Innovative

The Delaware State Rental Assistance Program (SRAP) is a new program using state funding to provide rental assistance to particularly vulnerable populations – people exiting or at risk of admission to state long-term care institutions, youth exiting foster care, and reunifying families. The purpose of the SRAP is to assist low-income individuals who require affordable housing and supportive services to live safely and independently in the community. One of the most pressing housing issues facing Delaware is chronic homelessness – those individuals who need long-term stable housing with intensive supportive services as a precondition to living independently in the community. Both *Delaware's Ten-Year Plan to End Chronic Homelessness and Reduce Long-Term Homelessness* (2007) and the working group report *Housing Delaware's Extremely Low-Income Households* (2009) identified a need of over 1,000 rental subsidies to adequately house this special needs population. The Homeless Planning Council each year conducts a Point in Time (PIT) study. The PIT conducted in January 2011 estimated there are nearly 6,600 homeless persons in Delaware this year.

Delaware State Housing Authority (DSHA) tackled the problem of finding a viable solution by tapping the knowledge and non-financial resources of our sister agencies, the Department of Health & Social Services (DHSS) and the Department of Services for Children, Youth & their Families (DSCYF), who were facing the same concerns. By establishing partnerships with state agencies and community service providers, we were able to get their input and feedback on the many services needed to allow clients to maintain living independently. Housing assistance alone isn't enough. We needed the support that a group effort from all involved would be able to provide for the program to be successful.

Most, if not all, subsidized housing combined with supportive services is funded through the federal government. With the federal government cutting housing and support programs, and no new sources of federal funding on the horizon, we set our sights elsewhere to come up with a creative solution. We needed to develop an innovative process of "Thinking Outside of the Box" on how to provide rental assistance to the hard-to- serve populations. The concept of a state rental voucher program was formed.

Replicable

DSHA administers the rental subsidies necessary to house program participants in the community, and our partner agencies and their contractors fulfill the program's supportive services component through the provision of home-based care. DSHA administers the rental assistance portion of the program. Administration activities include: review of applications, approval of participants, inspections of rental units, making payments to landlords, annual tenant recertification, and ongoing program compliance.

Applications are screened and funneled to DSHA by caseworkers through key contacts at both DHSS and DSCYF. Our partner state agencies are also responsible for ensuring that ongoing supportive services requirements are being met by program participants. We have asked for additional funds for FY 2013 to continue and expand the program from the current goal of 150 vouchers to serving 300 families/individuals through SRAP. The SRAP has generous support from the State Government Administration, Legislature and State Departments, and we are optimistic the program will expand in the coming year.

SRAP is the perfect instrument to assist in transitioning individuals from state care to community-based care while retaining the necessary supportive services – with the extra advantage of reducing overall costs. Because it is less expensive and more desirable for individuals to choose where they want to reside and receive services, other states would be able to replicate SRAP by demonstrating the overall savings to their budgets.

Effectively Employ Partnerships

There were several obstacles to overcome: no federal funding available; the State had never funded something like this before; and there had to be collaboration between three separate State Departments.

Also, DSHA has approximately 8,000 families on its waiting list for subsidized housing; DHSS houses 457 individuals in state-run long-term care facilities, many of which must be placed in service-enhanced housing in the community; and DSCYF reports a need for affordable housing for youth transitioning out of foster care (190 young adults within the next two years). Long or closed waiting lists for federally subsidized housing, minimal availability of subsidized housing, and extremely low incomes create additional barriers to attainable and sustainable housing.

We began by holding interagency meetings between the three Departments to explain how our pilot program "Step-Up" was successful and demonstrate the positive outcomes that could be replicated through SRAP. With their support, we developed a plan to expand it to the now functioning SRAP. The next step was to attend Legislative meetings and give presentations to the members of the General Assembly, to show them how this program would be beneficial not only to the people of Delaware, but also could benefit the State financially in the long-term.

