Zion Green Development Model

Not only are Rockford’s Lantow Lofts beautiful with all the things urban dwellers want (good views, secure parking, fine amenities and building security) but the seven for-sale, market-rate condos constructed by the Zion Development Corporation, are probably the greenest in the northern Illinois – southern Wisconsin region.

Each condo boasts 12 foot ceilings, solid brick exteriors, expansive 8-foot tall windows and high quality doors and wood trim. Many of the condos have fireplaces, exposed brick walls, beamed ceilings and lots and lots of natural light. All the units are fully sprinkled, alarmed and wired for home theatre systems. A 5000 square foot garden deck is available to all residents as is the 13-car attached brick and block garage.

Solar Hot Water Heating

For the environmentally minded, the Lantow Lofts are cutting edge. Most noticeable are the 10 solar thermal panels on the 3-story building’s roof. These fixed-angle panels heat an antifreeze containing solution that in turn circulates between the roof panels and three 120-gallon water storage tanks in the basement. On a sunny day in the spring, summer or fall, the solar panels can heat the circulating fluid to temperatures of 140°F to 180°F. This hot fluid will then heat the 360 gallons of water in the storage tanks to

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NAEH Guide for Transitioning to Housing-First

The National Alliance to End Homelessness (NAEH) has released a new guide that is intended to assist organizations considering adopting a Housing First strategy, including and especially aimed at those groups that will be receiving Homelessness Prevention and Rapid Re-Housing Program funds. The guide, titled Organizational Change: Adopting a Housing First Approach, includes background information on the Housing First approach, followed by a step-by-step guide to making the transformation from shelter and transitional housing strategies to prevention and rapid re-housing strategies.

The guide stresses the fact that this transformation will not just be a change in service delivery methods, but will also require major organizational changes. The authors discuss the importance of examining a number of factors before making this decision and ensuring that it is in the best interest of the organization and the community the organization serves. The guide splits the transition into two phases: assessment and planning for transformation and managing change. In phase one, major steps include establishing a cross-functional team to spearhead the change, developing a shared vision and clarify the scope of the change, undertaking an agency self-assessment to determine readiness for change, and developing a plan and time line for implementation. Phase two focuses on determining who will manage the change and the creation of ways to monitor and evaluate the impact of the new Housing First strategy and revise the strategy if necessary.

The guide includes useful tools such as a logic model template, a sample program design matrix and an organizational transition plan template. It is available at: www.endhomelessness.org/content/article/detail/2489

Role for Disabilities in Measuring Poverty

Measures of poverty that fail to take disability into account likely underestimate the level of income that people with disabilities need in order to meet basic needs such as food and housing, a report released by the Center for Economic and Policy Research (CEPR) in September has found.

The paper, which focuses on the connection between disability and what the authors call income poverty (i.e. poverty related to a person’s earnings), concludes that current

Webinar on HPRP in Rural Areas

On Friday, November 13 from 3:00 to 4:00 pm ET, the National Alliance to End Homelessness Center for Capacity Building (the Center) will host a webinar on the implementation of the Homelessness Prevention and Rapid Re-Housing Program (HPRP) in rural areas.

Rural areas face unique challenges in ending homelessness, including lack of transportation, emergency shelter, and employment options. Because of these constraints, many rural communities have developed unique ways of designing programs to still provide clients with stable, permanent housing. This webinar will feature a...
The American Community Survey (ACS) provides a picture of the nation’s population and housing units, and estimates from the most recent survey, released by the Census Bureau on September 22, allow for the comparison of how this picture has changed since 2006, the last year of the housing bubble. The new estimates confirm that it continues to be the lowest income renters who are most affected by the shortage of quality affordable housing units in the United States.

Among all income groups, the share of households spending 30 percent or more of their incomes on rent and utilities, a situation defined by HUD as being cost burdened, increased from 2006 to 2008. However, the lowest income renters continue to be most affected, with 87.6 percent of those earning $20,000 or less facing cost burdens, compared to 15.3 percent of those earning $50,000 or more. Adding to the problems faced by low income renters is the fact that median gross rents increased from $763 in 2006 to $824 in 2008, and that the share of units renting for under $500 fell while the share renting for $1000 or more rose.

