

Empowering our Partners to Provide Delawareans a Home4Good

Delaware State Housing Authority

Special Needs Housing: Combatting Homelessness

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Program Introduction and Overview

For more than 20 years, DSHA provided grant funding to a number of community partners working to address homelessness in Delaware through our Housing Support grant program. Historically, individual nonprofit organizations applied to the Housing Development Fund (HDF) for Housing Support grants, with DSHA's Loan Review Committee and Delaware's Council on Housing reviewing each grant individually. In 2017, DSHA created a more efficient and streamlined process for programs that we have consistently supported over the years. In the same year, Delaware's Continuum of Care, a collaboration of service providers, state and local agencies, and grassroots organizations, developed an action plan with priorities and strategies to end homelessness in Delaware. One year later, in 2018, DSHA and the Federal Home Loan Bank of Pittsburgh created a new funding program to address homelessness in Delaware called Home4Good. This new program tackles many of the strategic goals outlined in the Continuum of Care's action plan. With the Home4Good program now in existence, initiatives previously supported by the HDF Housing Support grants are now funded through Home4Good.

Home4Good assists those who are homeless or at risk of homelessness by channeling dollars to local service organizations that know how to help. Grant funding is provided to organizations that help individuals retain or find housing, provide supportive services to those facing homelessness, or address other unmet needs within the existing homeless provider network. Applications for Home4Good funding are reviewed by DSHA staff and representatives from the Federal Home Loan Bank of Pittsburgh, the Council on Housing, and the Continuum of Care. With a \$700,000 commitment from the Federal Home Loan Bank of Pittsburgh for the next three years and a \$500,000 commitment from Delaware's HDF, DSHA will be able to empower our Home4Good community partners to make significant progress in addressing homelessness in our state.

Responding to an Important State Housing Need

On any given night in Delaware, at least 1,000 people experience homelessness, including more than 200 children under 18 years of age. Throughout the year, roughly 3,000 people in Delaware have or will experience homelessness in shelters, traditional housing facilities or on the streets, and on average, Delawareans who become homeless will remain so for 90 days before moving back into permanent shelter. We know that we can prevent individuals and families from experiencing homelessness by providing rapid intervention at the grassroots level, and we do this by utilizing the relationships with our Home4Good partner organizations. The funding provided to the organizations allows them to take action quickly to keep Delawareans from becoming homeless. The average turn-around time from an individual or family applying for rental assistance to receiving a check from one of our Home4Good partners is nine days. For someone facing eviction and possible homelessness, this rapid intervention is essential and allows efficient response to this important state housing need.

An Innovative Initiative

At DSHA, we strive to prevent individuals and families from experiencing homelessness by offering more opportunities and access to affordable housing, but we know that we cannot do it all on our own. The Home4Good program allows us to tap into the resources our local community organizations can provide on a grassroots level. The structure of Home4Good is innovative in that it provides financial support to these organizations so that they can then in turn offer assistance to low-income Delawareans facing eviction or experiencing homelessness. The organizations use the funding from DSHA to help individuals and families pay utility bills, rent, mortgages or security deposits. We know that something as simple as paying a security deposit for a family can help keep them off the street and give them a Home4Good, and that is the core mission of this program.

A Replicable Program

Many of the partner organizations DSHA is working with have a presence in other states (examples: Catholic Charities and YWCA) and are likely already doing much of the same work to prevent homelessness in those states. Using these organizations who have a proven track record and are trusted by the community was essential in ensuring the success of Home4Good and is a key component of what makes the Home4Good program replicable in other states and by other housing finance agencies.

A Proven Track Record of Success in the Marketplace

For more than 20 years, DSHA has maintained relationships with a majority of the partner organizations benefitting from Home4Good. Each of the organizations has proven their capacity and expertise in homelessness prevention and rapid re-housing services. Our partner organizations are known within the community and are a trusted resource for those experiencing homelessness.

