

Homeless Headlines

A publication of the Illinois Association of Community Action Agencies, 3435 Liberty Drive, Springfield, Illinois 62704 - (217) 789-0125

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Social Entrepreneurship: Business Success for Not-for-Profits

Give a man a fish and you have fed him for today. Teach a man to fish and you have fed him for a lifetime. CCIL, an organization

embarking on 100 years of service, teaches people to fish...and landscape...and cook and...the list goes on. Founded in 1909, CCIL

restores families and individuals affected by poverty and homelessness by providing comprehensive programs and services that empower people to transform their lives and strengthen our community. Landscape and Foodservice Training are two of our thriving programs helping people return to the workforce and achieve economic independence.



CCIL facility at 2750 W. Roosevelt Rd., Chicago

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Illinois Commission on the Elimination of Poverty

On August 18, 2008, Governor Rod R. Blagojevich signed legislation (HB4369) to create the Commission on the Elimination of Poverty HB 4369 was sponsored by Rep. Karen A. Yarbrough and Sen. Michael W. Frerichs and passed unanimously in both the Senate (58-0) and the House (115-0). The goal of the Commission is to develop a plan to comprehensively address poverty and to reduce extreme poverty in Illinois by 50 percent or more by 2015.

People living in extreme poverty struggle to meet the most basic needs and are forced to survive on less than \$11,000 a year for a family of four, less than half the poverty level. Low-income students have increased from 36.3 percent of the enrollment in 1998 to 40.9 percent in 2007 while more than 595,000 households now receive Food Stamps, an increase of four percent over last year. "The elimination of poverty requires a three-tiered

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Headlines/Hotline on the Internet - The Illinois Community Action Association publishes both Homeless Headlines and Homeless Hotline on the Publications page of its web site at www.icaanet.org. To receive both by email, send a blank email to: headlines-hotline-subscribe@yahoogroups.com. (Self service only.)

Illinois Department of
Human Services



10th Annual HUD Peer-to-Peer Homeless Provider Conference

This year's conference will be held on September 18 and 19 at the Doubletree Chicago in Oak Park, Illinois. Registration for the conference is free.

All conference registration is online at www.iacaanet.org, as well as the conference brochure with the full agenda.

A block of hotel rooms has been reserved at a rate of \$95 per night plus tax. Ask for the "HUD Peer to Peer Homeless Provider Conference" block. To make hotel reservations, call 800-222-TREE or 630-472-6000 or go to <http://doubletree.hilton.com/en/dt/groups/personalized/CHIOADT-ICA-20080917/index.jhtml>.

If you have any questions please contact Al Timke or Sara Ratcliffe at 217-789-0125. ■

HUD Peer-to-Peer Conference Service Provider Display Space Available

Nonprofit homeless service provider agencies are welcomed to request free display space at this year's HUD Peer-to-Peer Homeless Provider Conference. The conference will be held at the Doubletree Hotel in Oak Brook, Illinois on September 18 and 19.

Although a six foot skirted table will be the standard, other reasonable arrangements can be made upon adequate notification.

Interested parties should submit agency name, address, contact person, phone number, and email address no later than September 1 to:

Sara Ratcliffe
Illinois Association of Community Action Agencies
3435 Liberty Drive
Springfield, IL 62704
217-789-0125
sratcliffe@iacaanet.org ■

SAMHSA's New Homelessness Resource Center (HRC)

The federal Substance Abuse & Mental Health Services Administration's (SAMHSA's) new Homelessness Resource Center (HRC) was launched this week. (<http://homeless.samhsa.gov/Default.aspx>) Targeted toward providers who work with people who are homeless, the Web site shares state-of-the art knowledge, evidence-based practices, and practical resources. The Web site provides an interactive learning community for researchers, providers, consumers, and Government agencies at all levels. It is an easy-to-manage resource with content that informs, features that engage, and training that is useful. These elements are brought together to promote recovery-oriented and consumer-centered services for people who are homeless. ■

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Get them a week or more sooner and get bulletins between issues!

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The current issue of Homeless Headlines and back issues are available at <http://www.iacaanet.org/homelessheadlines/>.

Homeless Headlines



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Thirty Percent Affordability Standard Questioned

Between 1985 and 2005, median monthly housing costs increased 128 percent, from \$348 \$793, while the percent of median family income spent on housing increased from 19 percent to 22 percent over the same period. This is according to a report released by HUD on the trends in housing costs.

