Homeless Prevention in Southern Illinois

BCMW

BCMW is a Community Action Agency whose main office is in Centralia, which is in Marion County in Southern Illinois. Marion County has a current unemployment rate of 9.6 percent. This is the seventh highest ranking unemployment rate of Illinois’ 102. BCMW also serves Bond, Washington, and Clinton counties. In the BCMW service area, 20.5 percent of the households are occupied by renters. The foreclosure crisis, coupled with increased cost of utility bills, gas prices and a rise in unemployment have put so many families one paycheck away from homelessness.

The fair market rent of $528 for Bond, Marion and Washington. Clinton County’s fair market rent is $711. The wage needed to afford those rent amounts ranges from $10.15 to $13.67 per hour respectively. Many of our low income clients make just minimum wage, and pay more than 50 percent of their income for rent. When a crisis occurs, causing a disruption of income, market rents are even less affordable.

Homeless Prevention Program

Illinois families in crisis housing situations have a place to turn to

Summary of Federal Housing and Economic Recovery Act

On July 30, President Bush signed the Housing and Economic Recovery Act of 2008 (H.R. 3221) into law (Public Law No: 110-289). The Act represents the most comprehensive response yet to the American mortgage crisis, and will help families facing foreclosure keep their homes, help other families avoid foreclosures in the future, and help the recovery of communities harmed by empty homes caught in the foreclosure process.

(Continued on page 2)
Homeless Headlines

Congress Returns for Three Weeks

Congress reconvened on September 8 for what was expected to be a busy, short month. The House will adjourn on September 26 and the Senate on October 1. The major activity will be on appropriations.

All indications are that other major housing authorization bills will not move in this Congress. These include the Section 8 Voucher Reform Act bills (H. R. 1851 and S. 2684) and the HOPE VI reauthorization bills (H. R. 3524 and S. 829).

The one ray of hope is the possible passage of a reauthorization bill for the McKinney-Vento homeless assistance programs. The House Committee on Financial Services has amended its bill, H. R. 840, to be more in line with the Senate’s version, S. 1801, and plans to move the bill forward. However, there is still a hold by a single Senator preventing the bill from being considered on the Senate floor. Advocates are working to have the hold lifted.

Unable to enact all but one of 12 FY09 spending bills thus far and the beginning of the FY09 looming on October 1, Congress is expected to pass a Continuing Resolution (CR) that will fund federal programs at current levels until a new President and Congress begin service in January.

Prevention
(Continued from page 1)

through the Illinois Department of Human Services (IDHS) Homeless Prevention Program. Families and individuals who are experiencing a temporary economic crisis beyond their control and are homeless, or in jeopardy of being evicted, foreclosed on, or becoming homeless may qualify for the Homeless Prevention Program. The Homeless Prevention funds provide rental assistance, utility assistance, and supportive services. Households must be able to demonstrate an ability to meet financial obligations after they are assisted with current or anticipated income.

Through other program requirements, the Homeless Prevention Program helps service providers focus on the client, provide more in-depth case management, and exercise more accountability for the funding. In addition to ensuring that the Homeless Prevention Program clients are benefitting from all the mainstream programs and entitlement programs they qualify for, the program strongly recommends the clients prepare a budget to ensure that they can resume paying once the program assists.

BCMW provides the Homeless Prevention Program for its four-county service area. For FY08, ending June 30, 2008, BCMW served 142 families through this program. The program provided mortgage assistance for eight households, rent assistance for 120 households, rental security deposits for 19 households and utility assistance for 16 households.

S. was a single mother with two children who had lost her job and was also dealing with health problems. Her water had been disconnected for six months as a result of a previous leak, which had since been repaired. The family utilized water from a neighboring

(Continued on page 4)
Homeless Headlines

U.S. Census Bureau

Income, Poverty, and Health Insurance Data

Data released by the Census Bureau on August 26 suggest that 37.3 million Americans, or 12.5 percent, had incomes below the poverty level in 2007. The overall poverty rate was unchanged from 2006 but was significantly higher for children (18.0 percent) and the Hispanic population (21.5 percent) compared to the same period.