Providing Benefits that Outweigh Costs and Demonstrating Measurable Benefits to HFA Targeted Customers

At DSHA's January 28 event announcing the 2019 Home4Good funding, Katherine Banks, a client of our partner organization Lutheran Community Services (LCS), spoke to those in attendance about how she was able to receive rental assistance to keep she and her children in their home, a benefit that far outweighs the cost of providing a rent payment or security deposit to the family. DSHA has a long history with LCS, and they are one of our key partners in the Home4Good program. With support from DSHA through the Home4Good program, LCS is able to provide cost-effective assistance to Delawareans experiencing homelessness.

Also speaking at the January 28 event was Laura Graham, Deputy Director of the Delaware Community Legal Aid Society, Inc. (CLASI), another organization that received Home4Good funding this year. Ms. Graham spoke to the financial benefits of the Home4Good program. When a family facing homelessness is assisted by CLASI, it costs the organization about \$1,500 to advocate legally for them. If that family

was forced to go to a shelter, it would cost more than \$20,000 to house them, to make up for missed work, wages, and school and to account for the emotional costs of the family experiencing homelessness. By DSHA providing CLASI funding through Home4Good, we are able to provide a measurable benefit to both the nonprofit organization and the individuals and families being served by the program.

Demonstrating Effective Use of Resources and Effectively Employing Partnerships

As stated previously, DSHA received \$700,000 over the next three years from the Federal Home Loan Bank of Pittsburgh to help fund the Home4Good program. We also plan to utilize HDF dollars to provide additional funding for the program each year. By combining these two funding sources, DSHA is demonstrating effective use of its resources – tapping into both our federal and state resources to support Home4Good. In addition to the financial resources being utilized for the Home4Good program, DSHA is also effectively using the resources available within our partner organizations. Many of the organizations have been in existence for decades, and they bring a wealth of knowledge in how to effectively prevent or address homelessness in our state.

The Home4Good program is modeled to effectively use DSHA's existing partnerships with nonprofit organizations in Delaware working to end homelessness. As stated previously, DSHA has worked with many of these organizations for more than two decades and can attest to the importance of the work they do.

Achieving Strategic Objectives

The first round of Home4Good funding was disbursed in January with \$1.2 million provided to 13 programs from 10 organizations in the state. The funding is being used to address four key areas: homelessness prevention, homelessness diversion, rapid re-housing, and innovation. In just the first quarter of the program, the organizations have reported to DSHA that they have been able to assist 183 people in 50 households to either provide them rental assistance or rapid re-housing into permanent housing. Seventy-five of those served by the program were children. Forty-six of the people receiving benefits from Home4Good included those in special populations – victims of domestic violence, individuals with mental illness or physical and developmental disabilities and individuals with substance abuse problems. We believe the Home4Good program is making a difference in Delaware, and we know it will continue to do so in the future.

Visual Aids

1) Photos from the first Home4Good funding announcement in January:



Rob Gurnee, executive director of Lutheran Community Services, is pictured with Fred Manuelos and Peter Knight of the Federal Home Loan Bank of Pittsburgh at the January 28 event. Lutheran Community Services received \$115,000 from the Home4Good program to provide homelessness prevention services in Delaware.



Laura Graham, Deputy Director of Community Legal Aid Society, Inc., speaks at the January funding announcement event about the benefits the Home4Good program will provide her organization. The organization received \$225,000 in Home4Good funding to provide legal aid for eviction defense.



Jean Washington, a social worker at Lutheran Community Services, speaks on the benefits of the Home4Good program funding provided to the organization.



Katherine Banks, a client of Lutheran Community Services, speaks to those in attendance at the Home4Good funding announcement event about how her family received assistance from Lutheran Community Services when they were facing homelessness.

