

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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Economic Recovery Act Signed Housing Provisions Included

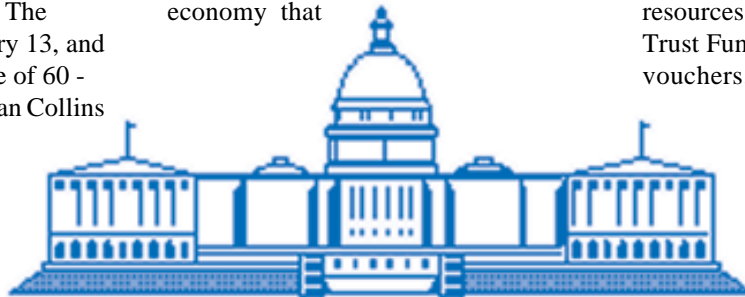
(See related stories below and on page 2)

With House and Senate negotiators having reached an agreement on the giant economic recovery package, the House passed H. R. 1, the American Recovery and Reinvestment Act, by a vote of 246 - 183 on Friday, February 13. The Senate also voted on February 13, and passed the measure by a vote of 60 - 38. Republican Senators Susan Collins (ME), Olympia Snowe (ME), and Arlen Specter (PA) joined the Democrats in voting for the bill (Senator Ted Kennedy [D-MA] did

not vote). President Obama signed the bill on February 17.

Housing advocates worked hard to urge policymakers to include resources in the bill to stimulate the economy that

simultaneously provide communities with housing affordable to the lowest income households and thwart the expected increase in homelessness due to the worsening economic crisis. In the end, the bill does not include resources for the National Housing Trust Fund or for new rental assistance vouchers.



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\$1.5 Billion for Prevention & Re-Housing

On February 17, President Obama signed the American Recovery and Reinvestment Act of 2009, providing nearly \$800 billion to stimulate the economy. The legislation includes \$1.5 billion for a homelessness prevention fund that will provide assistance to homeless or at-risk individuals and families. The text of the legislative language regarding homelessness prevention can be found at www.endhomelessness.org/content/article/detail/2174

Eligible activities are:

- Short- or medium-term rental assistance,
- Housing relocation and stabilization services,
- Housing search assistance,
- Mediation or outreach to property owners,
- Credit repair,
- Security or utility deposits,
- Utility payments,

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Illinois Department of
Human Services



Obama Plans to Keep Pledge to Fund Housing Trust Fund

On February 13, Shaun Donovan, the new HUD Secretary, announced that President Obama plans to keep his pledge to fund the National Housing Trust Fund at a “significant level.” Details of the Administration’s plan for this funding will be laid out in President Obama’s fiscal year (FY) 2010 budget, which will be released in the coming weeks. Secretary Donovan also mentioned that HUD must work to address the “rising tide” of family homelessness.

For further information, contact the National Alliance To End Homelessness at the address in *Headlines Directory*. ■

NAEH Launches New Recovery Act Webpage

President Obama has signed the economic recovery bill, HR 1 that contains \$1.5 billion for homelessness prevention and re-housing.

This funding will be distributed quickly, and



National Alliance to End Homelessness

communities should begin preparing immediately. On February 9, the National Alliance To End Homelessness (NAEH) launched a new webpage dedicated to providing government officials, providers, and advocates with practical resources on how to use these funds. The first of these resources, “Homelessness Prevention and Re- Housing: Overview of Funds,” provides a brief overview of

NLIHC Annual Housing Policy Conference and Lobby Day

April 19-22
Washington, D. C.

NLIHC’s 2009 Annual Housing Policy Conference and Lobby Day will be held April 19-22 in Washington, D. C. The conference will feature two days of more than 30 federal policy and research workshops, plus a lobby day on Capitol Hill. New members of the administration, including the new HUD Secretary, are invited speakers.

The conference brochure has been posted at www.nlihc.org/doc/conference/brochure.pdf. Registration and hotel information can be found at <https://www.2398.sslldomain.com/nlihc/conference/index.cfm>.

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

this new funding, how communities should begin preparing for it, and what opportunities it presents. The webpage (www.endhomelessness.org/section/tools/prevention) will be updated frequently with additional resources as they become available, so please check back often.

