Homeless Headlines

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

MAY 2008 VOLUME 18, ISSUE 5

Connections for the Homeless

Evanston and the North Shore are a peculiar place to be dealing with homelessness. But for 24 years Connections has been providing shelter, housing, support, and prevention services. This year, Connection's outreach team will work with nearly 400 individuals tucked away the parks and alleys of Evanston. Its shelter will house over 100, it will provide supportive housing for twelve families and ten chronically homeless individuals in scattered site apartments throughout Evanston, Niles and Northfield townships, and its prevention team will work with nearly 500 households in 31 communities in northern Cook County.

The individuals and families who become homeless on the North Shore run the gamut from people who grew up poor and shifted about from household to household to middle class people who suddenly find themselves cash strapped, out of work and foreclosed on. We work with families where a mentally ill mother with two children has been living with aging parents who are no longer able to support her or take care of her. We work with chronically homeless individuals who have been living on the street for ten years. Each has a unique story to which we try to fit a tailored set of responses knowing full well that whatever help we provide in the end it will be the energy that each individual brings to the problem that will determine their future.

Perhaps the greatest challenge we face in this area is the mismatch between wages and housing costs. Affordable housing is hard to come by and finding employment at a living wage is just as hard. For a family of four, rents will run

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FY09 Budget Resolution Announced

House and Senate conferees on May 20 announced their agreement on a FY09 Budget Resolution that will now be voted on by the full House and Senate. On March 14, both the House and Senate passed their own versions of a FY09 budget. The House bill called for $22 billion more in discretionary spending than President Bush's FY09 budget request and the Senate resolution called for $18 billion more.

The final agreement would set domestic spending levels, which includes funding for housing programs, at $436.6 billion in 2009. This amount is $21.1 billion over the FY08 level and $22.6 billion over the President's FY09 request.

The resolution also provides for the creation of a housing trust fund and offers flexibility for addressing the Project-based Section 8 shortfall in the appropriations process. The House was scheduled to vote on the resolution May 22, but procedural

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Inside Headlines

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

Theme Selected for Tenth Annual HUD Peer-to-Peer Conference

Ray E. Willis, HUD CPD Director, and the Peer-to-Peer Advisory Panel would like to congratulate Deb Newman, Facilities Manager, Franklin-Williamson Human Services in Marion, Illinois, on submitting the winning name in our Peer-to-Peer Theme Contest. The theme for the Tenth Annual HUD Peer-to-Peer Homeless Provider Conference will be "Changing Lives - Building Tomorrows." We thank Deb for submitting this winning theme and all of the others who submitted potential themes for the Conference which were voted on by the agencies the Advisory Panel members represent.

This year's Peer-to-Peer Conference will be held on September 18 and 19 at the Doubletree Hotel in Oak Brook. The registration brochure should be out by the end of July. This year there will also be online registration. As always there is no charge for conference registration.

HUD 2008 Supportive Housing Program Start-up Training

June 24-25
HUD Chicago Regional Office
77 W. Jackson
Chicago, Illinois 60604

July 29-30
Illinois Association of Community Action Agencies
3435 Liberty Dr.
Springfield, Illinois 62704

The Start-Up training is mandatory for any new SHP grantees and recommended for new staff of renewal grantees. The first day of the training will cover allowable costs, client eligibility, monitoring, APRs and other programmatic aspects. The second day will focus on SHP financial matters.

If you have any questions, please contact Nora Lally at Nora.Lally@hud.gov or (312) 353-6236, ext. 2738.

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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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Senate GSE Bill
Includes Permanent Housing Trust Fund

The Senate Committee on Banking, Housing, and Urban Affairs on May 20 passed "The Federal Housing Finance Regulatory Reform Act of 2008," by a bipartisan 19 to 2 vote. In a major and hard-fought victory for the National Housing Trust Fund campaign, the bill includes a provision to establish a permanent Housing Trust Fund.

After quickly convening and then going into recess on May 15 (see Memo, 5/16), the Committee met again on May 20 to complete the mark-up on the bill. Delaying the mark-up allowed Committee Chair Christopher Dodd (D-CT) and Ranking Member Richard Shelby (R-AL) more time to reach a deal that allowed the proposed legislation to move through the committee. "The bill

is a result of much negotiation and compromise," Senator Shelby said.

The compromise followed many weeks of intense negotiations between the two members and their staffs and ended a stalemate over government sponsored enterprise (GSE) legislation that the Senate has grappled with during the last several sessions of Congress.