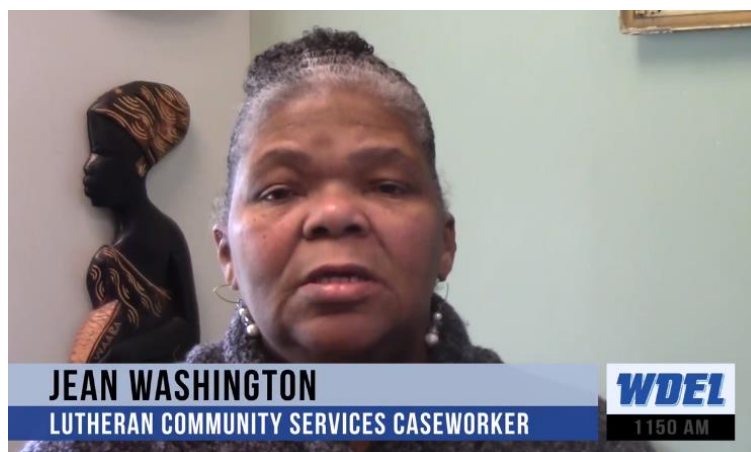


Representatives of organizations receiving Home4Good funding are pictured with U.S. Congresswoman Lisa Blunt Rochester, U.S. Senator Tom Carper, DSHA Director Anas Ben Addi, and Delaware Governor John Carney at the January funding announcement event.

2) Selected media coverage of the January Home4Good funding announcement from WDEL (radio); WHYI (radio); and Delaware Business Now (online news publication)

Home4Good looks to keep Delawareans from going homeless and help those who do

Mark Fowser, Jan 28, 2019 https://www.wdel.com/news/video-home-good-looks-to-keep-delawareans-from-going-homeless/article_ed1be7d8-2337-11e9-9768-53675aa07990.html



Delaware is looking to keep more of its people from going homeless, and a new influx of funding will assist a total of ten organizations that are involved in assisting the homeless.

They are involved in prevention of homelessness, rapidly rehousing those who go homeless, and coming up with innovative strategies.

On a given night, about 1,000 people in Delaware go homeless according to Delaware State Housing Authority Director Anas Ben Addi. The DSHA and Federal Home Loan Bank of Pittsburgh are making a total of \$1.2 million available in Home4Good funding.

"All of the organizations receiving funding through Home4Good are doing worthwhile work to address this important issue in our state, and we are proud to support their efforts," Ben Addi said.

Governor John Carney, Congresswoman Lisa Blunt Rochester and Senator Tom Carper took part in Monday's announcement.

"Homelessness is a really complicated and difficult problem," Carney said.

The announcement of the funding occurred at Lutheran Community Services, which was already dealing with a wave of calls for assistance Monday morning.

Jean Washington, a caseworker at LCS, said one important concern is to provide one place where someone facing homelessness can go, rather than go to several different places for small amounts of assistance.

"If we need help, it is nice to know that we can call on other agencies, that we can call on other churches, to allow a family to sustain in a home," Washington said.

Some of the money is going toward innovative programs, such as one run by Community Legal Aid Society. According to its Deputy Director Laura Graham, it costs about \$1,500 to advocate legally for someone facing homelessness.

"However, it costs us \$20,000 as a community to care for a family in shelter, to house them, to make up for their missed work, wages, school... the emotional costs," Graham said.

Katherine Banks, who had a brush with homelessness and work with LCS to get back under a roof of her own, said someone in her situation should not hesitate to ask for help.

"There's nothing new under the sun. Always remember that," Banks said. "What you think you're going through, somebody's already been through it, and there is somebody to help you."

\$1.2 million in grants to help combat Delaware homelessness

By Mark Eichmann

January 28, 2019 <https://why.org/articles/1-million-in-grants-to-help-combat-delaware-homelessness/>



Katherine Banks discusses how Lutheran Community Services helped her avoid homelessness at the LCS office in Wilmington Monday morning. (Mark Eichmann/WHYY)

Every night in Delaware, about 1,000 people are homeless. About 3,000 people, including children, will be homeless at some point throughout the year, according to the Delaware State Housing Authority.

As part of an ongoing effort to reduce those numbers, state leaders unveiled plans to spend \$1.2 million in funding from the Federal Home Loan Bank of Pittsburgh and the authority.

The money will help people like Katherine Banks, who was facing the prospect of becoming homeless when her husband was imprisoned. Banks received aid from Lutheran Community Services, which provides guidance and financial assistance to keep people off the streets. “Everybody needs each other, I’m grateful,” Banks said during an event announcing the new funding at the LCS office in Wilmington.

FHLBank Pittsburgh will provide \$700,000 through the [Home4Good](#) initiative, and the Delaware State Housing Authority will contribute \$500,000 to the effort. The money will fund rapid rehousing efforts as well as homelessness diversion and prevention programs.