For further information, contact the National Alliance To End Homelessness at the address in *Headlines Directory*. ■

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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



Chairperson, Kris White
President & CEO,
Dalitso Sulamoyo
Editor, Allan Timke
atimke@iacaanet.org

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For a free subscription, contact:

Illinois Association of Community Action Agencies
3435 Liberty Drive
Springfield, Illinois 62704
Telephone: (217) 789-0125
Fax: (217) 789-0139
www.iacaanet.org

HUD 2008 CoC and ESG Awards

Local homeless programs throughout the nation will receive nearly \$1.6 billion in funding announced on February 19 by U. S. Housing and Urban Development Secretary Shaun Donovan. HUD grants will support a record number of local programs, providing critically needed emergency shelter, transitional housing and permanent support more than 168,000 individuals and families. For a local summary of Illinois projects, go to www.hud.gov/offices/cpd/homeless/budget/2008/08_illinois_totals.xls.

HUD's funding is provided in two ways:

- ☛ HUD's Continuum of Care programs provide permanent and transitional housing to homeless persons. Continuum grants also fund important services including job training, health care, mental

health counseling, substance abuse treatment and child care. More than \$1.5 billion in Continuum of Care grants are awarded competitively to local programs. Continuum grants fund a wide variety of programs from street outreach and assessment programs to transitional and permanent housing. Half of all Continuum funding will support programs that help to pay rent and provide permanent housing for disabled homeless individuals and their families.

- ☛ Emergency Shelter Grants provide funds for the operation of homeless shelters, assist in the operation of local shelters and fund related social service and homeless prevention programs. HUD is awarding

\$160 million in Emergency Shelter Grants, based on a formula, to state and local governments to create, improve and operate emergency shelters. These funds may also support essential services including job training, health care, drug/alcohol treatment, childcare and homelessness prevention activities. By helping to support emergency shelter, transitional housing and needed support services, Emergency Shelter Grants are designed to move homeless persons away from a life on the street toward permanent housing.

Illinois Grants

Total Illinois grants came to approximately \$88.5 million (up

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Making the Connection

Health Benefits for Workers with Disabilities

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.

Many of you know that when a person applies for Social Security or Medicaid based on a disability, the person has to meet the programs standard of disability. Social Security uses a 5 step process called the Sequential Evaluation to determine if a person is disabled. The first step in the disability evaluation process is to ask if the person applying is "gainfully employed" and earning a

"substantial" wage. For 2009 Social Security states that if a person's gross income is \$980 a month or more then the person is gainfully employed. When a person applies for disability benefits and is still employed Social Security evaluates the gross income and if \$980 a month, or more Social Security will simply deny the request for benefits saying that the person is participating in "substantial gainful activity" and there is no medical review completed. Since Medicaid uses this same income criterion, the state also denies the Medicaid application for this same reason.

In 2001 Healthcare and Family Services (HFS) began a medical program called, Health Benefits for Workers with Disabilities (HBWD). This program enables employed persons with disabilities to purchase Medicaid coverage for a relatively low monthly

premium. If the individual has not already been found to have a disability, according to SSA/SSI standards, the state will determine disability. The person's earnings will not be considered in the disability determination. Persons eligible for HBWD receive the same medical benefits as any other person receiving Medicaid due to disability. Health Benefits for Workers with Disabilities has recently increased the income and asset levels for individuals applying for this benefit. Individuals who apply have to:

- ☛ Be 16 through 64 years of age,
- Have an income at or below 350% of the FPL,
- ☛ Have assets up to \$25,000; retirement accounts that an individual or spouse cannot access without penalty before age 59 1/2 and some

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Charter One
Citizens Financial Group
Launches EnergySense

New initiative provides low-cost financing for home improvements, more than \$500,000 in charitable investments to local non-profits in the Chicago metro area and energy conservation tips for consumers

Citizens Financial Group, Inc. has announced the launch of EnergySense in the Chicago metro area, a multi-faceted initiative to help local nonprofits and its Citizens Bank and Charter One customers address heat, utility and other energy costs.