The data also show that the share of all occupied housing units that are renter-occupied has increased from 32.7 percent to 33.4 percent. indicating that the housing crisis has pushed some households from owning to renting, as people lost their homes to foreclosure or put off buying in the current market. The data also indicate that rental units have become more crowded since 2006, with the average household size of renter-occupied units increasing from 2.41 to 2.44 and the percentage of occupied rental units with 1.51 or more occupants per room increasing from 1.52 percent to 2.25 percent. This movement is likely a result of families doubling up in units or taking in...

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Zion Green
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temperatures of 120°F to 150°F. The solar panels and storage tanks, then, serve as a pre-heat system for each condo’s ‘tankless’ water heater. These tankless – or on-demand water heaters sense the temperature of the incoming water and only turn on (they are electric) if the incoming water temperature is less than 120°F. One condo owner reports that he has not needed his tankless water heater since the end of May except for 6 cloudy and cool days.

Furthermore, this solar thermal system is quite affordable. The entire system cost $40,000 which translates to $5,000 per each of the eight users. Also, each condo owner is eligible for a $1,500 solar tax credit which brings the net per condo cost to only $3,500. With the sun able to provide about half of all one’s hot water needs per year, the payback period is currently estimated at about 3-5 years.

Geothermal Heating and Cooling

The Lantow Lofts also houses one of the largest geothermal heating and cooling systems in Winnebago County. The 25-ton system heats and cools the entire first floor and portions of the lower level. The first floor is home to Katie’s Cup Coffee Bar and Bookstore – a new a growing business in Rockford’s Mid Town District – that has as its mission to bring people together over excellent coffee to have conversations about relevant issues of the day and to build a stronger community.

Since the geothermal system has only been in operation for 8 months, cost effectiveness data is still being collected. However, the system installer, Rockford Geothermal, projects that cooling costs will be about 50 percent less than a comparable central air conditioning system would be and that heating costs will run 30 percent to 40 percent of what costs would be for a comparable natural gas heating system.

Because there are considerable up-front costs for geothermal systems, payback periods can run as long as 12-15 years. But here’s a key qualifier to that projection: it assumes that the rate at which natural gas and electricity rates increase at the same rate as they have over recent years.

There are some, however, who believe that natural gas and electricity rates will increase much faster in coming years. The earth contains only a limited supply of petroleum and natural gas and, as M. King Hubbert, a Shell Oil geologist, predicted in the 1950s, we have reached peak oil production and in the coming few decades we will likely see natural gas and oil production fall dramatically. Based on all the known oil fields on the planet, Hubbert predicted that by 2050 oil production would be at less than 50 percent of what it is now. As the laws of supply and demand kick in, we should see natural gas costs rise dramatically even before 2050.

Another factor that is likely to affect natural gas and electricity rates is the drive to attach to these utility costs not only their cost of production but costs associated with mitigating the impact of their use. That is, both natural gas and electricity rates...
Electronic Banking
(Continued from page 3)

ATMs. Because the Social Security data system reflects the benefits are deposited into a bank account, be prepared to have state workers ask for verification of a checking account. If you are asked to provide proof of your bank account and you are enrolled in Direct Express, and don’t have a checking or other type of bank account, contact your local Social Security office and ask for proof that you are enrolled in Direct Express. To sign up for the Direct Express call 1-877-212-9991 or online at www.USDirectExpress.com.

Beginning in October, IDHS will begin to offer an electronic payment card that will be used to receive state payments for services that are provided by Family Home Child Care Providers and Home Services Program (HSP) Personal Assistants. Information about the cards including how to enroll will be provided to Family Home Child Care Providers via mail. Individuals who choose to enroll in this program will have payments for services deposited to an Illinois Debit MasterCard® account. Naturally if the person has a checking account, payments can be directly deposited to the bank where the checking account is located. There are no overdraft fees for these debit cards because only the amount that was loaded into the account can be spent. This card can be also used the same as any banking debit card: to shop and make purchases, or obtain cash at an ATM, bank or credit union. Statements are mailed monthly as to purchases or transactions made.

