Providing Hope for 25 Years

DuPage PADS was founded on the need to provide shelter, food, and support services for men, women, and children who are homeless. DuPage PADS was formed out of a partnership with community leaders. In the last 25 years, DuPage PADS has grown from providing services in one congregational space with 100 volunteers, to become one of the largest suburban providers of shelter through our Interim Housing program. Currently, DuPage PADS is providing services in over 30 congregations supported by more than 4,000 volunteers with one goal in mind: to end homelessness throughout the county. This past year alone, 1,115 people were served and more than 400,000 hours of shelter and 101,000 meals were provided to people in need.

Housing is the key to tackling the community-wide challenges associated with homelessness and requires a dedication to ending, not just managing homelessness. It means providing interim overnight, transitional and permanent housing solutions. Our proven strategy goes beyond supplying housing alone. By offering the necessary multi-faceted support services and employment assistance, we can help to prevent our participants from becoming homeless again. We empower them to rebound and rebuild their lives while holding them accountable for their own progress. This is achieved through the compassion and respect given to each of our participants.

(Continued on page 5)

Shared Equity, Stability, and Affordability

A study released by the Urban Institute in October comparing outcomes across seven shared equity homeownership programs finds that such programs are a sustainable long term homeownership option for lower income families. Few shared equity program participants face foreclosures and the great majority becomes long term homeowners, the study finds.

Shared equity homeownership programs allow income eligible families, often first time home buyers, to purchase homes at below-market prices. The owner’s capital gains on the property are limited by restrictions in order to keep the home’s price affordable for the next buyer. For the study, seven shared equity programs were chosen for evaluation based on their geographic diversity and the availability of data with which to judge their performance.

Shared equity homeownership programs allow income eligible families, (Continued on page 6)
The U. S. Census Bureau released twelve new installments in its American Community Survey (ACS) Brief series on October 12. The briefs cover a variety of topics including housing, poverty, and disability. The Rental Housing Market Condition Measures 2009 brief presents data specifically on cost, cost burden and the vacancy rate providing a convenient overview and source for information on national and metropolitan area rental housing markets.

In 2009, the national median gross rent (contract rent plus utilities) was $842. The median gross rent for metropolitan areas ranged from a low of $495 in the Johnstown, PA metro area to a high of $1,414 in the San Jose-Sunnyvale-Santa Clara, CA metro area. Fifty-four percent of residents in the 50 most populous metro areas spent more than the national median on rent.

Nationwide, nearly two in five renter households (42.5 percent) were burdened by housing costs, which the report defines as occurring when gross rent consumes 35 percent or more of a household’s income. HUD’s standard for unaffordable housing is when a household spends more than 30 percent of its income on housing costs.

The heaviest burden fell on renters in California and Florida, two states hardest hit by housing market-led recession. Renters in the 50 most populous metropolitan regions were actually somewhat less likely to be burdened by their rent than renters nationwide. Of the 50 most populous metro areas, 37 had proportions of renters who had an unaffordable housing cost burden that were lower or not significantly different from the national rental cost burden. The brief suggests this can be explained by the presence of renters with generally higher average incomes in these markets, which compensates for higher gross rents in big cities.

The brief also finds that the national rental vacancy in 2009 was at 8.4 percent according to the ACS, ranging from 0.5 percent in the Logan UT-ID metro area to 33.4 percent in the Myrtle Beach, SC metro area. While only 19.7 percent of all metropolitan areas had vacancies above the national rate, among the 50 most populous areas 21 (42 percent) had vacancies above the national rate. The country is currently experiencing historically high rates of vacancy for both rental and for-sale housing as a result of the housing bust of the late 2000s.