As part of the program, Citizens is providing more than \$500,000 in energy assistance grants to homeless shelters and non-profit organizations that offer home weatherization and utility payment assistance to consumers. Through its Citizens Bank and Charter One (www.charterone.com) divisions, the company also is providing below market-rate loans to eligible consumers who want to make their homes more energy efficient, with a limited-time option to defer their first payment for 90 days.

Charter One is pleased to provide much needed assistance to consumers and nonprofits struggling with energy costs," said Scott C. Swanson, President and CEO, Charter One, Illinois. "In addition to the funding we are providing nonprofits, the EnergySense program enables customers to obtain discount financing to make their homes more energy efficient and save on utility costs."

The EnergySense program includes two below-market interest-rate, unsecured loans for qualified borrowers to make energy-efficient upgrades or improvements to their homes. Customers who take advantage of the discount borrowing opportunity by March 31, 2009, will have the option to defer their first payment for 90 days.

The two loans offered as part of the EnergySense program are:

☞ **The Charter One Energy Efficiency Loan** - designed to help income-eligible borrowers and/or those who live in targeted geographies, finance weatherization projects to help make their homes more energy-efficient. The \$1,000, 3% APR fixed-rate loan has a three-year term with a low monthly payment of \$29.08 per month. There are no fees or closing costs associated with the loan. Under the same guidelines and for larger home-improvement projects, Charter One also is offering a 5% APR on loans up to \$10,000 at terms payable up to seven years.

☞ **The EZ Home Improvement Loan** - a \$1,000, 3% APR fixed-rate loan, is available to income-eligible borrowers, and/or those living in targeted geographies, who want to update their homes. Charter One is offering a 6% APR on loans for larger home-improvement projects, up to \$10,000, payable up to seven years.

To apply for an EZ Home Improvement Loan or Charter One Energy Efficiency Loan, Chicago metro homeowners should visit a Charter One branch or call 1-877-TOP-RATE. To be eligible, borrowers must live in a low or moderate-income neighborhood in the Chicago metro area, or have income that is less than 80% of the median income.

☞ **Nonprofit Grants** - Chicago metro not-for-profit organizations interested in submitting a grant request to the Charter One Foundation may begin by visiting www.charterone.com/community and clicking the "Corporate Giving" link on the left side of the page. ■

VA NOFA for Homeless Veterans

The U. S. Department of Veterans Affairs (VA) has released a Notice of Funding Availability (NOFA) stating that current recipients of the VA Grant and Per Diem Special Need Grant may apply to renew their resources. The VA plans to provide approximately \$10 million for up to 35 awards. Applications are due March 25. Qualifying homeless veteran populations served include women (including those with minor dependents), frail elderly, terminally ill, and chronically mentally ill.

Additionally, there will be approximately \$15 million available for the Capital Grants component of the VA's Homeless Providers Grant and Per Diem Program. Under this program, resources can be used to expand existing transitional housing projects or develop new transitional housing programs. Applications for this funding are also due March 25.

The VA has also released a NOFA for assistance under the Technical Assistant Grant component of the Homeless Providers Grant and Per Diem Program.

More Information, NOFAs, and Applications - www1.va.gov/homeless/page.cfm?pg=3 ■

IHDA 2009 Housing Plan

The Illinois Housing Development Authority (IHDA) has released its 2009 Annual Comprehensive Housing Plan. You can download it at www.ihda.org/admin/Upload/Files/6847cbe0-1d9c-4a20-ad5a-369ea2745445.PDF.

For further information, contact IHDA at the address in *Headlines Directory*. ■

Responses to
DHS Illinois Neighborhood Stabilization Program RFP
Due On April 27

[For the full text of the RFP, go to www.dhs.state.il.us/page.aspx?item=42921]

The **Neighborhood Stabilization Program (NSP)** is a federal grant program authorized by the Housing and Economic Recovery Act of 2008 (HERA) to provide emergency assistance for the acquisition and redevelopment of foreclosed and abandoned properties that might otherwise become sources of abandonment and blight within their communities. The Illinois Department of Human Services (DHS) is seeking housing redevelopment project proposals that will help revitalize and stabilize Areas of Greatest Need that have been most negatively impacted by foreclosures, high-risk mortgages, and high rates of abandoned or vacant properties. In addition, the State will seek to ensure that NSP funds are used to benefit the priority populations and goals identified in the Illinois Comprehensive Housing Planning Act (P.A. 94-965.), including very and extremely low income households, low income seniors, low income persons with disabilities, homeless persons and those at risk of homelessness, “live near work” initiatives, and the preservation of affordable housing for low-income persons (Priority Populations).