The report, Trends in Housing Costs: 1985-2005 and the 30-Percent-of-Income Standard, separates data from the American Housing Survey (AHS), a biennial record of detailed information on around 50,000 housing units, into three categories: all owners with primary mortgages, all owners without primary mortgages, and all renters. In constant 2005 dollars, both groups comprised of owners, with and without mortgages, saw an increase of 25 percent in housing costs over the 20-year period. Housing costs for renters

increased by only 8 percent in constant dollars over the study period.



The primary component of housing costs for owners with mortgages was payments to principal and interest on all mortgages, accounting for around 65 percent of all monthly housing costs. The second major component of housing costs for owners with mortgages was utilities. For owners without mortgages, the primary and secondary components of housing

costs were utilities and real estate taxes, respectively.

Rental payments, including water and trash services, accounted for 85 percent of renter housing costs over the period, with utilities accounting only for around 14 percent of renter housing costs.

The report also focuses on assessing the appropriateness of using the 30 percent standard in determining the affordability of housing. Since 1981, HUD has used the 30 percent income standard to ensure that no family living in federally assisted housing has to pay more than 30 percent of its income on housing.

To assess the current validity of the 30 percent standard, the authors employ two methods. The first method, apparently proposed by HUD, assumes

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Making the Connection

Goodbye Food Stamps, Hello SNAP

Contributor: DuPage Federation on Human Services Reform



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

Get ready, the Food Stamp program is no longer going to exist starting October 2008. Don't panic; rather get ready for a name change. Due to passage of the 2008 Farm Bill, the Food Stamp program is changing its name to SNAP (the Supplemental Nutrition Assistance Program). (Quite honestly most of us will tell our clients to apply for LINK benefits, since that name has not changed).

Using the right words, however, is important when we help our clients obtain public benefits. The right words often help determine if your client receives the correct benefit, or you being able to find policy and other materials relating to the program. So it unfortunately you need to understand all the crazy acronyms used for the various public benefit programs.

Beginning October 1, 2008, Food Stamps are now called SNAP. The way the benefit is accessed is through an Electronic Benefit Transfer which is accomplished through usage of the LINK card at the grocery store.

Along with a change of name, there are also going to be some policy changes that will begin to be implemented October 1. Hopefully some of these changes will result in your clients receiving more food assistance. Illinois is currently reviewing the legislation and drafting state policy.

It is important that you take time to review the state policy when it is released (most likely sometime in September) to fully understand how these changes will be implemented. Following are a summary of some of the changes:

⌘ Raises the Standard Deduction for households with 1-3 people from \$134 to \$144. Currently households with 4 or more people have a standard deduction ranging from \$143 to \$191. The standard deduction for all households will now increase annually and be indexed for inflation. This is the first time since the Food Stamp program was created over 40 years ago, that this indexing is occurring for all households.

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Entrepreneurship

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Bloom and Grow...

CCIL, in conjunction with the City of Chicago and ARAMARK, created a Landscape Services program more than 16 years ago. Based in the Center for Workforce Development, this program generated earned revenue in excess of \$4,000,000 in 2008. These funds are essential to the agency's financial stability, and more importantly, ensures that more than 1,000 formerly homeless men and women are employed and have gained work skills and are

Tulips planted on Michigan Avenue and a CCIL landscape worker.



It's a shame these pictures aren't in color!



able to find employment in landscaping and related industries.

All participants attend a series of rigorous classes designed to result in job ready applicants. Job interviews are conducted by the operations team, and throughout their participation in this

job training program, participants are assigned an on site job coach and are offered case management services. Financial literacy classes are mandatory and the landscape program has a match component for participants who manage to save part of their salary throughout the growing season. Through this on-the-job training program participants are placed in a paid work environment and are trained to do landscaping and grounds maintenance. For two consecutive

seasons of eight months each, trainees are provided with technical skills and experience in grounds care, equipment use and safety standards. Trainees beautify Chicago by planting more than 160,000 tulip bulbs in medians and boulevards during the spring season every year, and maintain Chicago's boulevards, planter boxes and medians

throughout the central business district.

Efram Hill is a prime example of how this program works. Five years ago Efram found himself homeless and hopeless with little options and nowhere to turn. "You get used to life thinking there's no help or hope. You have to want to find and get help." Efram enrolled in CCIL's landscape program, worked his way up through the ranks and is now a well-respected, responsible crew leader.

Like everyone else in the workforce, he finds parts of his job demanding yet feels he has an exceptional support network. Efram has a special place in his heart for homelessness because he's been there. He's a productive member of society who's giving back to his community. "I owe my life to CCIL."