With the downturn in the economy, and the legislature looking to cut costs, asking them to fund a brand new program was a challenge. Fortunately, they were able to realize the advantages of such a worthwhile program, and allotted SRAP \$1.54M in FY 2012 to implement the program. We have asked for \$3M in FY 2013 to continue and expand the number of families we are able to assist.

Respond to an Important Housing Need

On August 1, 2011, DSHA launched the SRAP program and is administering the program in cooperation with our partners: DHSS and DSCYF. The SRAP serves families/individuals with household income of 40% State Median Income or less, which is an extremely hard population to house because their incomes are so low. It gives them access to necessary supportive services through an approved provider, and allows them to live in the community of their choice with dignity. It also offers them the opportunity to transition to financial self-sufficiency or to other affordable housing resources.

Demonstrate Measurable Benefits to HFA Targeted Customers

SRAP accomplishes two major goals in one program: complying with the Olmstead Act and reducing the State's financial burden. The State uses Medicaid/Medicare dollars to support individuals who reside in both private and state-run long-term care facilities and nursing homes, but those same funding sources can be used more cost-effectively to support the same people living in the community. So, instead of spending most of our Medicaid long-term care funds on institutional care—which is expensive—we can increase the proportion of Medicaid dollars dedicated to community-based care, which is significantly less expensive per person.

Overall, SRAP will see a reduction in cost increases and possible cost savings over the long run as we more efficiently provide services at appropriate levels, and more families will have safe, long-term housing with the services they need to be successful. Without this program, these people would most likely otherwise be homeless or institutionalized. Now they are able to live independently in the community with safe, stable, long-term housing and appropriate services.

Proven Track Record

Based on a target of 150 SRAP Vouchers, as of June 22 2012, we have received nearly 220 applications; 112 families and individuals have found affordable housing that meets their needs; and 42 vouchers have

been issued to applicants who are looking for suitable housing. Another 12 applications are currently in process. SRAP was allotted \$1.54M in FY 2012 to implement the program. We have asked for \$3M in FY 2013 to continue and expand the number of families we are able to assist.

Benefits Outweigh the Costs

The populations intended to be served by the SRAP – people living in state-run long-term care facilities, youth exiting foster care, homeless individuals and families – generally incur quite high costs to the State. For example, it costs \$270,000 per year to house an individual at the Delaware Psychiatric Center, nursing home care costs \$70,000 per person per year, and foster care costs the State \$24,000 per year for the average 2-child family. These families and individuals are often in the State's care because they cannot find or afford safe and decent housing. It will cost between \$8,000 and \$10,000 per household per year to provide rental assistance with the SRAP program.

SRAP will save:

- \$63,100 per person for individuals in state-run nursing facilities;
- \$144,400 per person for individuals in the Delaware Psychiatric Center; and
- \$8,450 per family with children in foster care.

This is an enormous savings to the state agencies. It reduces financial stress on state agencies, as well as allowing the individuals served to live with dignity in the community they choose.

Demonstrate Effective Use of Resources

SRAP is able to leverage existing resources (Medicaid, Medicare, etc.) to support home- and community-based services, resulting in lower across-the-board and long-term costs to provide services. DSHA staff has many years of experience to competently oversee the distribution of subsidies, waiting list administration, housing inspection and management (based on experience with the Housing Choice Voucher program) and recommend changes or improvements to the program to better serve the clients. Applications are screened and funneled to DSHA by caseworkers through key contacts at both DHSS and DSCYF. Our partner state agencies are also responsible for ensuring that ongoing supportive services requirements are being met by program participants.

Because this is a new program, the agencies involved would be taking on more responsibility and extra work in a time when hiring new staff is difficult. Each agency stepped up and either dedicated staff to this program, or took on extra duties to run the program. We appreciate their effort and willingness to work harder to help those individuals who would be otherwise homeless if not for SRAP.