The manager's amendment to the bill, offered by Senator Dodd, included a provision championed by Senator Jack Reed (D-RI) that would create a Housing Trust Fund. The bill provides that funds from Fannie Mae and Freddie Mac will go into the Housing Trust Fund and that other funding sources that Congress designates may also go into the fund in the future. Furthermore, the amendment would require that 75% of funds go to extremely low income families and that the balance of Housing Trust Fund resources benefit very low income families, with income up to 50% of area median. At least 90% of the funds are for rental housing.

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Making the Connection

Public Benefits: Tax Returns and Economic Stimulus Payments

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 our clients have received or will receive income tax returns as well as the new Economic Stimulus Benefit. The receipt of these returns can affect your client's eligibility for public benefits. It is important that you understand how the tax returns and new Economic Stimulus Benefit can affect TANF, Medicaid and Food Stamp benefits.

Tax Returns

(Source: PM 07-01-11 (TANF); PM 07-02-13 (AABD); PM 07-03-07 (GA); PM 07-04-16 (FS)

IDHS will count the regular income tax refund as if it were an asset for all programs. When your client reports to the caseworker that he received a tax refund the caseworker will:

- ❍ Verify the refund amount, by viewing the tax refund check or the client'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
- ❍ Will compare the new total to the asset limit* for the program

When your client files a joint return with an absent spouse, one-half of the return is counted by the state unless the client reports that less than half is received. If the client reports that she receives less than half of a joint income tax refund, IDHS staff is to accept the client's statement as to the amount received.

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Homeowner and Renter Costs

A new report from NLIHC and the Center for Economic and Policy Research finds that homeownership costs are significantly out of line with rental costs in 40 of the 100 largest U. S. cities. In these “bubble cities,” homeownership costs for new homebuyers are often more than double the costs of renting a comparable unit. The report also indicates that if prices fall back in line with the historical relationship of home prices to rent in these areas, it could mean the loss of tens of thousands of dollars in equity on the average newly purchased home. This analysis expands on a previous analysis of the 20 largest metro areas released in April. In Illinois, the study has data for the Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area (MSA).

Along with adding 80 new metro areas to the analysis, the paper looks more explicitly at rental vacancy rates and finds that the tightest rental markets are where home prices are most out of line with rental costs. This suggests that rental markets in these areas will become tight in the near term as foreclosure, economic conditions, and reluctant homebuyers swell the ranks of renters. The paper concludes that in bubble markets, “policy makers must not only be less committed to sustaining homeownership and home values, but also must proactively facilitate the conversion to rental of vacant, foreclosed, and delinquent units to limit the pressure on the rental market.”

The paper, Ownership, Rental Costs and the Prospects of Building Home Equity: An Analysis of 100 Metropolitan Areas, can be found at www.nlihc.org/doc/100city-2008-05.pdf

Senate Committee Passes RHY Act Reauthorization

On May 22, the Senate Judiciary Committee passed S. 2982, the Runaway and Homeless Youth Protection Act, by a unanimous vote.

The bill, which was introduced by Senator Leahy (D-VT) and Senator Specter (R-PA), would reauthorize the Runaway and Homeless Youth Act and make a number of improvements to the program, including:

- Increased authorization levels to fund Basic Center Programs at $150 million and Street Outreach Programs at $30 million;
- Mandates for the Department of Health and Human Services to conduct an incidence study to get better data on the number of homeless youth nationally; and
- Mandates for the Government Accountability Office to do a review of the Administration’s application and peer-review process; and
- Increased length of stay in shelter from 14 to 21 days and in the Transitional Housing Program from 18 months to 21 months.

The bill will now move to the full Senate.

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

Child Tax Credit Provision in House Tax “Extenders” Bill

The tax “extenders” bill (H. R. 6049) was scheduled for mark-up on May 15 in the House Ways and Means Committee. The bill would temporarily expand the Child Tax Credit by lowering the earnings threshold that families must meet to qualify for the refundable portion of the credit.

According to the Tax Policy Center, this provision would benefit 13 million children—including 2.9 million children who would become newly eligible for the benefit and 10.1 million children who would see their CTC increased due to this provision.

An expanded CTC would provide assistance to these families in which parents struggle to maintain jobs and meet the health and other expenses they incur due to the disability.

The parents who would be assisted work in a broad range of low paying jobs; many perform difficult jobs that provide critical services, such as caring for the elderly or teaching young children.

480,000 parents provide health care services to the elderly or the ill as nursing home workers, home health aides, personal care assistants, medical assistants, and other low-paid health care professionals.

Estimates of the number of children who would benefit from the CTC provisions that are based on the March 2006 Current Population Survey are somewhat lower than those computed by the Tax Policy Center.

