New Moms: Supportive Housing for Young Parents

New Moms is located in the Austin neighborhood of Chicago. The program serves a population that is highly at-risk—overlooked, underserved, and under-funded. Most often, participants arrive at New Moms with nothing more than a baby in their arms and a trash bag full of their belongings. Ninety-seven percent are either Latino or African-American, between the ages of 13 and 21, with children 5 years old or younger. When these young women come to us, approximately 80 percent have dropped out of school, and are operating at an average 4th grade educational level. Only about 25 percent have ever held a job. Almost all are multi-generational welfare recipients, or have no income at all. One hundred percent are living in extreme poverty (200 percent or more below the poverty threshold). Over 75 percent do not live with immediate family members. Most have no permanent home, and report “couch surfing” from one potentially dangerous, transient living situation to another, children in tow. Many are officially homeless, living on the streets with their children. Most are survivors—or continuing victims—of abuse, neglect, abandonment, sexual exploitation, and domestic violence.

The volatile, dangerous environment in which these teenage mothers live not only cripples their lives and futures—but also those of their children; who are: 3 times more likely than non-homeless children to be placed in remedial education; 4 times more likely to be abused, neglected, or abandoned; 4 times more likely to be welfare recipients, or have no income at all. One hundred percent are living in extreme poverty (200 percent or more below the poverty threshold). Out of Reach also calculates the number of hours one must work at the minimum wage and the average renter wage in order to afford typical rents. In addition, the report provides local wage and income data for comparison purposes.

Today more than 38 million households rent their homes, 1.9 million more than in 2007. The current rate of homeownership (66.5 percent) is now at the lowest level since 1998. And with the foreclosure crisis and recession on the one hand and the aging of the baby boom and the coming of age of the welfare recipients, or have no income at all. One hundred percent are living in extreme poverty (200 percent or more below the poverty threshold). Out of Reach also calculates the number of hours one must work at the minimum wage and the average renter wage in order to afford typical rents. In addition, the report provides local wage and income data for comparison purposes.

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New Moms  
(Continued from page 1)

times more likely to drop out of school; at high risk of serious health problems; and at an 80 percent risk of continuing the cycle of poverty in which they grew up. In fact, research has shown that, without intervention, 80 percent of the sons of teenage mothers will become incarcerated by age 19, and 70 percent of the daughters will themselves become mothers by age 16.

The Transformation Project

This is self-service only. If you would like to receive Homeless Headlines by email, send a blank email to headlines-hotline-subscribe@yahoogroups.com. When the confirmation message comes, just click on the reply and send buttons in your email program. If your address changes, unsubscribe (headlines-hotline-unsubscribe@yahoogroups.com) and submit a new subscription.

Mayor Richard M. Daley (Chicago) and Audalee McLoughlin (President and CEO of New Moms) at groundbreaking

During the last 5-7 years, three of New Moms target neighborhoods (Humboldt Park, West Town, and Logan Square) have begun to gentrify, resulting in a rapid relocation of families in poverty - including the young moms we serve. The Transformation Campaign will provide New Moms with a new campus, which will allow us to shift their physical location further west to the Austin neighborhood, where many of New Moms participants are able to afford housing. Austin remains an economically distressed neighborhood with a median household income of $29,054; and median net worth of $29,231. Less than 50 percent of the community are high school graduates.

The apartments will be developed to replace housing destroyed by a fire in 2008. While New Moms continued to provide housing after the fire, the organization will nearly double its capacity with the new development. Built on a vacant site that formerly housed a Chicago police station, the apartments will include a day care center and supportive services for the parents. An additional $114,274 grant through the Illinois Department of Commerce and Economic Opportunity will help the developers include energy-efficient features. Other funding sources include a $4.1 million zero-interest loan through the City of Chicago.

This new facility will also provide New Moms with the space to nearly double our residential capacity to 40 moms and 72 children by the year 2012; and double our non-residential capacity to 100 moms and their children. In the new facility, New Moms will also have the capacity to expand the types of services offered to better meet the growing needs identified among the adolescent parent population: Extended Care - increasing the length of service from 6 to 36 months; Infant Mental Health - reducing child abuse and neglect; D. A. D. S. - programming for teen fathers; a Licensed Daycare Center - open 2 shifts and providing care for sick children as well as home for New Moms social enterprise, Bright Endeavors.