Achieve Strategic Objectives

During FY 2010, 11% of youth who aged out of Delaware's foster care system reported at least one episode of homelessness. In addition, many emancipated youth have children of their own who are also at risk for foster care entry if their parents cannot establish a safe home. With housing and services, youth are able to gain and maintain employment, pursue education, and, if they are also parents, be responsible for their children. Additionally, to comply with the Olmstead Act, Delaware has an obligation to reduce the census in its state-run long-term care facilities as well as the Delaware Psychiatric Center and provide opportunities for individuals to receive the care they need in the community. As the need for long-term care increases, a focus on community care will allow Delaware to serve more individuals with the same or fewer dollars. DHSS is committed to decertifying beds as the population in state-run long-term care facilities is reduced and developing systems to divert individuals from entering institutions.

State of Delaware

12/16/2011 | Press release

Delaware State Housing Authority Program Enables Individuals To Move From State-Run Facilities To Rental Units

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Individuals to be recognized at the event include:

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"This is a wonderful story and a great example of how we're helping individuals to move from State institutions back into communities or who are aging out of foster care - both vulnerable, special needs populations," said Governor Jack Markell. "The State Rental Assistance Program is also a great illustration of how State government agencies can effectively work together to both serve our citizens and achieve cost savings for Delaware."

The SRAP program was made possible by \$1.5 million in funding from a combination of sources including a DSHA bond and a memorandum of understanding with the Delaware Department of Health and Social Services (DHSS) and the Delaware Department of Services for Children, Youth and Their Families (DSCYF). To date, more than 43 SRAP vouchers have been approved and 55 additional applications have been received and are in process.

"We're extremely pleased to have worked directly with DHSS and DSCYF to make this program a reality and to help many individuals in need with rental assistance," said Anas Ben Addi, Director of the Delaware State Housing Authority. "SRAP is the realization of a lot of groundwork laid by the nonprofits, advocates, legislators, and many other partners who worked with us to help shape the program and assisted us with facilitating its implementation. Thanks to their efforts, we are able to offer this unique program today."

Several studies conducted in the last five years have indicated that one of the most pressing housing issues facing the State of Delaware is homelessness of individuals who need long-term stable housing and comprehensive supportive services.

Along with Delaware's Ten-Year Plan to End Chronic Homelessness and Reduce Long-Term Homelessness (2007) and the working group report Housing Delaware's Extremely Low-Income Households (2009) - which identified a need of over 1,000 rental subsidies to adequately

house this special needs population - the Homeless Planning Council conducts a Point in Time (PIT) study each year. The PIT conducted in January 2011 estimated there are nearly 6,600 homeless persons in Delaware this year.

The SRAP program will help to fill this need and also benefit the State of Delaware, who will no longer need to house individuals who are able to live independently in the community or are ready to leave foster care with appropriate supportive services.

"Because of the work of the SRAP team across our three agencies, vulnerable Delawareans will be provided affordable housing and supportive services to live safely and independently in the community," said Department of Health and Social Services Secretary Rita Landgraf. "At DHSS, SRAP is helping individuals who are leaving long-term care at the state's institutions and seniors who are being diverted from nursing home care so they can remain in the community. For these individuals, the rental assistance program is critical in helping them to achieve self-sufficiency and, ultimately, reintegration. And, finally, as state agencies, we are being fiscally responsible as we transition more individuals from high-cost institutional care to more affordable and sustainable community-based services and housing."

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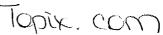
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DoverPost.com

State Rental Assistance Program provides hope and stability to nearly 100

By Kim Manahan Middletown Transcript Posted Dec 19, 2011 @ 05:57 PM





Wilmington - For the first time in more than four years, Mindy Stevenson is living with her twin brother Matt.

The twins, now 19, were separated at age 15 when their foster family was split up.

Two weeks ago they moved into an apartment together in New Castle with help from a housing voucher from the new State Rental Assistance Program, a combined effort of the Delaware Department of Health and Social Services, the Delaware State Housing Authority and the Delaware Department of Services for Children, Youth and Their Families.

"We play monopoly every night," Mindy said. "We have a Christmas tree."

Since August, nearly 100 people in the state have received rental assistance through the new program which targets low-income people who required affordable housing and supportive services to live safely and independently in the community, said DSHA Chief of Community Relations Christina M. Hardin-Dirksen.

