Homeless Headlines

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

DECEMBER 2008 VOLUME 18, ISSUE 12

Action on Economic Recovery Package Expected by President's Day

President Barack Obama and the new Congress continue work on an immense and wide-ranging economic recovery bill that is the priority of the incoming Administration. Advocates are keeping up pressure to assure substantial funding for affordable housing in the legislation.

Contrary to pre-holiday hopes to get the incoming President an economic recovery package he could sign immediately after inauguration, House and Senate leaders now plan on readying their economic recovery passage for enactment next month. At a House forum on the economic recovery plan on January 7, House Speaker Nancy Pelosi (D-CA) said, "We must pass an economic recovery and jobs package no later than mid–February."

The Senate Committee on Finance, which has jurisdiction over tax issues, is expected to mark up economic recovery legislation as early as the week of January 12. A mark up in the Senate Committee on Appropriations will come later.

The House Committees on Ways and Means and on Appropriations could mark up legislation the week of January 19, with a bill going to the full House for consideration the week of January 26.

In his speech, President-elect Obama said his American Recovery and Reinvestment Plan will "immediately jumpstart job creation and long-term growth," help "keep responsible families in their homes," and improve the energy efficiency of two million homes.

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FY09 HUD Appropriations Process

The Continuing Resolution (CR) passed by Congress in late September 2008 to continue funding the federal government until the Fiscal Year 2009 Appropriations bills could be passed is set to expire March 6, 2009.

Congress is expected to take up appropriations legislation before the end of February, but not until completing work on the economic recovery package. The new bill would fund federal programs through the end of the FY09 fiscal year, September 30, 2009.

Congress passed the 2008 CR as a way to postpone negotiations on federal funding levels until a new Administration and Congress would be installed.

Appropriations Committee staff report that they have finished work on the FY09 HUD budget. NLIHC will report details as soon as they become available. To review the most current information in FY09 HUD program appropriations, see the NLIHC budget chart at http://nlihc.org/doc/FY09%20Budget-Chart-THUD-senate-comm..pdf ■

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.)

Inside Headlines

NAEH Family Homelessness Conference

The National Alliance to End Homelessness is ready for its fifth National Conference on Ending Family Homelessness. The conference will provide attendees with the opportunity to learn about best practices and to share what is happening in their community. The conference will be held at the Sheraton San Diego Hotel & Marina on February 12-13, 2009 in San Diego, CA. Registration for the conference is tentatively scheduled to open in early December.

For further information, please visit the recently updated conference website at www.signup4.net/Public/ap.aspx?EID=2008648E.

Recession Will Bring Increases In Poverty

Sharon Parrott of the Center on Budget and Policy Priorities is the author of a new report estimating that the number of poor Americans will rise by 7.5 million - 10.3 million if the recession causes the unemployment rate to reach 9 percent, with the number of poor children rising by 2.6 million - 3.3 million. The investment firm Goldman Sachs has projected unemployment at 9 percent in the last quarter of 2009. The report also estimates very large increases in the number of people living below half the federal poverty line. (The 2008 poverty guidelines are $17,600 for a three-person family, for example; a family of that size with an income of less than $8,800 is below half the poverty line.)

The report also shows that poor people are far less likely to be lifted out of deep poverty by federal programs now than they were in 1995, and recommends federal action to prevent large increases in poverty. Among the proposals recommended are a temporary increase in food stamp benefits (now called SNAP), additional rental assistance, improvements to the Temporary Assistance for Needy Families contingency fund, expanded unemployment benefits, and more aid to states.

You can find an executive summary of the report at: www.cbpp.org/11-24-08pov.pdf

No FY 2009 SuperNOFA

This year HUD will not issue a SuperNOFA. There will be a series of individual NOFAs. Although the release schedule is subject to change, you can view the current anticipated dates on page 79582 of the notice (pdf page 36) which is the General Section for the NOFAs. Currently the Continuum of Care NOFA is scheduled for May or June. The full text of the notice may be found at http://edocket.access.gpo.gov/2008/pdf/E8-30600.pdf.