The State of Illinois has invested $6.2 million in Federal Stimulus Funds to build the Transformation Project. The project will create forty units of permanent supportive housing for formerly homeless young parents. The housing will be built in Chicago as a result of the financial investment of the (Continued on page 6)
**Homeless Headlines**

**Housing Counseling Program Eliminated**

The federal Housing Counseling program was eliminated in Congress’ final Continuing Resolution for FY 2011.

The elimination of funding for the Housing Counseling program in H. R. 1473 took advocates by surprise. The program has historically received bipartisan Congressional support and its importance in mitigating impacts of the foreclosure crisis for low-income families is widely recognized.

The National Council of La Raza, the NAACP, the National Coalition for Asian Pacific American Community Development, and the National Urban League issued a joint press release criticizing Congress’ decision to defund the program.

HUD issued a Frequently Asked Questions (FAQ) document on the Housing Counseling program to clarify how the program cut will be implemented. (www.nlihc.org/doc/FY11-Housing-Grant-Cuts-FAQ.pdf) Agencies receiving housing counseling funding are currently drawing down funds for services from FY10 awards. The CR does not affect FY10 funding and agencies can continue to draw those funds for the remainder of the fiscal year. The FAQ states that, beginning October 1, 2011, there will be no funding available for housing counseling or training activities. HUD hopes to provide the $88 million in FY12 Housing Counseling funds included in the President’s budget request. If FY12 funding is appropriated by Congress, there will be a gap in funding lasting between the start of the fiscal year and the time HUD is able to issue a NOFA and award FY12 grants.

**Making the Connection**

**No Wrong Door**

*By Kathryn Nelson*

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

As of January 2011, a new door opened at IDHS’ Family Community Resource Centers (FCRC). Actually it is what they call “No Wrong Door”. The “No Wrong Door” policy allows you to apply for benefits such as Medicaid, SNAP (Supplemental Nutrition Assistance Program/Food Stamps), TANF (Temporary Assistance for Needy Families) or AABD Cash benefits at any IDHS FCRC office. This means you can apply at any office not just the office that serves the address where you live. IDHS is calling this the Office of Choice of option. There are a number of advantages to the Office of Choice option:

- It may be beneficial to use the office near where you work making it more convenient to drop off or pick up information during office hours
- It may be easier to use an office near your children’s day care center
- If you are a survivor of abuse picking a different office could make it less likely that your abuser would know where to try to attempt to obtain information or try and locate you
- You actually live closer to another IDHS office in another part of the city or in another county

These are examples of just a few of the reasons you may want to exercise the Office of Choice option and select a different office. The ways you can select a different office are:

- When completing the application for benefits, you can now complete a section that indicates the Office of Choice. If you make no selection then the application is sent to the office that serves your zip code. You will not be given the option to select and Office of Choice if you reside in a Long Term Care or Supportive Living facility, or the application is made for someone in the hospital.
- If you already receive benefits you can contact the office that currently has your case and tell them which office you want to use
- You can go into the Office of Choice and ask them to

(Continued on page 7)
HUD Funds New Homeless Assistance Programs

The Joint Center for Housing Studies at Harvard University (JCHS), recently released a report entitled “America’s Rental Housing: Meeting Challenges, Building on Opportunities.” The report estimates that since 1995, about a quarter of all renters have been eligible for federal housing assistance. Approximately a third of all renters pay over 50 percent of their income towards rent. By 2009, 61 percent of tenant households were facing severe housing cost burden, defined as paying over 50 percent of their income towards rent. By 2009, 61 percent of renter households faced a severe housing cost burden, defined as paying over 50 percent of their income towards rent. By 2009, 61 percent of renter households faced a severe housing cost burden, defined as paying over 50 percent of their income towards rent. By 2009, 61 percent of renter households faced a severe housing cost burden, defined as paying over 50 percent of their income towards rent. By 2009, 61 percent of renter households faced a severe housing cost burden, defined as paying over 50 percent of their income towards rent.