On Monday, five recipients shared their stories to a group at the Delaware Health and Social Services' Emily P. Bissell Hospital.

The twins are just two of about 85 teenagers in Delaware who aged out of foster carethis year, a number that has been increasing over the past few years, state statistics show.

"If they don't have to worry about housing, they can focus on other things such as education and employment," Delaware Governor Jack Markell said at a press conference Monday.

The program serves people with a variety of needs, including those exiting a long-term care facility, teenagers exiting foster care, people who are at-risk of being admitted to a state supported institution and families for whom the lack of affordable housing is keeping them from living together.

John Talone, 51, who has been wheel chair bound since his foot was amputated in July 2007, plans to move to the Claymont area

He was approved for the voucher last week and will be leaving the Delaware Hospital for the Chronically Ill, where he has been since August 2007.

"Freedom," he said is what he looking forward to. "In the nursing home, you have a set schedule. I can make hot cakes for dinner."

In the five months that the \$1.5 million program has been around, 129 applications have been received and 88 vauchers have been approved.

DSHA says they estimate that it will cost between \$8,000 and \$10,000 per household each year to provide rental assistance with the SRAP program.

This is compared to the \$270,000 each year that it costs the state to house a person at the Delaware Psychiatric center; \$70,000 per person in a nursing home a year; and foster care costs of \$24,000 per year for a two child family.

"There are a lot of people who can have a much better lifenow," Markell said. "It's given them hope and stability."

For the Stevensons, this means a lot of things.

Mindy, who works at Pathmark, will be going back to school in January to complete her high school diploma and Matt is on his way to having a job in construction with Delmarva Power.

Like the rest of participants, the twins will contribute 28 percent of their income for their rent, with the rest subsidized by SRAP, a relief for Matt who had already been on his own for some time before.

Over the past five years, studies have shown that one of the most pressing housing issues in the state is homelessness of those who need long-term stable housing and comprehensive supportive services, HardinDirksen said

In foster care, the children don't have the same support as others their age, Markell said.

"We've been through a lot," Mindy said at Monday's press conference. "We started out lving with our mom. Our father left when we were very young."

The duo is the youngest set of three groups of twins in their family.

"It was too tough for a single mon," she said. "So we were placed into foster care together."

When their foster parents split up, Mindy and her sisters moved in with a cousin, and Matt and his brothers went to stay with their foster father.

"I love being able to come home after workand spend time with my brother," she said. "I'm happy to be with my twin again."

During her senior year of high school, Mindy had no where to live. She went from having good grades to failing and she dropped out. She says it's a relief to know she has a place to lay her head at night.

"I was in the middle of having no where to go," she said. "Now I'm going to have a high school diploma. I'm so happy to have that."

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Newsworks.org

Delaware rental assistance program reaches a milestone

December 20, 2011

By Newsworks staff

The State Rental Assistance Program is closing in on its 100th rental assistance voucher since it started in August of this year.

According to the Delaware State Housing Authority, the program "assists low-income individuals who require affordable housing and supportive services to live safely and independently in the community." This week, the success stories of five people were celebrated as they transition from long-term care facilities and foster care to rental housing. SRAP began with \$1.5-million approved by the General Assembly and a memorandum of understanding with the Delaware Department of Health and Social Services and the Children's Department. In the first five months, 129 applications were received and 88 SRAP vouchers were approved.



« Delaware Wins Federal Race to the Top - Early Learning Challenge

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This entry was posted Monday, 19 December, 2011 at 8:42 pm

Nearly 100 people to Receive Rental Assistance Through New Program





Governor Markefl's Website. Journalists contact our press team with inquires. Also, feel free to use photos posted on Flickr.

December 19, 2011 – (DOVER, DE) – On Monday, December 19th, the <u>Delaware State Housing Authority (DSHA)</u> hosted an event to celebrate the stories of five individuals who are moving from long-term care facilities and foster care to rental housing with the help of DSHA's new State Rental Assistance Program (SRAP).