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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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The **Illinois Association of Community Action Agencies** has published the monthly *Homeless Headlines* and the *Homeless Hotline* since 1991 under contract with the **Illinois Department of Human Services.**

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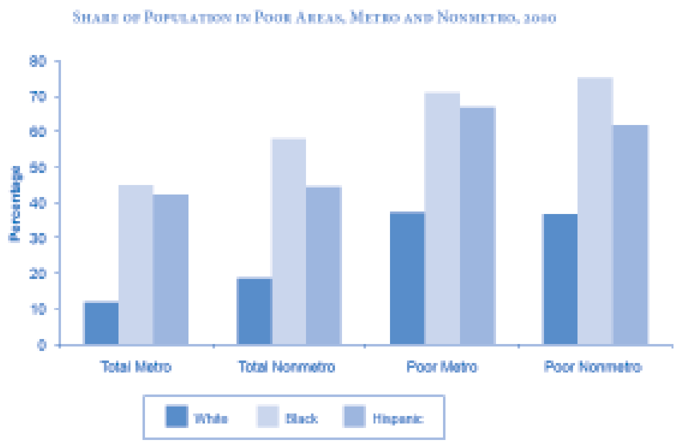
Concentration of Rural Poverty

A recent policy brief released by the Carsey Institute discusses the concentration of rural poverty in America and highlights the rural poor's physical and social isolation from middle class communities. The authors analyze census data from 1990 and 2000 and find that, despite improvements over the decade, nearly one-fourth of all people living outside of metropolitan areas reside in high-poverty neighborhoods.

The authors report that according to 2000 data, 47 percent of the non-metro poor lived in high-poverty areas, a level only slightly lower than the concentration of poverty in urban areas. Nonwhite households in poor rural communities were more geographically concentrated than rural whites, with 75 percent of poor blacks and 60 percent of Hispanics living in concentrated poverty, compared with only 37 percent of whites. The authors argue that segregation of the rural poor can lead to isolation from mainstream institutions and role-models, which can limit access to job opportunities and other important resources.



The study concludes that place-based policies, such as rural development strategies, are needed in order to alleviate concentrated rural poverty. Recommended policies broadly fall into three categories: providing work and income supports; reducing housing discrimination; and expanding housing choice. Specific ideas described in the study include additional housing vouchers, subsidized low-interest loans, educating families on housing rights, enforcing fair housing laws in rural neighborhoods, and promoting inclusive housing.

The Rural Realities policy brief in which this research is discussed is available at http://carseyinstitute.unh.edu/publications/PB-Lichter-Parisi.pdf

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

Making the Connection

2008 Tax Returns and Public Benefits

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.

We are heading into tax season. In order to ensure our clients access all potential financial resources it is important that we all begin to share information with them about two great resources, the Federal and State Earned Income Tax Credits. Many of us are also seeing persons who have never qualified for these credits, so please take the time to tell your new clients about these benefits.

Following is some information about these credits and tax returns and the impact they have on public benefits.
State Earned Income Credit
Illinois has a state earned income tax credit for low-wage workers. In 2007 the Illinois EIC rules were changed expanding eligibility to include all persons who are eligible for a Federal Earned Income Tax Credit.

To be eligible for the Illinois credit you have to a State of Illinois resident and are eligible for and claim the Federal Earned Income Tax Credit. The state income tax form asks for the amount of the federal EITC a family is eligible to receive. The taxpayer will receive 5% of that amount as credit to reduce their state tax amount. For the 2008 tax year, this credit can provide a up to a $241 state tax benefit. It is necessary to complete the federal tax return first, before filling out the state income tax return and applying for the Illinois EIC.

For more information about this credit check out the Illinois Department of Revenue website: http://tax.illinois.gov/Individuals/CreditsDeductions/earnedincomecredit.htm
Federal Earned Income Tax Credit
To be eligible for the Federal Earned Income Tax Credit individuals must have:

- A valid Social Security Number,
- Receive earned income from employment or from self-employment,
- Must be a U.S. citizen or resident alien all year, or a nonresident alien married to a U.S. citizen or resident alien and filing a joint return

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Renters in Foreclosure: Research, Policy

Since the fall of 2007, the National Low Income Housing Coalition (NLIHC) has been researching and tracking the situation of renters in foreclosure, who are affected when the owner of the home they are renting goes into foreclosure. A new report provides a summary of the findings from this project in 2008.

NLIHC finds that more than 20% of the properties facing foreclosure nationwide appear to be rentals. Further, because rental properties often are home to multiple families, NLIHC estimates that renters make up roughly 40% of the families facing eviction. One reason for this is that the neighborhoods facing the greatest foreclosure problems are more likely to have higher proportions of rental housing. Related to this finding, the report shows that very low income families and low income and minority communities are bearing the brunt of rental foreclosures.