Overall, while only 24 percent of renters paid over 30 percent of their income towards rent in 1960, by 2009 49 percent of renters were in this predicament. While part of the story is declines in incomes, the report also confirms that there is an insufficient supply of affordable rental homes available to meet the needs among the lowest income households. Over 28 percent of the most affordable, unassisted rental homes have been lost since 1999 and the current supply of seven million assisted rental homes can only serve approximately a quarter of all renters eligible for federal housing assistance. The authors estimate that since 1995, 700,000 homes with assistance attached to them have been lost.

(Continued on page 6)
The purpose of this grant competition is to support efforts by State agencies and their community-based and faith-based partners to develop and implement:

Simple SNAP application and eligibility determination systems; or

Measures to improve access to SNAP benefits by eligible applicants.

This RFA seeks diverse proposals that would make the entire process, from certification to recertification, easier and more efficient for applicants and participants. Grant proposals should focus on improving the quality and efficiency of operations and processes within the SNAP office that improve the ability of applicants to access benefits. Specifically, FNS is interested in initiatives that have improved access, timeliness and accuracy. For example, FNS has funded web-based systems, online benefit tools, call centers and technology (such as document imaging). Grant proposals should not be made for the ongoing costs of carrying out any project. The proposal should be new to the locality.

Program participation grants support projects that make it easier for applicants to go through the process to receive SNAP benefits. Access activities may include new technology, business process re-engineering, or increasing the number of ways in which applicants can submit their applications. This may include out-stationing an eligibility worker who can provide application assistance, perform the interview and actually submit the application to the State agency. Whereas outreach initiatives strive to increase SNAP participation by marketing the program, providing application assistance, and expanding the range and number of places people can go to get information and assistance with their SNAP applications. Because “application assistance” can be both outreach and access, it is important that the proposal distinguish between the two.

Application assistance in its purest form is when an individual helps an applicant fill out an application. This is outreach. When the assistance goes beyond helping someone fill out the application and includes helping someone actually get the application to the office it becomes access. For example, when a volunteer helps an applicant fill out an online application that is then submitted directly to the State agency that is access. Program Participation Grants do not support projects that devote more than 25 percent of the requested grant funds to outreach activities, such as advertising, pure application assistance, screening/pre-qualifying applicants - or whose purpose is to attract or recruit SNAP applicants.

The entities eligible to receive grants under this competition are:

The 53 State agencies that administer SNAP; State or local governments; Agencies providing health or welfare services; Public health or educational entities; and Private non-profit entities such as community-based or faith-based organizations, food banks, or other emergency feeding organizations.

For access to a synopsis, the full notice, and the grant application, go to www.grants.gov/search/basic and search for Catalog of Federal Domestic Assistance (CFDA) number 10.580.

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**2011 NAEH Conference Agenda**

A tentative agenda for the National Conference on Ending Homelessness is now available online. Workshops will focus on a variety of topics including: Basics of the HEARTH Act, Serving Homeless Veterans, Collaborating with Schools to Serve Children and Youth, Progress on Policy Priorities in Congress and Sustaining Your HPRP Funded Programs.

To view the agenda, go to https://help.endhomelessness.org/events/17/agenda
New Moms
(Continued from page 1)
Illinois Housing Development Authority (IHDA).

On April 25, 2011, IHDA Executive Director Mary R. Kenney joined Mayor Richard M. Daley and other local officials to celebrate the groundbreaking of the Transformation Project apartments at 5353 W. Chicago Ave. in the Austin neighborhood.

On behalf of the administration of Governor Pat Quinn, IHDA financed $6.2 million in federal Neighborhood Stabilization Program (NSP) grants to build the development. Statewide, IHDA has invested $53.1 million in NSP funds for the acquisition, rehabilitation, demolition and redevelopment of vacant, foreclosed or abandoned properties to help low-, moderate-, and middle-income households and communities. A list of developments is available at ihda.org.

“The Transformation Project demonstrates how federal Neighborhood Stabilization Program (NSP) funds available through the State of Illinois are filling the critical need for affordable housing, and creating construction jobs statewide,” said Kenney. “These federal dollars are working to help stabilize communities distressed by foreclosures and abandonment.”