For more information and to access complete brief series, go to www.census.gov/acs/www/data_documentation/acs_briefs/

Chicago’s Plan for Transformation

Researchers at the Massachusetts Institute of Technology have released a comprehensive overview of the research conducted on Chicago’s Plan for Transformation (Plan), an initiative to restructure the city’s public housing system. Because of the huge scope of the Plan, much research has been done on its implementation and its outcomes for both tenants and neighborhoods. The MIT report is a review of more than 80 pieces of literature that have been published over the 10 years since the Plan was initiated in 1999.

The Plan called for the new construction or rehabilitation of approximately 25,000 public housing units, 70% of which have already been completed. The Chicago Housing

(Continued on page 6)
Homeless Headlines

TANF Benefits Insufficient For Necessities

The Center for Budget and Policy Priorities (CBPP) has released research that reveals that during the recession, Temporary Assistance for Needy Families (TANF) case loads have increased while benefits shrank. In some states, TANF does not appear to be helping families rise above the poverty line. Alarmingly, TANF benefits are also not enough to cover the cost of housing for many families and are covering less and less of this cost over time. The report also notes that benefits are being cut in some places and are not keeping pace with inflation. State-by-state data on changes in benefit amounts for the TANF program are available in the report.

For Illinois, TANF benefit levels for a single-parent family of three have risen from $377 per month in 1996 to $432 in 2010. Illinois implemented a 9 percent increase effective July 1, 2008 and benefits for a family of three were increased to $432 a month; they remain at this level. This is the benefit level for most of the state of Illinois; the benefit levels are lower in the southern part of the state compared to the central part of the state.

(Continued on page 4)

Making the Connection
SSI and Employment

By Kathryn Nelson

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

Last month I provided some general information about the Work Incentive Planning and Assistance Projects (WIPA). General information is always great to have. This month, however, let’s look at employment and how it can affect our clients who receive SSI.

Income received by SSI clients is budgeted immediately by Social Security, so whenever they start working, they have to contact their local SSA field office to report the change. They will have to provide copies of their pay stubs. My recommendation is to mail copies of the pay stubs, or if they are brought into the office, to ask the SSA representative to make a copy and provide a receipt verifying the paystubs were submitted.

If your client also has Impairment Related Work Expenses (IRWE), these should also be reported. These expenses are deducted from any earned income received before the income is budgeted against the SSI benefit. Examples of an IRWE are:

- Attendant Care Services
- Transportation Costs
- Medical Devices
- Work-Related Equipment and Assistants
- Prosthesis
- Residential Modifications
- Routine Drugs and Routine Medical Services needed to control the disabling condition
- Diagnostic Procedures

After the income is reduced for any IRWE’s then a $20 General Income Exclusion (GIE) is given (if not previously deducted from other income), and a $65 Earned Income Exclusion (EIE). The balance is called the Adjusted Gross Income. SSA then divides the Adjusted Gross by two (2) and the remaining amount is what is deducted from the income.

So let’s take a look at Joe who lives in a permanent supportive housing unit. His only income is SSI. He tells you he has just started working at the local...
**HUD Funding for Rural Housing and Economic Development**

The U. S. Department of Housing and Urban Development today announced that $25 million in grants is available to help rural and tribal communities struggling to address distressed housing conditions and concentrated poverty. In a speech to the Housing Assistance Council in Washington, HUD Secretary Shaun Donovan said HUD’s new Rural Innovation Fund will promote an ‘entrepreneurial approach’ to affordable housing and economic development in rural areas.

“All across this country, there are rural and tribal communities with forward-thinking plans on how to address their housing and employment challenges and we need to support this innovation,” said Donovan. “These grants will stimulate new approaches to old problems, particularly in areas struggling with poor housing conditions and deep poverty.”

HUD’s new Rural Innovation Fund offers grants of up to $2 million to support innovative housing and economic development activities. Eligible applicants include federally recognized Indian tribes, state housing finance agencies (HFAs), state community development agencies, local rural non-profit organizations, community development corporations, or consortia of these groups. Grantees can use their grant funding to support a variety of housing and economic development activities including construction, preparation of plans, land acquisition, demolition, homeownership counseling, and financial assistance.