NLIHC finds that the foreclosure crisis is likely to exacerbate, not relieve, pre-existing rental market imbalances. The economic downturn and foreclosure crisis are increasing the demand for rental housing more quickly than new rental housing is being created either from the existing for-sale stock or through new construction. Moreover, much of the rental housing being created from the for-sale market is of uncertain duration and legality and remains at risk of foreclosure.

In 2008, the policies to mitigate the difficulties renters face in foreclosure became substantially clearer. NLIHC finds that policies to prevent the immediate eviction of renters and smooth the transition of the lowest income renters to new housing are fairly straightforward and easy to implement. These policies will also stabilize neighborhoods and reduce abandonment.

While policies to protect and assist renters in the foreclosure crisis can and should be implemented by mortgage holders and services as well as local and state government, given the scope and the immediacy of the problem, the federal government has a necessary role to play.

To mitigate the effects of the national foreclosure crisis on renters, NLIHC recommends that, among other actions, the federal government:

- Allocate $2 billion for relocation and temporary housing assistance for tenants who live in homes that are foreclosed upon,
- Legislate protections for tenants in properties subject to foreclosure, including the requirement that existing leases be honored and, in the absence of a lease, renters be provided with at least 90 days' notice before eviction, and.
- Ensure that renters receiving federal and local tenant-based assistance, popularly called vouchers, are provided particular protection. The contracts that govern the tenancy of these very low income tenants (Housing Assistance Payment [HAP] contracts in the federal voucher program) can be written to survive foreclosure, and an eviction or other difficulties associated with a foreclosure should not be grounds for removal from the program.

The report is available at http://nlihc.org/doc/renters-in-foreclosure.pdf Continuously updated information on NLIHC's ongoing Renters in Foreclosure project is available at http://www.nlihc.org/template/page.cfm?id=159

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

Tax Returns

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- Cannot be a qualifying child of another person
- Have a qualifying child or
  - Be age 25 but under 65
  - Live in the US for more than half the year and
  - Not qualify as a dependent on another return
- Not filing a return as married, but filing separately

The EITC can be claimed when federal taxes are filed or can be claimed in advance. To get an advance EITC payment with the regular paycheck, the employee must complete Form W-5. This form is available through the employer, the IRS, local IDHS offices or tax preparer offices. Employers do not have to separately list the advance EITC on pay stubs; however, the total amount of the EITC received is identified on the W-2 form issued at the end of the year.

Make sure you let your clients know that if they did not apply for an EITC payment for any of the last 3 years in which they worked they may be able to receive retroactive EITC payments for

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Recession Causes Climb in Number of Homeless Families

The Center on Budget and Policy Priorities has released a new paper, "Number of Homeless Families Climbing Due to Recession; Recovery Package Should Include New Housing Vouchers and Other Measures to Prevent Homelessness".

The key findings are:

– In the next few years, the nation is likely to experience the sharpest increases in severe poverty in over 30 years. We project that about 1 million more families with children will fall into deep poverty (below half the poverty line) and thus be at risk of housing instability and homelessness, if unemployment reaches the 9 percent level predicted by Goldman Sachs. Increased homelessness could have adverse long-term consequences, especially for children. Various studies have found that housing instability and homelessness lower academic performance, increase the chances of repeating a grade, and reduce high school completion rates. Homelessness also puts children at greater risk of serious physical health problems.

- New data suggest that hardship and homelessness are already growing. We include specific findings in the report on spikes in the number of homeless families in New York City, Massachusetts, Connecticut, Hennepin County (Minneapolis), and Los Angeles County. Two recent national surveys support these data. In a fall 2008 survey by the U. S. Conference of Mayors, 16 of the 22 cities that provided data on the number of homeless families with children reported an increase in 2008, some of them substantial. (Louisville reported a 58 percent increase.) In another national survey, one in five responding school districts reported having more homeless children in the fall of 2008 than over the course of the entire 2007-2008 school year.

- The housing market crisis adds to the risk of increased homelessness. Foreclosures have pushed many families into the rental market, driving up rents in many areas and making housing less affordable. National data indicate that at least 20 percent of foreclosed properties are not owner-occupied, and in many parts of the country, half or more of households living in foreclosed buildings are renters.

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Tax Returns

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any or all of those years by filing an amended return.

