption is available for as long as the Veteran, or the spouse, or unmarried surviving spouse resides on the property. To apply for this exemption, contact the Veteran Service Office. G-I Loan for Heroes - § G-I Loan for Heroes program, is a homeownership package for Veterans and active duty service men and women. The program offers a low-interest rate first mortgage for 80 percent of the purchase price of a new home and an interest-free second mortgage of up to $40,000 dollars for the remaining 20 percent of the purchase price.

Jobs for Vets is a program run by the Illinois Department of Employment Security (the Unemployment Office). A trained “Veterans Representative” helps locate employment.

Illinois Troops to Teachers helps prepare returning troops to become teachers either in a K-12 setting or Vocational Training Center. Help may also be available to cover tuition and other educational expenses. Call 866-372-3157 for more information.

Veterans’ Jobs Tax Credit provides employers can earn an income tax credit of up to $600 dollars annually for every qualified Veteran hired after January 1, 2007.

In areas where a Veteran’s Assistance Commission has been established interim and/or emergency financial aid can be provided to honorably discharged veterans and their families to help pay delinquent mortgage or rent, help with utilities as well as much more. Eligibility and rates vary from area to area based on how each commission has designed their local program. To locate a Veteran’s Assistance Commission go to www.iacvac.org/

For information about veterans rights check out the Illinois Attorney General’s site www.illinoisattorneygeneral.gov/rights/veterans.html. Another great resource for information or to link benefits as well as to other veterans is www.communityofveterans.org

The DuPage Federation on Human Services Reform, a non-profit 501(c)(3) organization focused on advocacy and planning in DuPage County, Illinois and designer and trainer of Making the Connection: A Guide to Accessing Public Benefits, The DuPage Federation is affiliated with Northern Illinois University, Regional Development Institute. Questions can be directed to knelson@dupagefedertion.org or cking@dupagefedertion.org.