The Current Population Survey (CPS), which is the official source for national poverty and income estimates, also shows that real median income increased for the third consecutive year, growing by 1.3 percent to $50,233. Additionally, both the percent (15.3 percent) and number (45.7 million) of uninsured Americans were lower in 2007 than in the previous year, due in large part to the growth of government health insurance and slightly smaller declines in private health insurance coverage. Together with a statistically unchanged overall poverty rate, the data from 2007 are largely positive when compared to the previous year.

Given the economic downturn that began at the end of 2007 and is continuing through 2008, however, last year was likely the peak of the recovery from the post-2001 slowdown. Viewed in these terms, the data indicate that the benefits of this recovery were not as widespread as they have been historically. Median household income is still $400 below the 1999 level in real terms, and for the poorest tenth of the population, it is $700 lower than eight years ago. The overall poverty rate at 12.5 percent is significantly higher than in 2000, when it was 11.3 percent.

Alternative income, earnings, and poverty data from the 2007 American Community Survey (ACS) were also released. While not the official source for income and poverty estimates, the (Continued on page 5)

Making the Connection

Economic Security and Safety Act (VESSA)

Contributor: DuPage Federation on Human Services Reform

The authors of this column welcome your comments and questions. See contact information at the end of the article.

October is Domestic Violence Awareness Month so this is a great time to review a rarely discussed employment policy called the Victims Economic Security and Safety Act (VESSA). It is important to understand VESSA since it can be an effective tool to help ensure survivors of domestic or sexual violence remain employed, or if unable to remain employed, be able to retain an income by receiving Unemployment Insurance in instances the survivor of domestic violence has to voluntarily leave employment to ensure her safety.

First a little background information. Based on data provided by the Illinois Coalition against Domestic Violence, 50 percent of persons who were served in 2007 through programs funded by the Victims of Crime Act (VOCA) were employed. In 2004 Illinois passed the Illinois Victims’ Economic Security and Safety Act (VESSA). This act requires that employers not discharge or discriminate against an employee who is a victim of domestic or sexual violence or who has a family or household member who is a victim of domestic or sexual violence.

VESSA also establishes a leave of absence policy. If you need to take time off to obtain medical care, victim services, counseling, conduct safety planning (including making plans to relocate or talking with the children’s school), attending related court hearings, obtain legal assistance etc. you are able to take this time as an unpaid leave of absence through VESSA. Your time off can be due the domestic or sexual violence perpetrated against yourself, or a family or household member. Full and part time employees are covered. Eligible employees are allowed to take up to a total of 12 work weeks of leave during any 12-month period to address domestic or sexual violence issues. The leave can be taken it is entirety, intermittently or through a reduced work schedule.

Even though this leave time sounds like leaves of absence provided through the Family Medical Leave Act (FMLA), it is not. It is important not to have an (Continued on page 5)
Fannie / Freddie Crisis and NHTF

Treasury Secretary Henry Paulson announced a federal government takeover of Fannie Mae and Freddie Mac on Sunday, September 7, 2008. As the foreclosure crisis spreads to prime loans and the number of mortgage holders who are having trouble making payments is at an all-time high, the two giant government sponsored enterprises (GSEs) are threatened with unprecedented losses. However, as Secretary Paulson said, “Fannie Mae and Freddie Mac are so large and so interwoven in our financial system that a failure of either of them would cause great turmoil in our financial markets here at home and around the globe.”

As the first, and at present only, dedicated source of funding for the National Housing Trust Fund, the financial health of Fannie Mae and Freddie Mac is also of concern to those who are counting on the National Housing Trust Fund for new funding for rental housing production and preservation. There are three important aspects of the National Housing Trust Fund legislation to keep in mind as the crisis at Fannie and Freddie unfolds.

