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YMCA Network

Independence Place

The YMCA Network is part of the YMCA of Metropolitan Chicago. One of the homeless projects operated by the YMCA Network is Independence Place, a site-based transitional housing project for homeless men ages 18 through 21. Independence Place is a four-bedroom, congregate living style group home, located in Midlothian, Illinois.

The planning for this homeless home began in 1999 when the YMCA Network applied to U.S. Housing and Urban Development (HUD) for funding. In 2000, the agency was notified that the application had been approved. Over the next two years, YMCA staff worked on locating an appropriate residence and taking the other steps necessary to begin the project. Around 2002, the property in Midlothian was purchased, though the existing home needed extensive rehabilitation.

Essentially, the foundation of the property was retained while the rest of the house was largely rebuilt in 2003. This transformation was completed for residents to move in by September 1, 2004. The money received from HUD, matched with money the YMCA received on the sale of another building, allowed this project to happen.

The driving force behind the application for Independence Place was the need staff identified for housing for homeless youth, particularly male youth. At that point, the YMCA Network was already servicing homeless male youth with some state funding, but believed that an application for federal funding would greatly expand the ability to serve this population.

Housing Provisions in Dodd-Frank Wall Street Reform

Taking a further step toward enacting a wide-ranging bill that would reform the way financial institutions are regulated and provide significant protections for consumers, both the House and the Senate have passed the conference report for the Dodd-Frank Act. President Obama signed the bill on July 21.

Now that the final report language has been made public, more details are available on the housing-related provisions included in the report. Of particular interest, the bill would:

- Extend the Protecting Tenants at Foreclosure Act (PTFA),
- Provide additional funds for the Neighborhood Stabilization Program (NSP),
- Establish a new program to help out-of-work homeowners,
- Provide for a grant program to support the provision of legal

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NHTF Needs New Legislative Vehicle

With new Senator Carte Goodwin (D-WV) and Maine Republican Senators Olympia Snowe and Susan Collins voting in the affirmative, the Senate finally passed H. R. 4213, extending unemployment insurance for the long-term jobless. The House quickly moved to pass the same version of the bill and the President signed the bill into law last week.

While the extension of unemployment is good news, the bad news is that the rest of H. R. 4213, including $1.065 billion for the National Housing Trust Fund and several provisions related to the Low Income Housing Tax Credit program, was stripped out. What remains of H. R. 4213 now needs a new legislative vehicle to move. Because the underlying bill is about extension of tax credits, the new vehicle must also be a tax bill and must have originated in the House. Senate Majority Leader Harry Reid (D-NV) and Senate Finance Committee Chairman Max Baucus (D-MT) are considering several options.

Extension of the business-related tax credits that make up most of the remaining provisions are usually non-controversial. To offset the loss of tax revenue this year, the bill’s sponsor, House Ways and Means Committee Chairman Sander Levin (D-MI) proposed raising revenue by closing several tax loopholes. Senator Baucus already has had to modify several of these in order to gain the support of some Democrats. He is now working on further modifications that are expected to bring the Maine Senators on board. The Senate is in session for two more weeks, while the House adjourns at the end of July.

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

Reentry Policy Guide

The Council of State Governments (CSG) recently released “Reentry Housing Options: The Policymakers’ Guide.” The report explains why helping formerly incarcerated individuals obtain stable housing quickly is vital in order to reduce recidivism, conserve public tax dollars, and successfully reintegrate people back into their families and into society. Authors Katherine Cortes and Shawn Rogers offer a quick rundown of the available housing options for this population and explore ways in which these may be increased by expanding access to the housing market, increasing housing stock, and revitalizing neighborhoods. The benefits and challenges of each approach are discussed alongside a case study of an area implementing the approach being covered. Cortes and Rogers conclude by encouraging communities to tailor their strategies for reentry housing based on their specific needs.

Download the guide at: /reentrypolicy.org/jc_publications/reentry-housing-options
The Institute for Housing Studies at DePaul University has released a new report in which it examines Chicago’s vacancy and rental prices in relation to areas of highly concentrated foreclosures. The authors conclude that due to the demand for rental housing in areas of high foreclosure rates, rental prices in those areas are likely to increase.

The study finds that both the city of Chicago and the suburban area of Cook County are experiencing above-normal vacancy rates. Vacancy rates in the city currently are ranging from 8 percent to 8.4 percent and those in the suburban portion of the county are ranging between 8.5 percent and 9 percent. The authors suggest that the sustained above-average vacancy rates are in response to relatively weak consumer demand, high unemployment, and lower consumer confidence.