The objective of the SRAP program, which was launched in August 2011, is to assist low-income individuals who require affordable housing and supportive services to live safely and independently in the community.

The event recognized several individuals who are successfully utilizing the SRAP:

- Sandra Johnson and Alfredia Forrest —They are leaving Emily P. Bissell Hospital and are currently looking for new homes in or near the Wilmington area.
- John Talone He is leaving the Delaware Hospital for the Chronically Ill and plans to move to the Claymont area.
- Matt and Mindie Stevenson 19-year-old twin brother and sister who are leaving foster care.
 They are moving in as roommates in New Castle.

"This is a wonderful story and a great example of how we're helping individuals to move from State institutions back into communities or who are aging out of foster care — both vulnerable, special needs populations," said Governor Jack Markell. "The State Rental Assistance Program is also a great illustration of how State government agencies can effectively work together to both serve our citizens and achieve cost savings for Delaware."

Supported by Governor Markell, SRAP was made possible by \$1.5 million in funding from the General Assembly and a memorandum of understanding with the Delaware



Department of Health and Social Services (DHSS) and the Delaware Department of Services for Children, Youth and Their Families (DSCYF). Within the first five months of the program, 129 applications have been received and 88 SRAP vouchers have been approved.

"We're extremely pleased to have worked directly with DHSS and DSCYF to make this program a reality and to help many individuals in need with rental assistance," said Anas Ben Addi, Director of the Delaware State Housing Authority, "SRAP is the realization of a lot of groundwork laid by the nonprofits, advocates, legislators and many other partners who worked with us to help shape the program and assisted us with facilitating its implementation. Thanks to their efforts, we are able to offer this unique program today."

Several studies conducted in the last five years have indicated that one of the most pressing housing issues facing the State of Delaware is homelessness of individuals who need long-term stable housing and comprehensive supportive services.

Along with Delaware's Ten-Year Plan to End Chronic Homelessness and Reduce Long-Term Homelessness (2007) and the working group report Housing Delaware's Extremely Low-Income Households (2009) - which identified a need of over 1,000 rental subsidies to adequately house this special needs population - the Homeless Planning Council conducts a Point in Time (PIT) study each year. The PIT conducted in January 2011 estimated there are nearly 6,600 homeless persons in Delaware this year.



The SRAP program will help to fill this need

and also benefit the State of Delaware, who will no longer need to house individuals who are able to live independently in the community or are ready to leave foster care with appropriate supportive services.

"Because of the work of the SRAP team across our three agencies, vulnerable Delawareans will be provided affordable housing and supportive services to live safely and independently in the community," said Department of Health and Social Services Secretary Rita Landgraf. "At DHSS, SRAP is helping individuals who are leaving long-term care at the state's institutions and seniors who are being diverted from nursing home care so they can remain in the community. For these individuals, the rental assistance program is critical in helping them to achieve self-sufficiency and, ultimately, reintegration. And, finally, as state agencies, we are being fiscally responsible as we

transition more individuals from high-cost institutional care to more affordable and sustainable community-based services and housing."

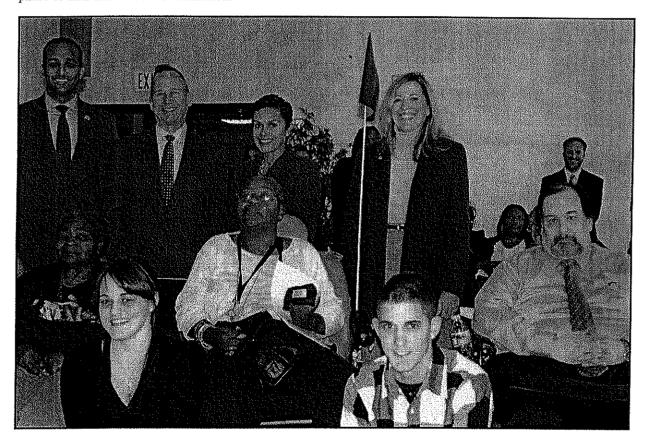
DSHA estimates that it will cost between \$8,000 and \$10,000 per household per year to provide rental assistance with the SRAP program.