First, the contributions that Fannie and Freddie are to make to fund the National Housing Trust Fund are based on their volume of new business, not profits. Their share of the mortgage business is going up and will continue to do so. However, the second thing to know is that these contributions can be suspended by the regulator if he or she considers them to be detrimental to the financial health of the GSEs. Third, on the other hand, because of the diversion of the funding for the National Housing Trust Fund to backstop the new foreclosure prevention program, the National Housing Trust Fund will not receive any funding until FY10 at the earliest. Hopefully, the actions taken now will restore confidence in the GSEs, so that contributions to the National Housing Trust Fund will be possible by then.

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

Prevention

(Continued from page 2)

swimming pool for flushing the toilet and utilized the shower at a nearby park. With winter coming on it was imperative to get the water reconnected to prevent the pipes from freezing and bursting. After much negotiating with the water company, the agency’s Homeless Prevention payment along with the client’s payment made it possible to get water restored.

While some home owners are the victims of sub-prime loans, many families obtain a prime mortgage based on two incomes, but a loss of wages by one of them sends them on a downward spiral. This was the case for D. and R. D. worked at a local retirement facility and R. worked in construction. When R. suffered a non work related back injury and required surgery, their income was cut by more than half. They were lucky enough to have insurance for the operation, but their mortgage had gotten in arrears. The Homeless Prevention Program was able to get them back on track and avoid foreclosure.

For the current funding year, the number of households served by Homeless Prevention will most likely be reduced since the clients seem to have larger arrearages in rent, mortgage and utilities. The larger arrearages are a result of higher energy costs, the rise in fair market rent and the current economy.

The satisfaction it gives to help families avoid foreclosures is immense. To be able to offer families hope in times of extreme crisis is very rewarding. The number of families in domestic violence situations is staggering. While our area has an excellent domestic violence center, they often refer clients to BCMW for additional assistance to help stabilize the living situations of their clients.

From the victims of violent crimes who miss work due to injuries, to the cancer victims who were able to stay in their homes and avoid foreclosure, the program has filled a huge gap in the area of homeless prevention.

To locate the Homeless Prevention Provider in your area go to www.dhs.state.il.us/page.aspx?item=30360. Near the bottom of the page you can click on Homeless Prevention Program Directory to see who the provider is for your area.

Sue Castleman
CSBG Coordinator
BCMW Community Services
P.O. Box 729
Centralia, IL 62801
(618) 532-7388
Sue.castleman@bcmw-il.org
VESSA
(Continued from page 3)

employer recommend using the FMLA instead of VESSA since you may need to request additional time for other health reasons under FMLA and you want to protect your eligibility for this other leave. It is also important to know that eligibility for VESSA leave is different from FMLA. You do not have to use available benefit time before you take a VESSA leave and you can be granted a VESSA leave as soon as you become employed as there is no 12 month waiting period which FMLA leave requires. You are expected to try and give your employer at least 48 hours notice of needing time off due to VESSA. Your employer also has the right to ask you to provide proof. As proof or “certification” you can give your employer a “sworn statement” (this is simply a written statement that you sign) saying you are a victim of domestic or sexual violence. Also you should give your boss any of the following: a police report or court record; a letter from your doctor, lawyer, or clergy; a statement from a victim-services organization; or some other type of corroborating evidence. If you don’t have these, then the sworn statement is acceptable.

Employers covered by VESSA are the State of Illinois, any unit of local government, school districts and private companies with 50 or more employees (not all of the employees have to be employed in the same workplace or facility or even in Illinois and the 50 employees do not have to be in one location, the business can have 50 sites with one employee at each site and still meet the criteria, this is also different from FMLA rules). If your employer is covered by VESSA and refuses to grant leave time through this policy you can contact the Illinois Department of Labor at (312) 793-6797 to begin to file a complaint.