Overall, the authors find that estimates of apartment rents continue to decline in both the city and the suburbs, with rents down by 4 percent in the city of Chicago and by 7 percent in suburban Cook County over the past five quarters. However, the authors find that decreases in rents are not uniform across the city; instead, areas of concentrated foreclosures have begun to show signs of increasing rental prices.

The authors examined rent changes from 2006 through the first quarter of 2010 for five submarkets of the city: North, Northwest, Central, West, and South. Throughout this time period, nominal rents in the North, Northwest, and Central submarkets – where foreclosures are less concentrated – were down between 6 percent and 10 percent. However, rents in the other two areas, where foreclosures are highly concentrated, are actually increasing. The South submarket saw an increase of 2.1 percent in nominal rents since 2006. In the West submarket, rents increased by 4.7 percent from 2008 to 2009, and in the first quarter of 2010 have rebounded to their 2006 values.

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YMCA

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In its sixth year of operation, the purpose of Independence Place is to support formerly homeless young adult men as they identify their goals and transition to a permanent living situation. The main criterion for the program is that the men meet the HUD definition of homelessness.

Over the years, men have come to Independence Place from a variety of backgrounds, but there are common trends identified in the situations that lead to homelessness. Family discord and lack of familial or other type of support are common reasons that young men seek Independence Place. Quite simply, the men who end up at Independence Place do not have other options and need a safe place to stay.

Once a young man arrives at Independence Place, he is provided with his own bed and locker. Staff members work with clients throughout the program on transitioning to a permanent housing situation, increasing skills and income, reducing debt, and building savings. Some typical issues faced among this population are lack of high school diploma or GED, lack of job skills and stable work history, lack of budgeting skills, and lack of savings.

Each client creates an individual service plan with staff members to address these issues and to promote overall stability. Clients are provided with supportive services including case management and counseling, and have access to groups like anger management that can help them reach goals and objectives. Referrals to other area agencies are routinely made, particularly in the area of job training and development, to help clients reach their goals.

Typically, the expectation is for a client to transition to a permanent housing situation within six to twelve months after arrival at Independence Place. Overall length of stay is determined by progress towards goals and objectives. While some clients transition to renting an apartment unit, a positive outcome for many clients is to reunify with family members to secure stable housing.

The YMCA Network runs a transitional housing project at a residence

Transitional Housing

In addition to Independence Place, the Housing & Supportive Services program of the YMCA Network consists of two other housing projects. The largest of the three projects is a transitional housing project for homeless individuals and families, which utilizes scattered-site apartments in South Suburban Cook County. This project is shared with Catholic Charities, with the YMCA Network servicing smaller families and Catholic Charities servicing larger families.

The goals of this housing project are similar to the goals of Independence Place, with an emphasis on transitioning clients to self-sufficiency. Supportive services like case management, counseling, and job development are a large component of what is offered to clients to help them successfully transition to self-sufficiency. Eligibility criteria for this project include meeting the HUD definition of homelessness and previous residency in South Suburban Cook County.

Permanent Supportive Housing

The most recent project of the YMCA Network is a permanent supportive housing project, which was started on December 1, 2009 for chronically homeless individuals. An individual is defined by HUD as chronically homeless when they have a disability and have been homeless for a continuous year, or four times in the past three years.

The main goal of this project is to keep clients stably housed in a permanent housing situation. Scattered-site apartments are utilized for this project as well. This project was started as HUD identified an increased need for permanent housing, in order to end homelessness.

Other Services and Partnerships

Beyond serving homeless individuals and families, the YMCA Network collaborates with the Alliance to End Homelessness in Suburban Cook County and the South Suburban Council on Homelessness to work on the goal of ending homelessness.

In addition to the Housing & Supportive Services program, the YMCA Network also provides an array of counseling, crisis, and youth prevention and intervention services, as well as anger management groups and drug education classes.

The YMCA Network is part of the YMCA of Metropolitan Chicago, and is located at 3801 W. 127th St. in Alsip. For more information about any of the services offered at this location, please call (708) 385-6700.
TANF Rules
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help pay for expenses in order to look for work or to start a job, such as car repair, bus or gas money, uniforms, day care and many other supports.