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Trust Fund

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However, in a compromise necessary to get Senator Shelby's support for the foreclosure prevention title of the bill, called the HOPE for Homeowners Program, some of the funds intended for the Housing Trust Fund will be diverted to underwrite the potential cost of the HOPE program in the first three years.

Senator Reed's proposal creates an affordable housing fund valued at 4.2 basis points of new business of Fannie Mae and Freddie Mac each year. The initial proposal can be found in the bill he introduced in November 2007. In the first year, 100% of the funds were to be distributed on a formula basis to states to address the subprime mortgage crisis. Under the compromise, in the first year, the funds now will be set aside to cover the cost of any defaults in the HOPE program.

In year two, when the Housing Trust Fund is to begin, 50% of the funds will be set aside and in year three, the amount is reduced to 25%. The HOPE program would sunset after the third year. At that point, 100% of the GSE funds will go to the affordable housing fund. Amendments offered initially by Senator Shelby and Senator Bob Corker (R-TN) would have diverted all the GSE funding to cover potential costs of the HOPE program.

Senator Reed also agreed to changes in his proposed affordable housing fund. Instead of creating an affordable housing block grant with GSE funds only, the bill now creates a permanent Housing Trust Fund that can receive other funds as Congress may designate. Senator Reed also agreed to target 75% of the funds to extremely low income families.

Senator Dodd's HOPE for Homeowners Program would be created within the Federal Housing Administration to prevent current homeowners facing foreclosure from losing their homes. This new program would back refinanced mortgages with FHA insurance.

In addition to the provision that creates a permanent Housing Trust Fund, the GSE bill establishes a regulator to ensure that the GSEs continue to maintain their affordable housing mission with safe and sound requirements.

Representative Barney Frank (D-MA), who chairs the House Committee on Financial Services, the companion committee to the Banking Committee, said after the Banking Committee's passage, "There are of course some differences between the two bills and we will need to work on these differences, but I look forward to continued cooperation between members of the House and the Senate to achieve a mutually agreed housing package sometime next month."

The House has now twice passed its GSE reform bill, H. R. 1427. First, the House passed the measure as a stand-alone bill on May 22, 2007. Then, then the House included H. R. 1427 as a part of its larger foreclosure prevention package, H. R. 3221, which passed the House on May 8.

The House's GSE bill would divert some Fannie Mae and Freddie Mac funds into an affordable housing fund but it stops short of establishing a stand-alone housing trust fund that can also accept other funding sources. The House also has passed its stand-alone housing trust fund legislation, H. R. 2895. A key difference between the House and Senate GSE bill is that the House bill would devote 100% of first year funds to housing relief in the Gulf Coast, something Mr. Frank has repeatedly says he wishes to accomplish. Mr. Frank has indicated he will suggest other sources of funding for the FHA set aside to preserve GSE funding for the Gulf Coast in the first year and for the Housing Trust Fund in subsequent years.

The full Senate is expected to consider the bill as early as the week of June 2. The bill would then be conferenced with the House bill to iron out differences.

A side-by-side comparing provisions of the House's national Housing Trust Fund bill, H. R. 2895; the House GSE bill's affordable housing fund; and the Senate's May 22 GSE bill's Housing Trust Fund will soon be available at www.nlihc.org

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

Budget

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issues with the override of the President's veto of the farm bill forced the delay of the vote until after the Memorial Day recess.

Once the resolution is adopted, the Appropriations committees in the Senate and the House, chaired by Senator Robert Byrd (D-WV) and Representative David Obey (D-WI), respectively, will allocate the amounts established for domestic spending to the appropriate subcommittees. The subcommittees will then begin to develop the FY09 spending bills, including the Transportation, Department of Housing and Urban Development and Related Agencies FY09 Appropriation Bill.

With both houses of Congress expected to adopt some if not all of the regular appropriations bills, Congress is unlikely to repeat last fall's appropriations battles with the President. Instead, in early fall Congress will probably adopt one or a series of continuing resolutions to fund the government at FY08 levels until after the inauguration of a new President in January 2009.

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

Returns and Stimulus

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EITC (State and Federal)

(Source: PM 08-01-01-g (TANF); PM 08-03-01-c (GA); PM 08-04-01-a (FS); PM 08-04-04-v (FS)

The state considers the state and federal Earned Income Tax Credit as exempt as both an asset and as income. The IDHS caseworker is not to use this portion of a tax refund when determining eligibility or amount of benefits received through cash, food or medical programs.

Economic Stimulus

Starting in April 2008, economic stimulus payments have been sent to persons who filed a 2007 tax return.