If you do have to quit or leave your job due to domestic or sexual violence you can get Unemployment Insurance (UI), if you meet the qualifying work quarters established by the Illinois Department of Employment Security. In order to receive UI you will need to provide proof you are a victim of domestic violence and that you had to leave your job for reasons related to the violence. It is also expected that you took steps to try to stay employed and you gave your employer written notice of the reason for leaving work (if you had to leave suddenly to ensure your safety it is okay for the notice to be given after you leave your job). When you apply for UI make sure you tell the Unemployment office the reason you had to quit and also be prepared to provide proof of domestic violence, similar to what you needed to provide your employer. If all this is provided, you should be able to receive UI, even though you quit your job.

As you can tell by the description of this employment benefit, effective usage of VESSA leave can be critical to

(Continued on page 7)

Data
(Continued from page 3)

ACS is the preferred source for data at smaller levels of geography because its larger sample size permits estimates to be developed for areas with as few as 65,000 persons. Additional ACS demographic and socioeconomic data (e.g., housing estimates, educational attainment, race/ethnicity) will be released on September 23, and three-year estimates for areas as small as 20,000 persons will be available in December.

**Private Resources**

*by Pamela M. Salela, Coordinator, Central Illinois Nonprofit Resource Center*

**MetLife Foundation**  
(formerly Metropolitan Life Foundation)  
27-01 Queens Plz. N.  
Long Island City, NY 11101-4007  
Telephone:(212) 578-6272  
URL: www.metlife.org

**Contact:** Sibyl C. Jacobson, C.E.O. and Pres.

**Type of Grantmaker:** Company sponsored foundation  
**Total Giving (2006):** $31,999,651 
**Geographic focus:** National

**Limitations:** Giving on a national basis. No support for private foundations, religious, fraternal, athletic, political, social, or veterans’ organizations, hospitals, United Way-supported organizations, local chapters of national organizations, disease-specific organizations, labor groups, international organizations, organizations primarily engaged in patient care or direct treatment, drug treatment centers or community health clinics, or elementary or secondary schools. **Purpose and Activities:** The foundation supports organizations involved with education, health, substance abuse prevention, HIV/AIDS, Alzheimer’s disease, employment, nutrition, **housing**, youth development, human services, diversity, community development, senior citizens, minorities, and economically disadvantaged people. Special emphasis is directed toward programs designed to promote volunteerism and civic engagement. In addition Social Investment Program: The foundation provides loans and equity investments to organizations that do not meet customary investment criteria of private and institutional investors. Investments are made to projects designed to improve the quality of life for individuals and communities. Special emphasis is directed toward programs designed to promote community revitalization; economic development; and health. **Fields of Interest:** AIDS; Alzheimer’s disease; Alzheimer’s disease research; Children/youth, services; Civil/human rights, equal rights; Community/economic development; Economic development; Education; Employment, services; Family services; Family services, parent education; Health care; Higher education; **Housing/shelter:** Human services; Leadership development; Media/communications; Nutrition; Public affairs; Public health; Substance abuse, prevention; Voluntarism promotion; Youth development; Youth development, adult & child programs. **Population Groups:** Aging; Economically disadvantaged; Minorities. **Types of Support:** Continuing support; Employee-related scholarships; Employee matching gifts; Employee volunteer services; General/operating support; Grants to individuals; In-kind gifts; Program-related investments/loans; Program development; Publication; Research; Scholarship funds; Sponsorships. **Application Information:** Proposals for Museum and Community Connections should be no longer than five pages. Three proposal copies should be submitted for Museum and Community Connections; letter of inquiry for Social Investment Program Deadline(s): None

**Surdna Foundation, Inc.**

330 Madison Ave., 30th Fl.  
New York, NY 10017-5001  
Telephone:(212) 557-0010  
Fax:(212) 557-0003  
E-mail: questions@surdna.org  
URL: www.surdna.org

**Contact:** Phillip Henderson, Pres.

**Type of Grantmaker:** Independent foundation  
**Total Giving (2005):** $30,611,000  
**Geographic focus:** National

**Limitations:** No support for international projects, or programs addressing toxics, hazardous waste, environmental education, sustainable agriculture, food production and distribution. No grants for individuals or for endowments or land acquisition, capital campaigns or for building construction. **Purpose and Activities:** The foundation’s guidelines focus on five areas: 1) The