CCIL's landscaping services have become an integral part of the beautification of the city, providing maintenance services to a large portion of the downtown-area medians, sidewalk planters, malls and plazas, and numerous green spaces throughout Chicago. High profile service areas include: Michigan Avenue, Wacker Drive, LaSalle Street, State Street, Dearborn Street, Congress Expressway and City Hall's Rooftop Garden. Landscaping clients include the Chicago Department of Transportation, Chicago Park District, Chicago Housing Authority, Chicago Department of General Services, Chicago Public Schools, Chicago Gateway Green, Interstate Realty, Mayslake Village and commercial customers throughout metropolitan Chicago. CCIL aggressively seeks new business and bids competitively in all possible areas, with a goal of exceeding last year's revenues.

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Homeless Headlines

Entrepreneurship

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non-violent, ex-felons who are 21 and older. In collaboration with Aramark, CCIL created a nine week foodservice training class. Since its inception in February 2006, the foodservice training program has been stirring up excellent results by helping people secure jobs in the foodservice industry.

Gloria Brown, a foodservice training program graduate, didn't let a limited education keep her away from the core classes offered at CCIL, including the foodservice program. She learned on-the-job training such as food preparation, temperature logs, knife handling and customer service, to name a few. Gloria is now employed at the Chicago Yacht Club.

"CCIL is a great place for someone who wants to do better for themselves and have everything you need when you go back into the real world. They do what they can, but you have to do the rest. I received lots of support at CCIL – I don't think I could've done it without them," said Brown who credits the organization as a catalyst in transforming her life. Today she volunteers in her spare time at CCIL's cafeteria. Thanks to this job training program, for the first time in many years Gloria is able to see a future for herself, "doing much better and doing more", including the possibility of becoming a chef.

The foodservice program application process begins with prospective candidates undergoing thorough evaluations by CCIL case managers. Professional interviews are also conducted by CCIL and Aramark instructors. Candidates who advance to the next level begin an intense nine-week program concluded with a

CCIL assists in Mayor Daley's beautification efforts for the landscape of Chicago while the job trainees are improving the landscape of their lives. "Changing landscapes, changing lives is tremendously rewarding work," says Eric Hage, landscape general manager.

Sizzling with Success...

CCIL, Aramark and the Mayor's Office of Workforce Development (MOWD) have found the recipe for

CCIL Foodservice classroom.



Hands on training in CCIL's kitchen.



successfully helping individuals turn their lives around – a foodservice training program targeting non-violent ex-felons. CCIL and Aramark completed the first City of Chicago Mayor's Office of Workforce Development (MOWD) on the job training class in April 2006. CCIL was awarded a grant to establish training programs specifically targeting

foodservice examination is administered. Upon passing the foodservice exam, students become certified with the National Restaurant Association making them eligible for certification with the State of Illinois and City of Chicago. These essential credentials make them more marketable for employment. A graduation ceremony and job placements follow this concentrated foodservice training program.

Restoring Lives...

CCIL's \$25 million state-of-the-art, eco-friendly facility located at 2750 W. Roosevelt Road in Chicago is home to a full-service organization providing the tools people need to achieve self sufficiency and build their lives through a restorative curriculum and a strong commitment to restoring families. Families and individuals referred to

CCIL are prepared to help themselves, and CCIL's unique emphasis on employment readiness enables clients to build financial security. Ongoing assistance ensures continued success in strengthening our community with every household reached. Visit our website at

www.ccilworks.org for more information about CCIL's mission, programs, partnerships and people served.

Contact: Judy McIntyre at (773) 435-8377 for comments or questions. ■

SNAP

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🔗 **Families and adult care givers are now able to deduct the full cost of childcare or adult dependent care.** Previously this deduction was limited to \$200/month for infants and \$175 for other persons. It is hoped that the increase results in more people being eligible for food assistance. It does not hurt to stress that this deduction is not limited to care paid for children. If you are paying for adult care, you can ask for the dependent care deduction. This is a great benefit for families caring for a family member with Alzheimer's or a disability. NOTE: If the dependent care cost is paid by the state through the child care program or through a Department of Aging or ORS Home Services Program then only the actual out-of-pocket cost are counted towards the deduction. Currently Illinois data indicates that only about 33% of potentially eligible households with young children have a deduction for dependent care, with the average deduction \$59 per child.

🔗 We all know that many elderly and persons with disabilities do not want to apply for food help since all they receive is \$10 a month. **The minimum food benefit is now increased from \$10 a month to \$14/month and will continue to increase each year due to inflation.** By 2016 the minimum benefit is anticipated to be about \$16. Hopefully more seniors will enroll in the SNAP program, because of this change. It is estimated that only 35% of eligible seniors are currently receiving this food help at this time.