Proposals should include plans to provide affordable rental housing or homeownership opportunities for households earning up to 120 percent of area median income or less. The funds will be used to bring relief to neighborhoods devastated by the foreclosure crisis, provide affordable housing to homeowners and renters, and provide community-based supportive housing options for persons with disabilities. Proposals will include one or more of the Eligible Activities.

Eligible Activities include:

- ☞ NSP Home Buyer Program - to purchase and rehabilitate foreclosed or abandoned homes and residential properties for sale
- ☞ NSP Rental Program - to purchase and rehabilitate foreclosed or abandoned homes and residential properties for rent
- ☞ NSP Residential Financing Program - to establish financing mechanisms to help low and moderate income households purchase foreclosed property or homes
- ☞ NSP Demolition Program - to demolish blighted structures
- ☞ NSP Land Bank Program - to establish land banks of foreclosed homes
- ☞ NSP Redevelopment of Demolished or Vacant Property Program - to redevelop demolished or vacant property

Through these activities, DHS seeks to fund proposals that will help neighborhoods and communities across the state retain property value and prevent further degeneration. Applicants should review the State of Illinois State Consolidated Plan - Substantial Amendment to the 2008 Action Plan for the Neighborhood Stabilization Program (Plan Amendment) for more information at www.dhs.state.il.us/nsp.

Funding under the NSP Program will be guided by the information provided in the Housing and Economic Recovery Act of 2008, Plan Amendment, and a Request for Proposals, which consists of all the information found in this document and its appendices. In addition, the American Recovery and Reinvestment Act of 2009, and subsequent U.S. Department of Housing and Urban Development (HUD) program guidance documents, may contain provisions that modify the terms of

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Homeless Headlines

NSP RFP

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the Neighborhood Stabilization Program. As such, the State may be required to make changes to its Plan Amendment and/or Request for Proposal in order to remain in compliance with Federal rules and regulations. Applicants are asked to remain flexible as the NSP program evolves.

Project Contact Information:

If you have a question or suspect an error, you must immediately notify the Project Contact identified in this section. Applicants may submit written or verbal questions about the solicitation or their proposals to the State Project Contact. Applicants can not discuss the solicitation or your proposal, directly or indirectly, with any State officer or employee other than the State Project Contact. Applicants may submit questions to the State Project Contact who will then provide a written answer that will be posted on the DHS website (www.dhs.state.il.us/nsf) and made available to the public. Only written answers to questions shall be binding on the State.

State Project Contact: Kirstin Williams

Agency: Illinois Department of Human Services

Address: 401 S. Clinton, 7th Floor, Chicago, Illinois 60607

Phone: 312-793-2347

Fax: 312-793-2351

Email: Kirstin.Williams@illinois.gov

Applicant Conference Information:

The State of Illinois Neighborhood Stabilization Program will host a sequence of statewide workshops to provide potential applicants with additional technical assistance and support with the application process. Please note that attendance is not mandatory and is open to the general public.

Date	City	Location
March 9	Peoria	Proctor Professional Building, 5409 N Knoxville Peoria, IL 61614 9am - 4:30pm
March 10	Springfield	Dept of Natural Resources One Natural Way Springfield, IL 62702 9am - 4:30pm
March 11	Marion/ Carbondale	Mantra Con Corporation 3000 West DeYoung, Suite 800 B Marion, IL 62959 9am - 4:30pm
March 12	Alton/ East St. Louis	IMPACT 2735 East Broadway Alton, IL 62002 9am - 4:30pm
March 16	Rockford	La Voz Latina 412 Market Street Rockford, IL 61107 9am - 4:30pm
March 17	Chicago-land	Madden Mental Health Center 1200 S. First Avenue Hines, IL 60141 9am - 4:30pm