For more information about the Federal Earned Income Tax Credit you can go to: http://www.irs.gov/individuals/article/0,,id=96406,00.html

EITC impact on Cash, Medical, and Food Stamps
The EITC is not considered an asset or income when eligibility is determined by IDHS for Cash, Medical or Food Stamps. If the person is receiving an advance EITC this advance is not counted as income if it is identified as an EITC on the person's pay stub or if the person can provide proof from the employer of the advance EITC amount.
Free Tax Counseling and Preparation
Free community-based tax counseling and preparation is available to all low-income families and individuals in the Chicago area and in many large downstate towns. To obtain a list of these tax sites you can go to: http://www.dupagefederation.org/mtcpolicyupdates.html

Tax Returns

IDHS counts the regular income tax refund as if it were an asset for all programs. When the caseworker is notified that a tax refund was received the caseworker will:

- Verify the refund amount, by viewing the tax refund check or the person's Federal Tax Return.
- Determine how much of the tax return is an EITC (Earned Income Tax Credit) and how much is the actual tax refund
- Add the tax refund portion to any other countable assets the person has, and
- Compare the new total to the asset limit* for the program

When a joint return is filed with an absent spouse, ½ of the return is counted towards the assets by the state unless it is reported that less than half is received. If it is reported that less than half of a joint income tax refund, IDHS staff is to accept the client's statement as to the amount received.

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 <u>*Making the Connection: A Guide to Accessing Public Benefits.*</u> *The DuPage Federation is affiliated with Northern Illinois University, Regional Development Institute. Questions can be directed to* knelson@dupagefederation.org *or* cking@dupagefedertion.org

Homeless Families

(Continued from page 5)

To minimize the risk of large increases in homelessness, and the attendant educational setbacks and health problems, we recommend that the recovery package include:

- Funding for 200,000 additional housing vouchers. Noted researcher and former HUD Policy Director Jill Khadduri has written, "An extensive body of careful research has demonstrated that housing vouchers are critically important both for preventing families with children from becoming homeless and for helping those who do enter the shelter system to leave it for permanent housing and not become homeless again." At a cost of roughly $2.1 billion, Congress could provide vouchers to enable 200,000 additional families to afford decent housing. Importantly, Congress can design this provision in a way that does not create budget pressures after 2010.

- A significant funding increase for homelessness prevention assistance through HUD's Emergency Shelter Grant program. With an additional $1.5 billion to $2 billion, states and localities, through existing networks of service providers, could provide short-term assistance to enable approximately 400,000 families to avert eviction or obtain new housing.

The full report is available at www.cbpp.org/1-8-09hous.htm. See "Document Resources" at the top of the right hand column.

For further information, contact the Center on Budget and Policy Priorities at the address in *Headlines Directory.*

Private Resources

*by **Pamela M. Salela,** Coordinator, Central Illinois Nonprofit Resource Center*
***telephone:** 217-206-6633 - **email:** psale2@uis.edu - **url:** library.uis.edu/findinfo/grants/index.html*

The Ford Foundation

320 E. 43rd St.
New York, NY 10017-4801
Telephone: (212) 573-5000
Contact: Secy.
Fax: (212) 351-3677
E-mail: office-secretary@fordfound.org
URL: www.fordfound.org

Type of Grantmaker: Independent foundation
Limitations: Giving on an international basis, including the U.S
Total Giving (2007): $584,000,000
Geographic focus: national & international

Purpose and Activities: The foundation's mission is to serve as a resource for innovative people and institutions worldwide. Its goals are to: strengthen democratic values, reduce poverty and injustice, promote international cooperation, and advance human achievement. Grants are made primarily within three broad categories: (1) asset building and community development; (2) knowledge, creativity, and freedom; and (3) peace and social justice. Local needs and priorities, within these subject areas, determine program activities in individual countries. **Program Areas:** Economic development; Education, Governance and Civil Society; Human Rights; and Media, Arts, and Culture **Fields of Interest:** The Foundation's interests are extremely variable and include: Community/economic development; **Housing/shelter,** development; Human services; Urban/ community development; Women, centers/services. **Types of Support:** Conferences/seminars; Consulting services; Continuing support; Curriculum development; Employee matching gifts; Endowments; Fellowships; Film/video/radio; General/ operating support; Grants to individuals; Income development; Management development/capacity building; Matching/challenge support; Program-related investments/loans; Program development; Program evaluation; Publication; Research; Seed money; Technical assistance.
Application Information: Prospective applicants are advised to review the foundation's Web site for information or current funding guidelines. Application form not required. Applicants should submit:

1. Timetable for implementation and evaluation of project; 2. Qualifications of key personnel; 3. Statement of problem project will address; 4. Brief history of organization and description of its mission; 5. Detailed description of project and amount of funding requested.