- The state considers Economic stimulus payments as exempt income for Food Stamps and all cash and medical programs. This means this payment should not be used by the caseworker to determine the amount of benefits received.
- Economic stimulus payments are exempt as an asset in the month received and for two months following for cash, Food Stamps, and medical programs where assets are counted. Any amount remaining after this 3 month period, however, will be considered by the state as an asset and will be added to other assets held by your client. This adjusted amount is then be applied to the program asset limits*. For example your client John, age 45, receives Food Stamps. His stimulus payment is placed into his checking account in May 2008. The account balance in May is $2500. In August, he sees the caseworker and provides his bank statement showing his balance is still $2500, since he did not spend his stimulus payment. Food Stamps will be canceled since he has over the allowable asset limit of $2000.

Some People Still Have Time to File for 2008 Federal Economic Stimulus Payments

Some of your clients may not have filed a tax return this year because their income was so low IRS rules excluded them from having to file. As you may know, failure to file means you do not receive the Economic Stimulus payment. All is not lost for your client.

If your client did not file a return, but had at least $3,000 in qualifying income, he has until October 15, 2008 to file with IRS to receive an Economic Stimulus Payment. Payments will be issued through December 2008 to eligible people who filed after April 15th. Tell your client to file a tax return, if he has any qualifying income. Qualifying income includes any combination of the following types of income: earned income, nontaxable combat pay, Social Security Retirement, Disability and Survivors payments, Veterans Affairs Disability Compensation, Disability Pension and Survivors payments, and certain Railroad Retirement payments. Unfortunately, SSI is <u>not</u> considered a qualifying income.

Persons With Outstanding Food Stamp Overpayments or Delinquent Child Support Payments

If your client was overpaid on Food Stamps or owes Child Support, he will have his Economic Stimulus payment as well as any tax returns owed reduced by the total amount of any outstanding balances owed.

**** Program asset limits:***

- All Kids-assets are exempt
- TANF/Medicaid (Aged, Blind or Disabled): one person - $2000; 2 persons - $3000; and 3 or more persons - $3000 for the first 2 people, plus $50 for each additional person.
- Food Stamps: $3,000 for an FS unit with at least one person who is a qualifying member (see PM 05-06-01); or $2,000 for all other FS units.

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*

Tax Credit

(Continued from page 4)

Because TPC has more complete data on tax filing units and tax filers' taxable income than are available from the Census Bureau, the TPC figures on the total number of children who would benefit are generally considered more accurate than the estimates using the March CPS data.

For more information, go to www.cbpp.org/5-15-08tax.htm.

Connections

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about $1200 to $1300 a month. For the non-disabled we are able to provide two years of subsidy with our HUD dollars, but beyond that it is extremely difficult to find housing that is less expensive, and rare that families have raised their incomes to a level that can afford such housing. We have initiated a program to continue the subsidies and support for an additional two years or more, but it is too early to tell whether these additional years of support will bring the families to real self-sufficiency.

We find ourselves in perpetual experimental mode as we try out new solutions to old problems that we have failed at before. Our family housing program has had as many as 50 families on a three year waiting list. We understand from participants that it is becoming the practice among high school seniors in the local high school who are pregnant or already mothers to apply for our housing as part of the ritual of finishing up their senior year—a sad comment on the school and the community and the state of housing that forces people to these sorts of extreme measures. Still we keep looking for new ways to address their very real needs. This year we begin a pilot program that will extend our program to the families on the waiting list. All of these families are living in doubled up households. Our goal is to try to stabilize them in that setting and then to help the mothers through the other developmental stages which constitute our program track: complete school or training, get employment, find affordable housing, acquire enough life skills to maintain a self-sufficient household. If successful, we will restructure our current program to fast track more families into permanent housing and employment. Fifty families on a three year waiting list is intolerable.

The housing and employment situation for adult singles is not much better; and as is the case everywhere else, problems with alcohol and substance abuse, mental illness, felony convictions, N.I.M.B.Y. and ill-conceived municipal rules add to the barriers they must surmount to reclaim their lives. The best we can do is to continue to expand our housing and employment offerings.

Although we are the principal agency in the area working on the problem of homelessness, we are not alone. We work collaboratively with many other agencies, as well as with many churches, synagogues and civic and governmental organizations throughout the North Shore, and over time we have found increased strength and effectiveness through these collaborations.

Will we end homelessness as so many of the ten year plans promise? Probably not. The causes of homelessness are endemic to current social and economic conditions. But we can try, and more than that we can end chronic homelessness and the wasting away of human life that has become lost to community.

For further information, contact:

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