For the full text of the RFP, go to www.dhs.state.il.us/page.aspx?item=42921

Economic Recovery

(Continued from page 1)

Advocates were especially pleased that the Senate's \$35 billion homeownership tax credit, an affront to low income households, (see Memo, 2/6) was significantly scaled back in the conference report. The conference agreement would amend the current \$7,500 first-time homebuyer tax credit. The bill increases it to be an \$8000 tax credit and repeals the current tax credit's requirement that it be repaid to the federal government. The benefits of the current tax credit, available to people who have not owned a home during the last three years, phase out for higher income households. The credit will apply to eligible homes purchased before December 1, 2009.

NLIHC had sounded an alarm that the Senate's \$35 billion, \$15,000-per-home-buyer tax credit was not balanced by similar resources for housing programs for the lowest income households. On February 10, NLIHC sent an open statement, signed onto by 547 national, state and local organizations to the White House and House and Senate conferees asking for balance in the recovery package's resources for higher vs. lower income housing.

Access the letter here: www.nlihc.org/doc/What-We-Mean-By-Housing-2-10.pdf

H. R. 1 Housing Resources

\$1.5 billion for homeless prevention and rapid re-housing. The bill provides \$1.5 billion through HUD's Emergency Shelter Grant program for the provision of short-term or medium-term rental assistance, housing relocation and stabilization services including housing search, mediation or outreach to property owners, credit repair, security or utility deposits, utility payments, rental assistance for a final month at a location, moving cost assistance, case management or other appropriate activities for homelessness prevention and rapid re-housing of

persons who have become homeless. Both the House and Senate versions of the bill contained this item from the beginning.

Beginning early in 2007, NLIHC worked with a broad coalition of groups to advocate for emergency funds to prevent homelessness due to foreclosure. This item in the economic recovery bill is the direct result of this campaign. The suggested amount from the campaign for the economic recovery bill was \$2 billion.

\$4 billion for the Public Housing Capital Fund. Of this, \$3 billion will be distributed by the capital fund formula within 30 days of enactment and \$1 billion will be distributed by competitive grants for 'priority investments' including those that leverage private sector funding or financing for renovations and energy conservation retrofit investments. This \$1 billion must be distributed by HUD by September 1, 2009. Public housing agencies must give priority consideration to the rehabilitation of vacant units and to those capital projects already underway or identified in the PHA's five-year capital plan. The funds cannot be used for operating or rental assistance. Until the House and Senate bills went to the conference committee, both contained \$5 billion for the Public Housing Capital Fund, but \$1 billion was cut to make room for either Senate or House priorities that the other chamber had not included.

\$2.25 billion for Project-based Housing. Of this amount, \$2 billion is for full-year renewals of Project-based Section 8 rental assistance contracts. This action corrects a longstanding problem of underfunding in the project-based Section 8 account that caused HUD to have to enter into contracts for less than a year with property owners creating great instability in the program. The remaining \$250 million is for HUD to provide grants and loans to upgrade its Section 202 elderly, Section 811 disabled and Section 8 project-based stock to increase energy

efficiency. Owners participating in this \$250 million grant or loan program must commit to at least an additional 15 years of affordability. The House bill originally had \$2.5 billion for the green retrofitting of the assisted stock, but did not address the funding shortfall. The original Senate bill had \$1.37 billion for greening and \$2.132 billion for the shortfall.

\$2 billion to fund the Neighborhood Stabilization Program. These funds can be used to redevelop foreclosed and abandoned homes. Unlike the existing NSP program, the new NSP funds will all be distributed by a competitive process. States, units of general local government and nonprofit entities or consortia of nonprofit entities are eligible to submit proposals. Eligible applicants can partner with for-profit entities to submit proposals. The Secretary must publish grant competition criteria within 75 days of enactment and applications will be due to HUD no later than 150 days after enactment. The House bill had \$4.19 billion for NSP and \$2.25 billion was in the Senate bill.

None of the NSP funds can be used to demolish public housing and, overall, demolition activities are limited to 10% of a grantee's funds.