🔗 **The asset limits are now indexed to inflation.** Currently most households can only have \$2,000 in assets, or \$3,000 for households with a senior or person with a disability, a limit that has not changed since 1986. This change will take a few years to have any effect. Based on current inflation assumptions, the \$3,000 limit will increase to \$3,250 in 2012 and the \$2,000 limit will increase to \$2,250 in 2014.

🔗 **Excludes retirement accounts with tax-preferred status, as well as education savings accounts that receive tax-preferred status under the federal tax code from food benefit countable assets.** Education accounts excluded fall under Section 529 qualified tuition programs, which allow you to prepay a student's education expenses or to contribute to an account to pay those expenses, and Coverdell education savings. Illinois may need to determine if these funds are readily available prior to allowing the exclusion. **NOTE:** Illinois currently exempts Keogh's, 401K's and IRA's for persons under age 59.5, if withdrawal from the plan is subject to a penalty. The Farm Bill provides a detailed list of current tax-deferred retirement accounts that will be eligible to be exempted and also ensures that if Congress should enact legislation to create new retirement accounts that they will be also excluded.

🔗 **For households where a member is serving in the armed forces, combat pay is excluded from countable income.** This provision has been in effect for a while, and is in state policy (PM08-04-04-v). Passage of the 2008 Farm Bill has made this

exclusion permanent. Mentioning this change provides me the opportunity to tell you about this important deduction, since families need to let state workers know that the military income being received is based on the service member being deployed to a combat zone.

There will be times when your client may have applied in the past few months, and were denied benefits, but implementation of the new rules will result in benefits being approved. Please let your clients know they should re-apply if it looks like the new rules will result in benefits.

Also please be alert to how the state will roll out these changes since it takes the state time to update computer systems, and policy as well as provide staff all the training needed.

Source for information in this article: Implementing New Changes to the Food Stamp Program: A Provision By Provision Analysis of The 2008 Farm Bill, by the Center on Budget Policy and Priorities retrieved August 14, 2008 <http://www.cbpp.org/7-1-08fa.pdf>

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@dupagefederation.org

Standard

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that the 30 percent standard was adequate in 1985 and assesses whether households at varying income levels could afford the same level of non-housing consumption in 2005 that they consumed in 1985 if they continue to spend 30 percent of their incomes on housing. The second method utilizes Bureau of Labor Statistics (BLS) “family budgets” produced in 1981 and updated to 2005 dollars. This method compares the updated cost of the non-housing portion of the BLS budget to the residual left over after current housing costs are paid from today’s income levels.

The first method finds that on average, “regardless of income class, households would be able to purchase more real non-housing goods and services in 2005 than in 1985 if households allocated 30 percent of their income to housing and 70 percent to non-housing” (p. 32). In other words, 70 percent of income buys more non-housing goods today than in 1985. The second method, however, finds that at all income levels households with children spent substantially more on housing than the inflated BLS budget would suggest they should and therefore had proportionately less money available for non-housing essentials.

The full text is available at www.huduser.org/Publications/pdf/Trends_hsg_costs_85-2005.pdf

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

Commission

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approach, including: the removal of structural and policy barriers, the creation of economic opportunity and the development of strategies for self-sufficiency,” said Illinois Department of Human Services Secretary Carol L. Adams, Ph. D.

The Commission will focus on eight critical areas: affordable housing, adequate food and nutrition, affordable and quality health care, equal access to quality education, dependable and affordable transportation, quality and affordable child care, opportunities to engage in sustainable work that pays a living wage, and availability of adequate income supports. “By creating this commission of individuals determined to improve the quality of life for our poorest residents, we can develop a framework, recommend specific legislative actions, and work together to realize our goal of reducing poverty,” said Rep. Yarbrough. The Commission will be comprised of no less than 26 members; five apiece to be appointed by the Governor and each of the four legislative Leaders, and one to be appointed by the Lieutenant Governor. A representative of the Governor’s Office will serve as a co-chair. HB 4369 is subject to appropriation and goes into effect immediately. ■



Headlines Directory

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**Center on Budget and Policy
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<http://www.cbpp.org>

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

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www.csh.org

Food Research and Action Center
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foodresearch@frac.org

Housing Action Illinois
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<http://housingactionil.org>

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**National Coalition for Homeless
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<http://www.nchv.org/home.html>

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