Applicants may apply for only one of three grant types:

**Single Purpose Grants** - At least $7.5 million will be awarded to certain applicants that identify a specific area of need, with maximum individual grants of up to $300,000. HUD is encouraging, though not requiring, applicants to address both housing and economic development needs within the defined ‘project area.’

**Comprehensive Grants** - HUD will award up to $2 million to certain applicants that comprehensively examine the social, housing and economic needs of a target area and address those needs through activities that leverage other sources of public and private financing. Eligible activities under this category of grant are broader than those outlined in the Single Purpose Grant category. Highly ranked applicants can also be expected to work closely and leverage resources with regional entities in order to promote economic competitiveness beyond the local level.

HUD anticipates posting its funding notice on Grants.gov by December 10th. The posting on grants.gov will begin the solicitation of grant applications. To read the full text of the funding notice for the new Rural Innovation Fund, visit HUD’s website at www.hud.gov/offices/adm/grants/nofa10/grpruralinno.cfm.

**Columbus Model HEARTH Materials**

The Center for Capacity Building has just released the Columbus Model, a toolkit that highlights the performance improvement tools and strategies being used by the homeless assistance community in Columbus, OH. Columbus has consistently achieved good results on the outcomes listed in the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act. The toolkit describes how the lead Continuum of Care agency in Columbus, Community Shelter Board (CSB), measures performance and uses data to improve system efficiency and quality. Downloadable tools used by CSB are available as part of the toolkit and include performance-based contracts, program planning documents, evaluation documents, and other samples. Communities should use these materials to implement the HEARTH Act, which will require a focus on preventing people from losing their housing, helping people move quickly out of homelessness, and stabilizing consumers in housing.

To access the Columbus Model, go to www.endhomelessness.org/content/article/detail/3463.
Providing Hope
(Continued from page 1)

Our Transitional Housing apartments allow single individuals who are homeless to move towards self-sufficiency while living in their own apartments and paying a portion of the rent, all while gaining necessary life skills with the guidance of our case managers. Transitional Housing participants also are required work a certain number of hours a week to gain independence. Individuals who need indefinite support due to disability gain independence through our Permanent Supportive Housing Program. With 55 apartment units, participants in the Permanent Supportive Housing Program receive case management and the life skills they need to live happy and productive lives.

For people who are homeless, it is the lack of income that keeps them in unstable living situations. The transient nature of homelessness often makes it difficult to obtain and maintain employment. In the last year, the majority of people coming to PADS stated loss of a job, insufficient income, and family disputes as their reason for homelessness. DuPage PADS has a goal of assisting individuals and families who are homeless and making progress towards achieving self-sufficiency.

The Employment Program assists the unemployed, underemployed, those receiving cash assistance, or hard-to-employ homeless persons to enter the workforce. This is done through a variety of activities in one-on-one and group job readiness sessions, job club, and follow-up services with our Employment Specialist. The goal of the Employment Program is to assist and provide support to individuals and families to increase their income and make progress toward achieving self-sufficiency. While both the Employment Specialist and participant search out employment opportunities, the participant is supported to take the lead in his/her job search. With support, a progressive employment plan is developed to secure employment. Employment services are provided in a tone that replicates the desired behaviors and expectations of the workplace. Participants must have the willingness and determination to make a change in their behavior and work to become as independent as possible.

For more information about DuPage PADS, please visit www.dupagepads.org or call (630) 682-3846.

Homeless Headlines
(Continued from page 1)

SSI and Employment
(Continued from page 3)

restaurant washing dishes. He is earning $100 a week before taxes are deducted. Due to his illness Joe needs help each day to get ready for work, from dressing, meal preparation, and medication compliance. He also needs orthopedic shoes to be able to walk and stand for long periods. Joe reports his income to SSA, and also tells them about the help he receives and his special shoes. SSA in this example considers these supports to be allowable IRWE’s and values them at $100 a month.