Renter protections include provisions that no housing assisted with NSP funds can refuse to rent to someone with a Section 8 housing choice voucher. For any home purchased after the date of enactment, any tenant in that home must be provided at least 90 days' notice to vacate and, for tenants with leases entered into before the notice of foreclosure, their right to occupy their home through the term of their lease (this provision can be waived if the home will be the primary residence of the new owner, after the 90 days' notice is provided). Homes purchased with NSP funds will not instigate the termination of assistance for units that have state- or federally-subsidized tenants in them.

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Economic Recovery

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Funds and Fixes for Low Income

Housing Tax Credits. The bill provides \$2.25 billion for capital investments in low income housing tax credit projects. The funds will be distributed to state housing tax credit allocating agencies based on the formula of HUD's HOME program. The state agencies will then distribute them competitively to owners of projects who have received or receive simultaneously an award of low income housing tax credits. Projects awarded housing tax credits in 2007, 2008 and 2009 will be eligible for these funds.

The bill includes the House bill's provision to allow state housing credit allocating agencies to elect to use a portion of its housing tax credits as grants instead of credits. The maximum low income housing grant amount for a state may not exceed 85% of 40% of the state's 2009 allocation.

Other HUD provisions in the bill include:

- ☞ \$1 billion for the Community Development Block Grant program. These funds will be distributed using the normal CDBG formula.
- ☞ \$100 million for HUD's lead hazard control and healthy homes program for applicants that were eligible for a grant

from HUD's lead hazard reduction program in FY08 but were not awarded because of insufficient funds.

- ☞ \$510 million in Native American Housing Block Grants (had been \$500 million in the House; \$510 million in the Senate). Of this amount, \$255 million will be distributed by the current block grant formula and \$255 million will be distributed by a grant competition.
- ☞ \$15 million for HUD's Inspector General to ensure that the bill's funds are used in an effective and efficient manner.
- ☞ The bill raises the Federal Housing Administration Loan limits for calendar year 2009 at the 2008 level. The bill also raises the Government Sponsored Enterprise (GSE) and Home Equity Conversion Mortgage conforming loan limits for calendar year 2009.

The bill does not include funds for the Self-Help and Assisted Homeownership Opportunity (SHOP) program.

Rural Housing Programs. The bill provides \$200 million in funding to support \$1 billion in section 502 direct rural homeownership loans and \$10.4 billion for RHS' section 502 guaranteed homeownership loans. The bill also

provides funds to support \$1.2 billion in loans and grants from the rural community facilities program.

Other Programs.

- ☞ The Emergency Food and Shelter Program within the Federal Emergency Management Agency receives \$100 million in the conference agreement;
- ☞ The Low Income Home Energy Assistance Program receives nothing (the House had funded it, the Senate did not);
- ☞ The Social Services Block Grant program will receive no funds (the Senate had funded it, the House did not); and
- ☞ The Census Bureau will receive \$1 billion.
- ☞ The bill provides \$100 million for Community Development Financial Institutions and
- ☞ \$3 billion in New Markets Tax Credits.

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

CoC and ESG

(Continued from page 3)

from \$82.9 million in 2007). HUD officials acknowledge that there may be some errors in this data.) Of Illinois' share, approximately \$80 million will go to projects serving homeless families and individuals in areas covered by twenty-one Continuums of Care in the State.

Each Continuum of Care in Illinois brings together non-profit groups, the private sector and local and state governments in a partnership to design local programs to help homeless people

become self-sufficient. Programs funded by the Continuum of Care grants will provide transitional and permanent housing assistance and will help people overcome problems that can lead to homelessness, such as a lack of basic education and job skills, mental illness and drug addiction.

An additional \$7.6 million in Emergency Shelter Grants were also awarded in Illinois to eleven entitlement communities, and to the State of Illinois for distribution to non-entitlement areas. Those resources will provide food and shelter on a short-term basis

to homeless people. These grants are awarded through a formula based on a community's housing and poverty needs. For information on the State ESG program, contact Lou Ann Williams of the Department of Commerce and Economic Opportunity at (217) 558-4104.