In contrast, it costs \$270,000 per year for the State to house an individual at the Delaware Psychiatric Center, nursing home care costs \$70,000 per person per year, and foster care costs the state \$24,000 per year for the average 2-child family. Many of these families and individuals are often in the state's care because they cannot find or afford safe and decent housing.

According to DSHA, SRAP will save the State of Delaware:

- \$63,100 per person for individuals in state-run nursing facilities;
- \$144,400 per person for individuals in the Delaware Psychiatric Center; and
- \$8,450 per family with children in foster care.

"Youth who age out of foster care face the obstacles of becoming an adult much as their peers do, but often without the support and resources of a family," said Vivian Rapposelli, Secretary of the Delaware Children's Department. "Programs like SRAP don't just offer housing support; they provide hope for our young men and women. They give them peace of mind and allow them to begin the next phase of their life on a solid foundation."



About the Delaware State Housing Authority

The Delaware State Housing Authority (DSHA), formed in 1968, is dedicated to providing quality, affordable housing opportunities and appropriate supportive services to responsible low- and moderate income Delawareans. In addition to its role as the State's Housing Finance Agency, DSHA is unique in that it is also serves as a Public Housing Authority and acts as a Community Development and Planning Agency. As a Public Housing Authority, DSHA receives funding from HUD to build, own and operate public housing in Kent and Sussex counties, two of Delaware's three counties. For more information about the <u>Delaware State Housing Authority</u>, please call: (302) 739-4263 or visit our website at: www.destatehousing.com

Vouchers help institutionalized relocate back into community

BRANDYWINE SPRINGS -- Sandra Johnson had the spotlight for a few minutes Monday and -- with heaving sobs and a soft wailing sound -- she soon delivered a message no words could express.

Johnson is among the first approved for a Delaware State Housing Authority rental voucher designed to help people move out of institutional settings and into community residences. After she had a stroke a few years back, she needed more care and has lived at Emily P. Bissell Hospital for the past two years. The aid will help her move into an apartment with her son, Walter, on Wilmington's East Side.

The thought of it welled up inside and overwhelmed her speech -- all but "I want to thank everybody" -- during a news conference at Bissell on Monday. She wept as others spoke, too.

The vouchers -- \$1.5 million worth approved by lawmakers last June -- represent freedom and dignity and the chance to express preferences that often cannot be accommodated in an institutional setting.

They also are meant to help people stay

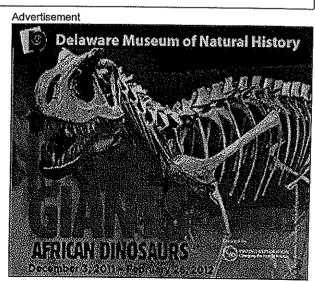
out of institutions and off the streets by providing the home- and community-based services they need. With the housing money comes assistance, whether recovery from stroke -- as in Johnson's case -- or help getting a household established.

"There are a lot of people who can have a much better life ... if they just have a little support," said Gov. Jack Markell. "This BRANDYWINE SPRINGS -- Sandra Johnson represents what our state does at its best."

Since applications started Aug. 1, 129 people have applied, 88 vouchers have been approved, and 49 people now are living in new places, said DSHA Director Anas Ben Addi.

Mindie and Matthew Marcus, 19-year-old twins, are among them. The siblings grew up in foster care and after "aging out" of that system — as about 100 kids do each year — they needed to find somewhere to live.

They each stayed with friends for a while, but those were stopgap measures that



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were stressful for everyone. Their friends didn't really have room for them; they just wanted to help them out of a jam.

"You always felt like you were walking on eggshells," Mindie said.

Now, thanks to the new rental vouchers, the twins are reunited and sharing an apartment in New Castle.

"My brothers and sisters are everything to me," Mindie said. "They are the most important things in my life. If I didn't have them, I don't know what I'd do."

Vivian Rapposelli, secretary of the Department of Services for Children, Youths and Their Families, said the transition to independence is a critical time.