“Homelessness is a really complicated and difficult problem,” said Gov. John Carney. “We want to end homelessness for everyone, but it is difficult, and every situation is complicated, so it doesn’t lend itself to specific, global visionary kinds of programs to address every single one.”

In addition to helping shelters assist those facing homelessness, \$225,000 will go to the Community Legal Aid Society, Inc. to represent those facing eviction in court. CLASI’s Laura Graham says providing lawyers to keep tenants in their homes is much more cost effective than providing services for those who are evicted.

“It costs us about \$1,500 per case to prevent an eviction, however, it costs us \$20,000 as a community to care for a family in shelter, to house them, to make up for their missed work wages, their school, and the emotional cost,” Graham said.

Delaware State Housing Authority director Anas Ben Addi said the funding could be renewed for three years. “There is a soft commitment of three years depending on the earnings, so our hope is that this is not one time [funding],” Ben Addi said.

The FHLBank Pittsburgh is a collection of banks from Delaware, Pennsylvania and West Virginia. Using private money, the bank helps lenders provide affordable housing options in the communities where its branches operate. FHLBank uses 10 percent of its net income for affordable housing grants. The cooperative launched the Home4Good program last year.

State, Home Loan Bank announce \$1.2 million in grants aimed at reducing homelessness

By **Delaware Business Now** - January 29, 2019 <https://delawarebusinessnow.com/2019/01/state-home-loan-bank-announce-1-2-million-in-grants-aimed-at-reducing-homelessness/>

Delaware State Housing Authority and Federal Home Loan Bank of Pittsburgh (FHLBank Pittsburgh) announced \$1.2 million in Home4Good funding awarded to programs across the state working to reduce homelessness. DSHA provided \$500,000 toward the effort, and FHLBank Pittsburgh provided \$700,000.

The funding will be used to address four key areas: homelessness prevention, homelessness diversion, rapid re-housing and innovation. Thirteen programs from 10 organizations in the state received funding.

“We are privileged to partner with DSHA and our member institutions to provide these much-needed funds to programs working to end homelessness in Delaware,” said Winthrop Watson, FHLBank Pittsburgh’s CEO. “This is part of a comprehensive initiative in which more than \$7 million in Home4Good grants have been awarded to support 80 programs across Delaware, Pennsylvania and West Virginia.”

Home4Good was created by FHLBank Pittsburgh and is being administered by DSHA. The funding is being distributed as grants to organizations that help individuals retain or find housing, provide supportive services to those facing homelessness or address other unmet needs within the existing homeless provider network.

“DSHA is pleased to be a part of this initiative to reduce homelessness in Delaware,” said DSHA director, Anas Ben Addi. “All of the organizations receiving funding through Home4Good are doing worthwhile work to address this important issue in our state, and we are proud to support their efforts.”

Lutheran Community Services, the host of Monday’s announcement event in Wilmington, received \$115,000 in Home4Good funding for their work to prevent homelessness in New Castle County. The funding will be used to provide financial assistance to low-income Delawareans facing eviction and will help individuals and families pay utility bills, rent, mortgages, or security deposits.

“Sometimes a single payment is all that stands between a family staying in their home and being homeless,” said Rob Gurnee, executive director of Lutheran Community Services. “We are thankful for the funding under this program to help prevent homelessness for those who are most vulnerable.”

U.S. Senator Tom Carper added, “The work being done by DSHA, FHLBank Pittsburgh and the many Delaware financial institutions and service organizations involved in the Home4Good program is a testament to the power of partnership in focusing energy and resources toward a common good.”

Governor John Carney praised the organizations receiving Home4Good funding for their work to help individuals and families find and retain housing in Delaware. “I commend these organizations for their commitment to addressing this important issue in our state with programs that are effective and innovative. The funding announced today will go a long way to benefit Delawareans who are facing homelessness.”

Senator Carper and Governor Carney were joined by Congresswoman Lisa Blunt Rochester at today’s event announcing the Home4Good funding awards.

Information about Home4Good is available at www.fhlp-pgh.com and at www.destatehousing.com. Organizations interested in future participation in the program can contact Kate Swanson at kate.swanson@fhlp-pgh.com or Jessica Eisenbrey at jessica@destatehousing.com for details.