Initial approach: Brief letter of inquiry or online submission via website Copies of proposal: 1. Board meeting date(s): January, May, and September. **Deadline(s):** None. Final notification: Initial indication as to whether proposal falls within program interests within 6 weeks. Applications accepted in the following language(s): French; Spanish; Russian

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Private Resources

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Helen Brach Foundation

55 W. Wacker Dr., Ste. 701
Chicago, IL 60601-1609
Contact: John P. Hagnell, Assoc. Dir.
Fax: (312) 372-0290

Type of Grantmaker: Independent foundation
Total Giving (2007): $6,271,841
Limitations: Giving primarily in the Midwest, and CA, MA, OH, PA and SC. No grants outside continental U.S. No support for political organizations. No grants to individuals, or to organizations with less than one year of budget history.
Geographic focus: Midwest and California; Massachusetts; Ohio; Pennsylvania; South Carolina.

Fields of Interest: Animal welfare; Arts; Children/youth, services; Education; Environment; Higher education; **Homeless,** human services; **Housing/shelter;** Human services; Secondary school/education; Youth development, services. **Population Groups:** Disabilities, people with; Economically disadvantaged. **Types of Support:** Annual campaigns; Building/renovation; Conferences/ seminars; Equipment; General/ operating support; Program development; Publication; Scholarship funds. **Application Information**. No grants under $5,000. Application form required. Applicants should submit: 1. Staff salaries; 2. Qualifications of key personnel; 3. Copy of IRS Determination Letter; 4. Copy of most recent annual report/audited financial statement/990; 5. Listing of board of directors, trustees, officers and other key people and their affiliations; 6. Copy of current year's organizational budget and/or project budget

Initial approach: Letter or fax; Copies of proposal: 7. Board meeting date(s): Quarterly; grants considered at March meeting
Deadline(s): December 31 (earlier preferred)
Final notification: March and April

Pasquinelli Family Foundation

207 E. Ohio St., No. 355
Chicago, IL 60611-3238
Telephone: (630) 455-5400
Contact: Bruno A. Pasquinelli, Dir.

Type of Grantmaker: Independent foundation
Total Giving (2007): $1,241,355
Geographic focus: Giving primarily in Illinois

Fields of Interest: Arts; Community/economic development; Education; Health organizations, association; Higher education; Human services. **Types of Support:** Unspecified. **Application Information:** Applicants should submit the following: Copy of IRS Determination Letter; Detailed description of project and amount of funding requested
Initial approach: Letter.
Deadline(s): May 1 and November 1

Citations Source: *Foundation Center. (2008) Foundation Directory Online Professional. See: foundationcenter.org for more, including subscription information.*

Recovery

(Continued from page 1)

While details of the Administration's proposal have not been released, there are indications that some version of a housing component sought by advocates will be included in the package.

NLIHC sent President-elect Obama and House and Senate leaders updated and detailed economic recovery requests on December 8 (see Memo, 12/19/2008). NLIHC's recovery package request is for:

- $10 billion for the National Housing Trust Fund over 2009–2010
- $2 billion in Emergency Shelter Grants for homelessness prevention and housing assistance,
- 400,000 new vouchers over 2009–2010
- $5 billion in public housing capital funds
- $3 billion for the preservation of HUD and rural federally assisted housing, and
- $110 million in community development block grants for hurricane recovery efforts in Alabama.

NLIHC is also asking for renter protections for people renting homes facing foreclosure and for a solution to the current market freeze being experienced by the low income housing tax credit program. Fixes to the stalled low income housing tax credit program could come in the economic recovery package, in the next Troubled Asset Recovery Program bill (see related article), or both.

NLIHC's economic recovery request can be accessed at www.nlihc.org/ template/page.cfm? id=204&

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

Headlines Directory

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http://www.cbpp.org

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

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

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

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

Housing Action Illinois
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Fax: (312) 939-6822
http://housingactionil.org

Housing Assistance Council
1025 Vermont Ave. NW, Suite 606
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http://www.ruralhome.org

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Illinois Coalition to End Homelessness
Matthew Hanafee, Executive Director
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Illinois Department of Commerce and Economic Opportunity
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Springfield, IL 62701
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http://www.commerce.state.il.us/

Illinois Department of Human Services
Homeless Services and Supportive Housing
400 W. Lawrence, 2C
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http://www.hud.gov/local/chi/chihome.html