Many of our clients are seeing their work hours reduced, or if new employment is found it is often part time employment. Prior to July 1 employed individuals often could not receive TANF support due to the initial budgeting rules of only disregarding the first $90 or the person’s gross wages. As of July 1, 2010, the initial employment deduction for determining TANF eligibility is now based on the difference between the state TANF payment amount and 50% of the FPL for the number of persons in the home. This means that when a person who is employed applies for TANF there will be a larger amount of the earned income disregarded allowing low income, or underemployed persons to qualify for TANF. Following is chart that illustrates how this initial employment deduction is determined

As of July 1, 2010 there has also been an increase in the Work Pays Income Disregard from $2 for every $3 earned to $3 for every $4 earned. This results in families being able to keep more of their income and still qualify for TANF.

To fully understand what these changes mean, let’s take a look at the story of Mary.

Mary is a single mother of 2 children and lives in Springfield. She comes into your office and tells you her hours have been reduced at work and she is now earning only $750 a month gross.

Under the old rules Mary would be told her income from employment made her ineligible to receive TANF.

Since Mary is eligible for TANF she is now eligible for the new Work Pays Earned Income Disregard. Remember the revised disregard allows Mary to keep $3 for every $4 she earns meaning only $187 will be deducted from the full TANF benefit of $417. Mary is given the good news that she can receive a TANF check of $230 ($417-$187). Old rules Mary would have received no TANF benefits.

As you can tell this is an important change that many of our clients do not know about. Spread the word. (Source: IDHS Manual Release #10.18)

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
Purpose and Activities: The foundation (ILCHF) has a single mission: to ensure that every child in Illinois has access to affordable and quality health care. ILCHF focuses its giving in three specific areas: 1) oral health; 2) mental health; and 3) developmental screening. In addition, the foundation monitors emerging and other compelling health issues that the board of directors may select as focus areas in the future. In 2007, the foundation announced a major 5-year initiative involving $20 million in targeted efforts designed to increase children’s access to oral health care services.

Fields of Interest: Dental care; Health care; Mental health/crisis services; Population Groups: Children

Types of Support: Building/renovation; Conferences/seminars; Curriculum development; Emergency funds; Equipment; Program development; Program evaluation; Research

Application Information: Funding is through requests for proposals only. See foundation web site for requirements for Engagement or Emergency Funding. See foundation web site for RFP information. Application form required. Initial approach: Telephone call. Copies of proposal: 1. Board meeting date(s): Generally six times per year.

Irvin Stern Foundation
4 E. Ohio St., Studio 6
Chicago, IL 60611-4750

Contact: Christine Flood, Grants Admin.
E-mail: christine@irvinstern.org
URL: www.irvinstern.org

Type of Grantmaker: Independent foundation

Limitations: Giving primarily in Chicago, IL. Some giving in New York by invitation only. No grants to individuals, or for endowment funds, deficit financing, building funds, capital campaigns, construction projects, medical research, or advertising or program books.

Financial Data (Year ended 9/30/08):
Total Giving: $975,500
Giving activities include: $975,500 for 74 grants (high: $50,000; low: $200)
Number of Staff: 1 part-time professional

Purpose and Activities: Grants for human services, particularly aid to the underserved, the poor and disadvantaged, via innovative social service programs, physical and mental health outreach, literacy and vocational training; civic affairs aimed at improving the quality of life in urban communities through grass roots and neighborhood organizations; and for the enhancement of the Jewish community through education and spirituality.

Fields of Interest: Community/economic development; Education; Food services; Homeless, human services; Human services; Jewish federated giving programs; Mental health/crisis services; Public affairs.

Types of Support: Continuing support; Emergency funds; Equipment; General/operating support; Program development; Seed money.

Application Information: Letter of inquiry form and application guidelines available on foundation web site. All requests for funding from outside the City of Chicago are by invitation only. Application form required. Initial approach: Brief letter of inquiry (either via e-mail or U.S. mail). Copies of proposal: 1. Board meeting date(s): April/May and October/November. Deadline(s): Submit proposal preferably by March 1 or September 1. Final notification: Up to 90 days. Additional information: Applicants must also include the staff salaries of the top 3 paid positions.