“The federal resources available through the Illinois Housing Development Authority (IHDA) will allow us to build a new development to serve the needs of adolescent parents who otherwise would have nowhere else to go,” said New Moms President Audalee McLoughlin. “Such supportive housing is key to making sure they have access to secure and affordable housing and services as they continue on the path to self-sufficiency.”

Construction is scheduled to be completed by August 2012.

For more information, contact New Moms at (773) 252-3253.

Demand Rising
(Continued from page 4)
According to the report, the rental market is poised to become increasingly tight in future years and the shortage of affordable homes will worsen. Due to declines in homeownership nationwide, the number of renter households is rising. The number of renter households grew by almost four million between 2005 and 2010. Researchers at JCHS estimate that the number of renter households will likely increase by between 360,000 and 470,000 annually over the next decade.

The report concludes that with the number and the share of renters likely to grow, it is necessary that we identify and promote policies to preserve and expand the supply of affordable rental housing today.

To access the study, visit the Joint Center for Housing Studies at www.jchs.harvard.edu/publications/rental/rh11_americas_rental_housing/index.html.
Out of Reach 2011
(Continued from page 1)
echo boom on the other, the demand for rental housing is only projected to grow. Out of Reach is a side-by-side comparison of wages and rents in every county, Metropolitan Area (MSAs/HMFAs), combined nonmetropolitan area and state in the United States. For each jurisdiction, the report calculates the amount of money a household must earn in order to afford a rental unit in a range of sizes (0, 1, 2, 3, and 4 bedrooms) at the area’s Fair Market Rent (FMR), based on the generally accepted affordability standard of paying no more than 30 percent of income for housing costs. From these calculations the hourly wage a worker must earn to afford the FMR for a two-bedroom home is derived. This figure is the Housing Wage.

Illinois
In Illinois, the Fair Market Rent (FMR) for a two-bedroom apartment is $904. In order to afford this level of rent and utilities, without paying more than 30 percent of income on housing, a household must earn $3,012 monthly or $36,146 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of $17.38.

In Illinois, a minimum wage worker earns an hourly wage of $8.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 84 hours per week, 52 weeks per year. Or, a household must include 2.1 minimum wage earner(s) working 40 hours per week year-round in order to make the two bedroom FMR affordable.

In Illinois, the estimated mean (average) wage for a renter is $13.44 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 52 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 worker(s) earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Supplemental Security Income (SSI) payments for an individual are $674 in Illinois. If SSI represents an individual’s sole source of income, $202 in monthly rent is affordable, while the FMR for a one-bedroom is $784.

A unit is considered affordable if it costs no more than 30 percent of the renter’s income.

The report has data for metro and non-metro areas, and for individual counties. To view the report online and select the data you need, visit http://www.nlihc.org/oor/oor2011

No Wrong Door
(Continued from page 3)
transfer your case into their office

There are some types of benefits and offices that are not part of this process:

- City of Chicago GA: Individuals who receive and apply for these benefits will still need to use the Chicago GA office.
- Refugees in Chicago continue to need apply at the Special Units office in Uptown.
- Chicago SNAP Employment and Training persons need to continue to use the Garfield Park office.
- Cases served by Medical Field Operations will remain with this office (these are usually Nursing Home residents in Cook County).

- Cases served by HFS (Healthcare and Family Services) will continue to be served by them. (This includes All Kids Share, Rebate and Premium, Breast and Cervical Cancer, and Health Benefits for Workers with Disabilities).

If you are not sure which office you think is best, you go to www.dhs.state.il.us and use their office locator tool to find an office.

If you are helping a person who currently gets benefits and are not sure which office is assisting them, ask to see their medical card. On the card will be the case number usually showing a sequence of numbers like 93-030-00-xxxxxx or 94-107-00-xxxxxx. The second set of numbers identifies the office that has the benefit case (in my example 030 is DuPage County or 107 is Will County). Once you know the number then go to http://www.dhs.state.il.us/page.aspx?item=16954 and look for the number on the office list, and you will now know the office that is serving your client.

Since benefit amounts issued vary from county to county, if a person opts for the Office of Choice to be one where the benefits are lower, they will receive the benefit amount based on where they live not the office that provides services.

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.
HOMELESS HEADLINES

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