(Continued on page 7)
Private Resources (Continued from page 6)

Environment, specifically transportation and energy, urban and suburban issues, and biological and cultural diversity; 2) Community Revitalization, which takes a comprehensive and holistic approach to restoring communities in America; 3) Building an Effective Citizenry, to advance social and emotional learning, enhance conflict resolution theory, practice and expand opportunities for service and citizenship, and support character development and ethical behavior; 4) The Arts; and 5) The Nonprofit Sector. The foundation is particularly interested in fostering catalytic, entrepreneurial programs that offer solutions to difficult systemic problems. Fields of Interest: Arts education; Community/economic development; Disasters, 9/11/01; Dispute resolution; Economic development; Environment; Environment, energy; Environment, natural resources; Housing/shelter, development; Philanthropy/voluntarism, association; Public affairs, citizen participation; Urban/community development

Types of Support: Continuing support; General/operating support; Program development; Technical assistance

Application Information: Applicants should submit:

Results expected from proposed grant; Qualifications of key personnel; Copy of IRS Determination Letter; Brief history of organization and description of its mission; Copy of most recent annual report/audited financial statement/990; Listing of board of directors, trustees, officers and other key people and their affiliations; Detailed description of project and amount of funding requested; Contact person; Copy of current year’s organizational budget and/or project budget; Listing of additional sources and amount of support. Initial approach: Letter by mail or online at foundation Web site; Copies of proposal: 1; Board meeting date(s):

Deadline(s): None; Final notification: 90 days

Gaylord and Dorothy Donnelley Foundation
35 E. Wacker Dr., Ste. 2600
Chicago, IL 60601-2102

Telephone: (312) 977-2700
Fax: (312) 977-1686
E-mail: gddf@gddf.org
URL: www.gddf.org

Contact: Judith M. Stockdale, Exec. Dir.

Type of Grantmaker: Independent foundation

Total Giving (2006): $9,527,020

Geographic focus: They give primarily in the Chicago, IL, area and in the Lowcountry area of SC. however, they do have a history of giving in Illinois outside of Chicago including Sangamon & Champaign counties.

Purpose and Activities: Primary areas of interest include conservation and environment, education, and short term food and shelter programs. Fields of Interest: Education; Environment; Environment, natural resources; Housing/shelter, development; Youth development. Types of Support: Employee matching gifts; General/operating support; Program-related investments/loans; Program development. Application Information: The foundation does not accept unsolicited proposals under its Adolescent Education and Community Welfare areas at this time. Complete guidelines for each program are available on foundation Web site. Telephone or fax requests not considered. Application form required. Applicants should submit the following: How project will be sustained once grantmaker support is completed; Results expected from proposed grant; Copy of IRS Determination Letter; Copy of most recent annual report/audited financial statement/990; How project’s results will be evaluated or measured; Listing of board of directors, trustees, officers and other key people and their affiliations; Detailed description of project and amount of funding requested; Plans for cooperation with other organizations, if any; Copy of current year’s organizational budget and/or project budget; Listing of additional sources and amount of support; Initial approach: Letter requesting guidelines; Copies of proposal: one; Board meeting date(s): March, June, and November; Deadline(s): None; Final notification: one month after board review

Citations Source: Foundation Center. (2008) Foundation Directory Online

Professional. See: foundationcenter.org for more including subscription information.

VESSA (Continued from page 3)

a survivor’s ability to maintain economic security at the same time she is developing a personal security plan. If you want more information about this policy please contact the Illinois Department of Labor at (312) 793-6797, contact the Domestic Violence Hotline at 1 (877) 863-6338 or go on-line to www.state.il.us/agency/idol/vessa/vessa.htm.

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, Center for Governmental Studies. Questions can be directed to knelson@dupagefederation.org or cking@dupagefederation.org.