There are fees attached for some transactions with all of these cards. This can be a disadvantage to clients not used to working with this type of banking card. In addition, clients may have problems with keeping track of expenses. The advantages of enrolling in electronic payment cards I believe outweigh the disadvantages. Using a debit card results in fewer lost checks, and no longer having to pay costly fees at a currency exchange. Users of some of the cards may even be able to do electronic bill payments for other bills that they have. Most agencies provide enrollees with education on how and where to use the electronic banking card, an explanation of any possible fees, and how to avoid stolen pins, phishing, and fraud.

These are just a few of the agencies that use these types of cards, but be prepared for this process to expand to other programs.

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@dupagefederation.org or cking@dupagefedertion.org.

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electricity produced by natural gas and coal-fired power plants produce carbon dioxide and other green house gases. As we become increasingly aware of the devastating effects of climate change driven primarily by the sharp increase in the production of green house gases, governmentally regulations are sure to demand that the impact cost be passed on to consumers.

The down side of such price increases could be nearly unbearable cost burdens on the poorest in the world. The up side will be that these price revisions are sure to spur even further the production and installation of alternative energy production facilities and consumer purchases of homes and businesses that utilize geothermal, solar and other alternative energy systems. Those on the front end of that curve of change will reap the greatest benefits.

Other Energy-Saving Design Features

There are many other earth-friendly elements at the Lantow Lofts such as bamboo flooring, recycled content ceramic tiles and carpets, motion-sensored lighting, high levels of thermal insulation, careful choice of energy efficient windows, etc. Perhaps even more significant is the reuse of this 110-year old building in the first place. All cities have huge investments in the buildings, streets, utility systems and social networks of their older cores. However, until recently, urban sprawl has been seen as one more step to the good life. Now, in light of our growing realization that climate change is one of the disastrous effects of unlimited growth, we are reassessing our strategies to spread out and abandon our urban centers. Socially, we have also learned that urban sprawl has resulted in growing socio-economic gaps which, in turn, are producing many negative, albeit unintended consequences.

The good news is that buildings like the Lantow Lofts clearly demonstrate that it is possible to create highly attractive urban living spaces that reduce our impact on the environment without reducing one’s quality of life. In fact, one Lantow Loft condo owner has calculated that he has cut his carbon footprint nearly in half by moving in to the Lofts, even though his previous home was a modest, well-kept bungalow. Even more good news is that most of the construction principles and materials used at the Lantow Lofts can be utilized in home construction for occupants at any income level.

For further information, contact:

Brad Roos, Executive Director Zion Development Corporation PO Box 4387 Rockford, IL  61110-0887 (815) 964.8280, ext.15 or bradroos@ziondevelopment.com
Disabilities  
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policy underestimates the role disabilities play in poverty, and that any serious state- or national-level agenda to reduce income poverty needs to take disability into account as both a cause and a consequence of poverty (for example, for those without access to health care).

The study found that those who have one or more disabilities are more likely to suffer job loss, reduced earnings, and barriers to education and skills development, as well as a number of other challenges that can lead to economic deprivation and hardship. Because of these challenges, the income poverty rate for those with disabilities is between two to three times the rate for those without disabilities. Almost half of working-age adults whose incomes fall below 200% of the federal poverty line have a work disability.

Aside from income poverty, those with disabilities also suffer from material hardship, including food insecurity and trouble paying rent, mortgage, and utility bills. Further, these hardships are long-term, especially for those with chronic or severe disabilities. They find that not only do earnings drop substantially in the year of a disability’s onset and over the long term, but so do food and housing consumption. In fact, those with a chronic or severe disability are shown to have reduced their food and housing consumption by 22% 10 years after diagnosis.

Additionally, the paper briefly discusses those who are homeless or living in group quarters, such as prisons, nursing homes and treatment facilities. In 2006, 49% of those living in group quarters had a disability. And in 2008, HUD reported that 43% of people in the sheltered homeless population suffered from a disability.