Joe is now ready to budget Joe’s income. SSA takes Joe’s weekly income and multiplies it by 4.3 (this adjusts for a month when there is a fifth pay check). His earned income is now $430 a month. SSA deducts the IRWE cost of $100, adjusting the income to $330. From this balance the GIE of $20 is deducted adjusting the income to $310. Now the EIE of $65 is deducted, further reducing the income to $245. This $245 adjusted income is divided by 2 leaving a budgetable income of $122.50. This is the amount deducted from Joe’s SSI benefit or $674. SSA will now send him an SSI check for $551.50. Joe is money ahead with a combined income of $951 a month.

One concern is the impact employment may have on Medicaid coverage. Medicaid coverage should be able to continue, either because the earned income meets the Medicaid threshold or the person has been granted something called 1619 status by SSA (aka Qualified Severely Impaired Individuals). Medicaid rules exempt all income and assets of person with this classification.

The example above is over simplified, but helps you understand how income can affect SSI. Always remember to contact the Community Work Incentive Coordinator for your area.

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**

**Chicago’s Plan**  
*(Continued from page 2)*

Authority’s (CHA) Plan also calls for more scattered site housing, developing mixed income housing communities and moving more CHA residents to the private market with housing choice vouchers. Through the program, the CHA also hoped to provide support services to residents.

The report found that there is some consensus by researchers on certain aspects of the Plan but many factors are still under debate and require more research. Generally, the authors found that in the first years of the Plan’s implementation the resident counseling services were inadequate, but that these services have improved significantly since then and these improved services have increased the likelihood of residents moving to lower poverty neighborhoods.

The report also finds that residents who moved into the private housing market have seen improvements in their quality of life, but that those who have remained in the traditional public housing system have seen few changes.

When examining the effect the Plan has had on places, the research has shown little evidence that the schools serving children who have moved into mixed-income developments are an improvement over their previous schools. Finally, there is consensus that the crime rates have not increased in areas where CHA public housing residents relocated with Housing Choice Vouchers.

Along with the areas of general consensus among researchers discussed above, the report also contains many areas of ongoing debate and some suggestions for new research questions. Some of the many issues that are still being debated include questions about how many of the original CHA residents have been able to move into the new mixed-income developments, concerns that the Plan has actually caused more residents to lose their housing assistance sooner than they would have without the Plan, and questions around whether or not the people who left public housing due to the Plan have seen any employment gains.


**Shared Equity**  
*(Continued from page 1)*

In order to assess long term affordability, the researchers measured the minimum income needed to purchase a shared equity home relative to area median family income over time. Researchers found that the change in minimum income required to purchase did not exceed 6.7 percent upon resale of shared equity homes. While the minimum income required to purchase a home did increase minimally, the resold homes still remained affordable for those earning well below the area median income. Based on these findings, the authors concluded that housing affordability was preserved due to the shared equity mechanism.

The study also assessed whether low income homeowners participating in shared equity programs were able to attain a high level of stability as homeowners. According to studies completed in recent years, approximately half of all first time homebuyers are not able to maintain long term homeownership and no longer own their home five years after their initial purchase. In sharp contrast, more than 90 percent of homeowners from three shared equity sites collecting data on long term homeownership rates remained homeowners five years after their initial purchase.

The researchers also found that very few homes sold through shared equity programs were cited for serious delinquency. Furthermore, three programs studied have never had a home enter the foreclosure process. The highest foreclosure rate among the seven programs was 1.1 percent, and every program’s foreclosure rate was far below that of the surrounding area. The authors attribute the low rates of foreclosure and delinquency among shared equity homeowners to the affordability of shared equity homes, which may have made it unnecessary for homeowners to take on high risk, highly leveraged loans.

Based on the findings of the seven case studies, the authors ultimate conclusion is that shared equity programs are effectively meeting the goal of expanding affordable homeownership in a way that maintains long term affordability and security for low income families.