For further information on CoC funding, contact Darrel Bugajsky of the Chicago HUD office at (312) 913-8716 or the address in *Headlines Directory*. ■

Prevention and Rehousing

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- ☞ Rental assistance for a final month at a location,
- ☞ Moving costs assistance,
- ☞ Case management, and
- ☞ Other appropriate activities for homelessness prevention and rapid re-housing of persons who have become homeless.

Grantees must use HMIS or a comparable database. Up to five percent can be used for administrative costs, and funding will be distributed to jurisdictions using the Emergency Shelter Grant (ESG) formula. Grantees will have to spend 60 percent of the funds within 2 years of obligation from HUD and 100 percent within 3 years. HUD may reallocate funds from a grantees that do not meet the 2-year requirement to those that do. HUD has 30 days to issue guidelines about the use of funds.

For more information and materials to assist with implementation, please visit the Alliance's Homelessness Prevention and Re-Housing Web Page www.endhomelessness.org/section/tools/prevention

Entities receiving formula allocations in Illinois include: Chicago, Cook County, Du Page County, East St Louis, Evanston, Lake County, Madison County, Oak Park, Peoria, Rockford. The Illinois Department of commerce and Economic Opportunity administers an allocation for the balance of the state.

For further information, contact the National Alliance To End Homelessness at the address in *Headlines Directory*. ■

Health Benefits

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Medical Savings Accounts established under 26 U.S.C. 220 are exempt.

- ☞ Be a qualified non-citizen and resident of Illinois and meet other non-financial eligibility rules for Aid to the Aged, Blind or Disabled program.
- ☞ Be considered employed.

Individuals will be asked to provide proof of income, including proof of payment under the Federal Insurance Contributions Act (FICA), Illinois Municipal Retirement Fund (IMRF), or the equivalent. There are a few situations where a person may be enrolled in HBWD without providing proof of current employment or self-employment:

- ☞ The individual has proof of starting a new job within 60 days of the date of application. Eligibility for HBWD does not start until employment begins and the premium is paid; or
- ☞ The individual is unable to work due to medical reasons after already being enrolled in HBWD and the person
 - o Reports unemployment within 30 days after the first day unemployment began;
 - o Provides a written physician's statement with the anticipated date of return to work within 90 days; and
 - o Continues to pay monthly premiums

Enrolling in the HBWD program can provide access to affordable health care benefits for many persons with disabilities. For example an individual with severe disabilities is able to work as long as the needed support is provided within the work place and at home. This individual earns \$1,000 a month net. If the individual applied for Medicaid, and was determined to be disabled he would have an approximate

spend down obligation of \$72 a month. This same person could enroll in HBWD for a monthly premium of \$25 a month. The premium paid varies based on the amount of the income. For premiums go to www.hbwdillinois.com/.

Premiums may be paid by a certified check, money order, credit card, or debit card for the first month. Subsequent months of coverage can be paid by personal check. Coverage does not begin until the first premium is paid. After the first monthly premium is paid and HBWD coverage is authorized, a monthly statement is then sent with subsequent premiums being due by the 20th of the month before the month of coverage. For participants who do not pay their premium by the end of the month following the month due, the medical coverage is stopped. The person must reapply to receive benefits again. Individuals enrolled in the program also have to pay co-pays for services provided. Currently these co-pays are

- o \$3 per prescription
- o \$2 per office visit
- o \$3 per day for hospitalization

Application is made through the Department of Healthcare and Family Services. Individuals who want to apply complete Health Benefits for Workers with Disabilities Application (Form HFS 2378MB). If you want more information about this program or are interested in applying call 1-800-226-0768 (TTY: 1-866-675-8440) or online at www.hbwdillinois.com/.

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@dupagefedertion.org. ■



Headlines Directory

Center for Community Change
1536 U Street NW
Washington, DC 20009
Telephone: (202) 339-9300
<http://www.communitychange.org>

**Center on Budget and Policy
Priorities**
820 First Street, NE, Suite 510
Washington, DC 20002
Ph: (202) 408-1080
Fax: (202) 408-1056
<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
Washington, D.C. 20009
Telephone: (202) 986-2200
Fax: (202)986-2525
foodresearch@frac.org

Housing Action Illinois
11 E. Adams, Suite 1601
Chicago, IL 60603
Telephone: (312) 939-6074
Fax: (312) 939-6822
<http://housingactionil.org>