The paper concludes that in order to accurately gauge the ways in which poverty and disability interact, a more comprehensive framework for understanding disabilities and poverty should be adopted. The author suggests the current official poverty measure should be refined to take into account extra costs associated with disability and should view poverty as multi-dimensional rather than limited to income.


Webinar  
(Continued from page 2)

conversation with communities and programs that have overcome some challenges and are continuing to work on others. The Center is looking for stories from communities dealing with challenges specific to rural areas while implementing HPRP. To contribute such a story, please contact Samantha Batko at sbatko@naeh.org with your community’s story.

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

The Prudential Foundation
Prudential Plz.
751 Broad St., 15th Fl.
Newark, NJ 07102-3777
Telephone:(973) 802-4791
Contact: Lata N. Reddy, V.P. and Secy.
E-mail: community.resources@prudential.com
URL: www.prudential.com/view/page/public/12182

Type of Grantmaker: Company-sponsored foundation
Geographic Focus: Includes Illinois
Limitations: Giving primarily in areas of company operations, including Chicago, Illinois; giving also to national organizations. No support for discriminatory organizations or veterans’, labor, religious, fraternal, or athletic organizations. No grants to individuals, or for advertising, fundraising, or disease-specific general operating support; no capital campaigns, annual fund drives, or endowments.

Financial Data: (yr. ended 12/31/07)
Total giving: $24,303,612
Giving activities include: $17,348,178 for 934 grants (high: $535,000; low: $250); $6,955,434 for 11,843 employee matching gifts; $43,999,369 for 41,732 employee-related scholarships,
Number of Staff: 8 full-time professional, 14 full-time support

Fields of Interest: Children/youth, services; Disasters, preparedness/services; Education; Employment, job counseling, services, training; Food banks; Food services; Health care;
Homeless: Human services; Human services, financial counseling; Medicine/medical care, public education; Public health

Wal-Mart Foundation
(also known as SAM’S CLUB Foundation)
702 S.W. 8th St., Dept. 8687, # 0555
Bentonville, AR 72716-0150
Telephone: (800) 530-9925
Contact: Julie Gehrki, Sr. Mgr., Wal-Mart Foundation
Fax: (479)273-6850
URL: www.walmartfoundation.org

Type of Grantmaker: Company-sponsored foundation
Geographic Focus: Includes Illinois
Limitations: Giving on a national basis in areas of company operations, with emphasis on AR, Washington, DC, IL, NY, TN, UT, and VA. No support for faith-based organizations not of direct benefit to the entire community, political candidates or organizations, or athletic teams. No grants to individuals (except for scholarships), or for multi-year funding, annual meetings, contests or pageants, political causes or campaigns, advertising, film, or video projects, athletic sponsorships or events, travel, capital campaigns, endowments, or association memberships.

Financial Data: (yr. ended 12/31/07)
Total giving: $110,895,707
Giving activities include: $66,896,338 for 25,529 grants (high: $7,059,000; low: $100); $43,999,369 for 41,732 employee matching gifts
Number of Staff: 8 full-time professional, 14 full-time support
Headlines Directory

Center for Community Change
1536 U Street NW
Washington, DC 20009
Telephone: (202) 339-9300
http://www.communitychange.org

Center on Budget and Policy Priorities
1536 U Street NW
Washington, DC  20009
Telephone: (202) 339-9300
http://www.cbpp.org

Chicago Coalition for the Homeless
1325 S. Wabash, Suite 205
Chicago, IL 60605
Telephone: (312) 435-4548
Fax: (312) 435-0198
http://www.enteract.com/~cch/
index.htm

Coalition of Citizens With Disabilities in Illinois
300 E. Monroe, Suite 100
Springfield, IL 62701
Telephone: (217) 522 7016
Fax: (217) 522-7024
http://www.ccdnline.org

Corporation for Supportive Housing
205 W. Randolph, 23rd Floor
Chicago, IL 60601
Phone: (312) 332-6690
Fax: (312) 332-7040
Email: info@csh.org
www.csh.org