Alexander & Baldwin Foundation
P.O. Box 3440
Honolulu, HI 96801-3440
Telephone: (808) 525-6642

Contact: Meredith J. Ching, Pres.
Fax: (808) 525-6677
E-mail: lhowe@abinc.com
URL: www.alexanderbaldwinfoundation.org/

Type of Grantmaker: Company-sponsored foundation

Limitations: Giving primarily in areas of company operations, with emphasis on AZ, CA, HI, IL, and in the Pacific. No support for religious organizations or veterans’, fraternal, or labor organizations. No grants to individuals (except for employee-related scholarships), or for travel or endowments, secondary giving, religious activities not of direct benefit to the entire community, advertising, sponsorship of events, or general operating support for United Way agencies; no product or service donations.

Financial Data (Year ended 12/31/08):
Total Giving: $2,123,675

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Funding Resources
(Continued from page 6)

Giving activities include: $2,123,675 for 845 grants (high: $130,000; low: $25)
Number of Staff: 2 part-time professional, 1 part-time support

Purpose and Activities: The foundation supports organizations involved with education, the environment, health, human services, and community development. Fields of Interest: Children/youth, services; Community/economic development; Education; Education, reading; Federated giving programs; Health care; Human services.

Types of Support: Annual campaigns; Building/renovation; Capital campaigns; Continuing support; Employee-related scholarships; Employee matching gifts; Employee volunteer services; Equipment; General/operating support; Program development; Seed money. Application Information: Support is limited to 1 contribution per organization during any given year. Proposals for requests of less than $2,000 should be no longer than 3 pages. Proposals for requests greater than $2,000 should also include an executive summary if proposal exceeds 3 pages. Executive summaries should be no longer than 250 words. Application form required. Initial approach: Download application form and mail proposal and application form to foundation for organizations located in HI and the Pacific; mail to application address for organizations located outside HI and the Pacific. Copies of proposal: 1. Board meeting date(s): Bimonthly for organizations located in HI and the Pacific; monthly for organizations located outside HI and the Pacific. Deadline(s): February 1, April 1, June 1, August 1, October 1, and December 1 for organizations located in HI and the Pacific; first of the month for organizations located outside HI and the Pacific. Final notification: Within 2 weeks of committee meetings. Additional information: Visit Web site for detailed application guidelines.

Dodd-Frank
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services in connection with foreclosures, and

Require the HUD Secretary to develop a program to refinance troubled multifamily mortgages.

More broadly, the bill would:

改革 the way financial institutions are regulated;

Establish a consumer protection agency to ensure consumers get accurate information about mortgages, credit cards, and other financial products;

Eliminate predatory lending practices; and

Make other significant reforms designed to prevent another financial crisis.

Section 1484 of the act would extend the sunset date for PTFA from its current date of December 31, 2012, to December 31, 2014. It also clarifies that any lease or tenancy created prior to the change of title as a result of foreclosure is protected by PTFA.

A third round of funding for Neighborhood Stabilization Program (NSP) of $1 billion is to be allocated to state and local governments consistent with the formula used to allocate the first round of NSP funds, with a $5 million state minimum. States and localities would be required to “create preferences for the development of affordable rental housing” with these funds. The bill would also amend the NSP program to make it easier to use vacant properties to house lower income families. By statute, 25% of NSP funds must be used to house families whose incomes do not exceed 50% of area median.

Section 1496 of the Dodd-Frank Act creates a new program that would provide $1 billion for bridge loans to qualified unemployed homeowners with reasonable prospects for reemployment to help cover mortgage payments until they are reemployed. The program would become effective October 1, 2010.

Under Section 1498, the HUD Secretary is required to establish a program for making grants to provide foreclosure legal assistance to low and moderate-income homeowners and tenants in matters related to homeownership preservation, home foreclosure prevention, and tenancy associated with home foreclosure.

Section 1481 would require the HUD Secretary to develop a program to provide sustainable financing for multifamily properties facing foreclosure. This financing would have to be an amount sufficient to protect tenants and successfully operate the property based on its current rent structure.

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

Chicago
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Based on these data, the authors conclude there is a correlation between high foreclosure rates and increasing rents, and find two likely contributing factors. First, the authors suggest that as foreclosures increase so too does the demand for rental properties and thus, property owners are able to increase rents. The authors also suggest the high concentration of foreclosures provides lenders in the South and West ends of Chicago with strong incentives to hold vacant properties off the market, further decreasing the supply of rental units even as the demand increases.

The Cook County Rent and Vacancy Report for First Quarter 2010 is available at: http://chicago.uli.org/Communitypercent20Building~/media/DC/Chicago/documents/FINAL.ashx