The October 2010 report, Balancing Affordability and Opportunity: An Evaluation of Affordable Homeownership Programs with Long-term Affordability Controls, by Kenneth Temkin, Brett Theodos and David Price is available, along with in depth case studies of each program, at: [http://www.urban.org/publications/412244.html](http://www.urban.org/publications/412244.html)
Cardinal Health Foundation

c/o Community Relations
7000 Cardinal Pl.
Dublin, OH 43017-1091
Telephone: (614) 757-7481
E-mail: communityrelations@cardinalhealth.com

Type of Grantmaker: Company-sponsored foundation
Limitations: Giving primarily in areas including Northern Illinois. No support for fraternal, athletic, or social clubs, member-based organizations, including chambers of commerce, rotary clubs, or IRS 501(c)(4) legions or associations, municipalities, including fire departments or police departments, organizations classified as IRS 509(a)(3), discriminatory organizations, organizations with divisive or litigious public agendas, religious organizations not of direct benefit to the entire community, sport teams, veteran, labor, or political organizations, private foundations or deferred giving trusts, marching bands, or youth clubs. No grants to individuals (except for employee-related scholarships), or for advertising, capital campaigns for health systems, hospitals, or clinics, continuing medical education (CME) credits, endowments, event sponsorships, general operating support, debt reduction, political campaigns, athletic competitions, memberships, subscriptions, club dues, or travel; no loans.

Financial Data (Year ended 6/30/09):

Total giving: $6,861,965
Giving activities include: $5,634,487 for 411 grants (high: $210,500; low: $250); $1,227,478 for 3,203 employee matching gifts.

Purpose and Activities: The foundation supports programs designed to improve healthcare efficiency, enhance quality, and enable cost-effectiveness; and build healthy communities. Fields of Interest: Disasters, preparedness/services; Education; Health care; Hospitals (general); Medical care, community health systems; Pharmacy/prescriptions; Public health; Physical fitness; Safety/disasters. Population Groups: Aging, Children, Youth. Types of Support: Conferences/seminars; Continuing support; Donated products; Employee matching gifts; Employee volunteer services; In-kind gifts; Matching/challenge support; Program development; Research; Scholarship funds; Scholarships—to individuals.

Application Information: Full proposals may be requested at a later date for E3 Grants and Essential to Wellness Grants. Organizations receiving E3 Grants are asked to submit a mid-year progress report and a final report. Eight copies of the application form and proposal are required for Award for Excellence in Medication-Use Safety. A site visit may be requested for Award for Excellence in Medication-Use Safety finalists. Application form not required. Initial approach: Complete online letter of intent for E3 Grants and Essential to Wellness Grants; download application form and mail proposal and application form to application address for Award for Excellence in Medication-Use Safety. Deadline(s): October 30 E3 Grants; December 4 for Essential to Wellness Grants for organizations in northern Illinois

Fred J. Brunner Foundation

9300 King Ave.
Franklin Park, IL 60131-2114
Telephone: (847) 678-3232
Contact: Pamela Brunner Schwegal, V.P.

Type of Grantmaker: Independent foundation
Limitations: Giving primarily in Illinois. No grants to individuals, or for endowment funds, scholarships, fellowships, or matching gifts; no loans.

Financial Data (Year ended 12/31/09):

Total giving: $1,267,234

Giving activities include: $1,267,234 for 53 grants (high: $300,000; low: $400)

Number of Staff: 1 part-time professional

Purpose and Activities: Giving primarily for education and health. Fields of Interest: Catholic agencies & churches; Children/youth, services; Education; Health care; Health organizations, association; Human services. Types of Support: Annual campaigns; Building/renovation; Continuing support; Equipment; General/operating support; Matching/challenge support; Research; Seed money. Application Information: Application form not required. Initial approach: Proposal or letter. Copies of proposal: 1. Deadline(s): August 1.