Housing Assistance Council
1025 Vermont Ave. NW, Suite 606
Washington, D.C. 20005
Telephone: (202) 842-8600
Fax: (202) 347-3441
<http://www.ruralhome.org>

**Illinois Association of Community
Action Agencies**
3435 Liberty Drive
Springfield, IL 62704
Telephone: (217) 789-0125
Fax: (217) 789-0139
<http://www.iacaanet.org>

**Illinois Coalition Against Domestic
Violence**
801 S. 11th
Springfield, IL 62703
Telephone: (217) 789-2830
Fax: (217) 789-1939
<http://www.ilcadv.org>

Illinois Coalition to End Homelessness
Matthew Hanafee, Executive Director
P.O. Box 3956
Oak Park, IL 60303-3956
Telephone: (708) 263-3590
Email: ILHomeless@aol.com

**Illinois Department of Commerce and
Economic Opportunity**
620 E. Adams, CIPS-3
Springfield, IL 62701
Telephone (217) 785-6142
Fax: (217)-782-1206
<http://www.commerce.state.il.us/>

**Illinois Department of Human
Services**
Homeless Services and Supportive
Housing
400 W. Lawrence, 2C
Springfield, IL 62762
Telephone: (217) 782-1317
Fax: (217) 524-6029
<http://www.state.il.us/agency/dhs/>

Illinois Food Bank Association
P.O. Box 8293
Springfield, IL 62791
(217)522-4022
E-mail: cifbank@aol.com

**Illinois Housing Development
Authority**
401 N. Michigan Ave., Suite 900
Chicago, IL 60611
Telephone: (312) 836-5200
Fax: (312) 836-5286
TDD: (312) 836-5222
<http://www.ihda.org/>

**National Alliance to End
Homelessness**
1518 K Street, NW, Suite 410
Washington, D.C. 20005
Telephone: (202) 638-1526
Fax: (202) 638-4664
E-mail: naeh@naeh.org
<http://www.endhomelessness.org/>

**National Coalition for Homeless
Veterans**
333 ½ Pennsylvania Avenue, SE
Washington, D.C. 20003-1148
Telephone: (202) 546-1969
Fax: (202) 546-2063
E-mail: nchv@nchv.org
<http://www.nchv.org/home.html>

National Coalition for the Homeless
2201 "P" St., NW
Washington, DC 20037-1033
Phone: (202) 462-4822 x234
Fax: (202) 462-4823
Email: info@nationalhomeless.org

**National Community Reinvestment
Coalition**
727 15th St., NW, #900
Washington, D.C. 20005
Telephone: (202) 628-8866
Fax: (202) 628-9800

**National Law Center
on Homelessness & Poverty**
918 F Street NW #412
Washington DC 20004
Telephone: (202) 638-2535
Fax (202) 628-2737

**National Low-Income Housing
Coalition
& National Low Income Housing
Information Service**
727 15th St NW, 6th Floor
Washington, D.C. 20005
Telephone: (202) 662-1530
Fax: (202) 393-1973
E-mail: info@nlhc.org
<http://www.nlhc.org>

National Rural Housing Coalition

601 Pennsylvania Avenue, NW
Suite 850
Washington, D.C. 20004
Telephone: (202) 393-5229
Fax: (202) 393-3034
<http://www.nrhcweb.org>

Rural Development
2118 W. Park Ct, Suite A
Champaign IL 61821
Telephone: (217)403-6222
Fax: (217)403-6231

**Southern Illinois Coalition for the
Homeless**
P.O. Box 955
801 N. Market
Marion, IL 62959
Telephone (618) 993-0094
Fax: (618) 993-4013

**Supportive Housing Providers
Association**
3417 North Monticello
Chicago, IL 60618
Telephone: (773) 588-0827
Fax: (773) 267-1294
supportivehsg@aol.com

**U.S. Department of Housing
and Urban Development**
Office of Community Planning and
Development
77 W. Jackson 24th Floor
Chicago, Illinois 60604-3507
Telephone: (312) 353-1696
Fax: (312) 353-5417
<http://www.hud.gov/local/chi/chihome.html>