Food Research and Action Center
1875 Connecticut Avenue, NW, # 540
Washington, D.C. 20009
Telephone: (202) 986-2200
Fax: (202) 986-2525
foodresearch@frac.org

Housing Action Illinois
11 E. Adams, Suite 1601
Chicago, IL 60601
Telephone: (312) 939-6074
Fax: (312) 939-6822
http://housingactionil.org

Housing Assistance Council
1025 Vermont Ave. NW, Suite 606
Washington, D.C. 20005
Telephone: (202) 842-8600
Fax: (202) 347-3441
http://www.ruralhome.org

Illinois Association of Community Action Agencies
3435 Liberty Drive
Springfield, IL 62704
Telephone: (217) 789-0125
Fax: (217) 789-0139
http://www.iacaanet.org

Illinois Coalition Against Domestic Violence
401 S. 11th
Springfield, IL 62703
Telephone: (217) 789-2830
Fax: (217) 789-1939
http://www.ilcadv.org

Illinois Department of Commerce and Economic Opportunity
620 E. Adams, CPB-3
Springfield, IL 62791
Telephone: (217) 785-6142
Fax: (217) 782-1206
http://www.commerce.state.il.us/

Illinois Department of Human Services
Homeless Services and Supportive Housing
400 W. Lawrence, 2C
Springfield, IL 62762
Telephone: (217) 782-1317
Fax: (217) 324-6029
http://www.state.il.us/agency/dhs/

Illinois Food Bank Association
P.O. Box 8293
Springfield, IL 62791
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Fax: (217) 522-4023
E-mail: cifbank@aol.com

Illinois Housing Development Authority
401 N. Michigan Ave., Suite 900
Chicago, IL 60611
Telephone: (312) 836-5200
Fax: (312) 836-5286
E-mail: cilbank@aol.com

Illinois Coalition for Homeless Veterans
333 ½ Pennsylvania Avenue, SE
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Telephone: (202) 546-1969
Fax: (202) 546-2063
Email: nchv@nchv.org
http://www.nchv.org/home.html

National Alliance to End Homelessness
1518 K Street, NW, Suite 410
Washington, D.C. 20005
Telephone: (202) 638-1526
Fax: (202) 638-4664
E-mail: naeh@naeh.org
http://www.endhomelessness.org/

National Coalition for Homeless Veterans
2201 “P” St., NW
Washington, DC 20037-1033
Phone:  (202) 462-4822 x234
Fax: (202) 462-4823
Email: info@nationalhomeless.org

National Community Reinvestment Coalition
727 15th St., NW, Suite 850
Washington, DC 20001-1033
Telephone: (202) 393-5229
Fax: (202) 393-3034
http://www.nrhcweb.org

Rural Development
2118 W. Park Ct, Suite A
Champaign IL  61821
Telephone: (217)403-6222
Fax: (217)403-6231

Southern Illinois Coalition for the Homeless
P.O. Box 955
801 N. Market
Marion, IL 62959
Telephone: (618) 993-0094
Fax: (618) 993-4013

Supportive Housing Providers Association
221 E. Ohio Street, 5th Floor
Chicago, IL 60611
Telephone: 773-933-4663, ext.123
supportivehousing@aol.com

U.S. Department of Housing and Urban Development
Office of Community Planning and Development
77 W. Jackson 24th Floor
Chicago, Illinois 60604-3507
Telephone: (217) 403-6222
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http://www.nlhc.org

National Alliance to End Homelessness
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Washington, D.C. 20005
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E-mail: naeh@naeh.org
http://www.endhomelessness.org/

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Email: nchv@nchv.org
http://www.nchv.org/home.html

National Community Reinvestment Coalition
727 15th St., NW, #900
Washington, D.C. 20001
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Fax: (202) 628-9800

National Law Center on Homelessness & Poverty
918 F Street NW #412
Washington, DC 20004
Telephone: (202) 638-2535
Fax: (202) 628-2737

National Low-Income Housing Coalition & National Low Income Housing Information Service
727 15th St NW, 6th Floor
Washington, D.C. 20005
Telephone: (202) 662-1530
Fax: (202) 393-1973
E-mail: info@nlihc.org
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