"And we are passionate to make that transition as simple, smooth and strong as I would want it for my own kids," she said.

Alfredia Forrest, a stroke patient now living at Bissell, has been approved for a voucher but still is looking for an appropriate place. She expects to live with her grandson and his family when she moves out of the hospital and back to the community for the first time in more than six years.

She looks forward to being her own person again: deciding what to wear, what to do, when to do it.

"I like to go where I want to go whenever I want to go there," she said. "And now, nobody will be able to tell me, 'No, you

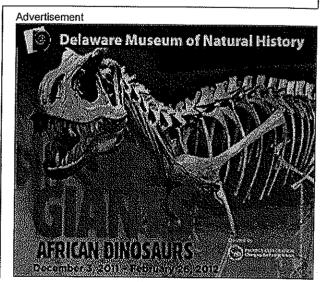
can't go.' "

John Talone hopes to move back to Claymont, where he grew up. He lost his left foot to amputation and — because of complications and other health problems — has lived at the Delaware Hospital for the Chronically III in Smyrna for the past 4 1/2 years.

He planned to move in with his brother, Gary, but his brother died unexpectedly a few months ago. Now, he looks forward to having his own place -- and to cooking up good Italian food in his own kitchen.

"I just like to be with people," Talone, 51, said. "I know I'm going to be scared for the first couple of weeks. It will be a big adjustment. But I think once I get going, I'll be OK. I will try to do as much as possible for myself."

Some getting these vouchers will need health-related help. Some will need other kinds of support, including those the state has agreed to move out of the Delaware



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Psychiatric Center under terms of the state's settlement with the U.S. Department of Justice.

But the housing aid is a critical piece, said Rita Landgraf, state secretary of health and social services.

"Overwhelmingly, individuals want to live in their own homes and communities," Landgraf said. "Individuals with disabilities and those who are aging are confronting housing challenges and affordability gaps that limit choices and/or make it very difficult to maintain independence and involvement within their community."

For what it costs to live in an institution, the state can support three people in the community, she said.

Johnson will live with her son in Wilmington. Her daughter, Precious, was on hand Monday to give moral support. And Johnson will have help, too, from specialists like Jennifer Harris, a transition coordinator for the Division of Medicaid and Medical Assistance, who will arrange health aids, therapy and other resources.

Many in Delaware are searching for safe, affordable housing and the economic pressures of today's world make it tougher than ever to find -- and keep -- such housing.

The 150 vouchers in this program are a "great start," said Susan Starrett, executive director of the Homeless Planning Council.

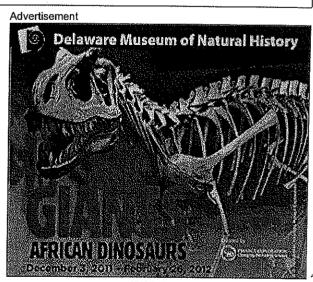
"We're very thankful that the governor and General Assembly funded this program," she said.

But much more housing assistance is needed, she said, for this population and others. About 7,000 in Delaware meet the federal government's definition of "homeless," Starrett said. Many sleep in some sort of shelter each night, but about 1,000 are considered so vulnerable that they could die on the street. About 500 or so probably are living outside any structure each night, she said.

Another 13,000 people with extremely low incomes and hundreds more in other kinds of crisis need help, too, she said.

But these 150 vouchers — worth up to \$10,000 a year — are part of the answer. And other groups chip in with assistance of their own. The Stevenson twins said they got furnishing help from First Unitarian Church in Sharpley, for example.

They have new options and time to think

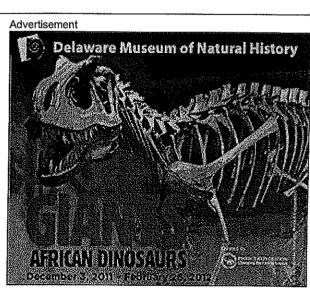


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about more than just survival.

Matthew put up a Christmas tree.

"And we play Monopoly every night," Mindie said.



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