
**NATIONAL LAW CENTER
ON HOMELESSNESS & POVERTY**

An Ounce of Prevention:

Programs to Prevent Homelessness in 25 States

**A Report by the
National Law Center on Homelessness & Poverty**

February 25, 2009

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ABOUT THE NATIONAL LAW CENTER ON HOMELESSNESS & POVERTY

The National Law Center on Homelessness & Poverty (NLCHP) is committed to solutions that address the causes of homelessness, not just its symptoms, and works to address homelessness within the larger context of poverty.

To this end, we employ three main strategies: impact litigation, policy advocacy, and public education. We are a persistent and successful voice on behalf of homeless Americans, speaking effectively to federal, state, and local policy makers. We also produce investigative reports and provide legal and policy support to local organizations.

You are invited to join the network of attorneys, students, advocates, activists, and committed individuals who make up NLCHP's membership network. Our network provides a forum for individuals, non-profits, and corporations to participate and learn more about using the law to advocate for solutions to homelessness. For more information about our organization, membership, and access to publications such as this report, please visit our website at www.nlchp.org.

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TABLE OF CONTENTS

Executive Summary 2
 Recommendations 3
 Methodology 4
ALASKA 5
COLORADO 6
FLORIDA 8
GEORGIA..... 10
ILLINOIS..... 11
KENTUCKY..... 13
MAINE 14
MARYLAND 15
MASSACHUSETTS..... 17
MINNESOTA 20
MISSOURI..... 21
NEBRASKA..... 22
NEW HAMPSHIRE..... 24
NEW JERSEY 25
NEW MEXICO 27
NEW YORK 28
OHIO..... 30
OREGON 32
PENNSYLVANIA 33
SOUTH DAKOTA 35
TENNESSEE 36
TEXAS..... 38
UTAH..... 40
WASHINGTON 41
WISCONSIN..... 43

Executive Summary

The foreclosure and economic crises are significantly increasing homelessness in communities across the country. The growing homelessness problem makes prevention programs particularly timely and urgent. This report reviews state level prevention efforts, including an overview of how the programs work, their funding sources, their capacity relative to need, and their impact.

Before the current downturn, between 2.5 and 3.5 million people were “literally” homeless each year, living in shelters, transitional housing, or public places. Including those who had lost their own homes and were sleeping on the floors or couches of family or friends, but were not (yet) “literally” homeless, the number jumps to 4.5 million.¹

Now, in communities across the country, the numbers are skyrocketing. For example:

- The State of Massachusetts reports that the number of families living in shelters has risen by 33 percent in the past year.²
- In New York City, 2,747 families applied for shelter in September 2008, up from 2,087 in September 2007.³
- In Hennepin County, Minnesota (which includes Minneapolis), 880 families were in shelters from January through August 2008, up from 698 in the same period in 2007. According to county officials, at least 10 percent this year came from foreclosed properties where most had been renters.⁴

Preventing homelessness—helping people stay in their homes—makes moral, practical and financial sense. It avoids the trauma of homelessness, which can cause life-long harm, particularly to children. Similarly it avoids disruption to school, work and community ties. Additionally, preventing homelessness is cost effective: according to a recent nine-city study, homelessness costs more than housing and supportive services.⁵

Federal funds to address homelessness include the Emergency Shelter Grant (ESG) program, and the Emergency Food and Shelter Program. Both may be used for a variety of purposes, including homelessness prevention, and rental and mortgage arrears. ESG funds are allocated to states and large cities, which may then distribute them in turn to non-profit service providers. States and cities may also allocate their own funds to this purpose.

The homelessness prevention programs summarized below reflect a range of approaches state government agencies or instrumentalities are using to assist individuals and families who

¹ Cunningham, Mary, and Meghan Henry, Homelessness Research Institute, National Alliance to End Homelessness, *Data Snapshot: Doubled Up in the United States*, March 2008.

² Laura Crimaldi, *Evictions Spike Leaving More Bay States Out in the Cold*, Boston Herald, Nov. 23, 2008, available at <http://news.bostonherald.com/news/regional/view.bg?articleid=1134253>.

³ Wendy Koch, *Homeless numbers ‘alarming’*, USA TODAY, 22 Oct. 2008, available at http://www.usatoday.com/news/nation/2008-10-21-homeless_N.htm.

⁴ *Id.*

⁵ The Lewin Group, *Costs of Serving Homeless Individuals in Nine Cities*, Nov. 19, 2004

experience unexpected or uncontrollable financial crises. In some instances, the data gathered makes clear that the need for assistance greatly exceeds available resources. For example, in November 2008, Florida's Emergency Financial Assistance for Housing Program announced that all funds set aside for the budget year had been spent and that no applications would be accepted until July 1, 2009. The current economic climate has put enormous pressure on similar programs. For Illinois' fiscal year 2009, the amount appropriated from the state's Affordable Housing Trust Fund for its Homeless Prevention Program decreased from past amounts of \$11 million to only \$3.4 million.

Given the tremendous challenges many individuals and families are facing, homelessness prevention programs must implement strategies to maximize available resources in the regions that they serve. In Massachusetts, the state's Residential Assistance for Families in Transition Program will use fiscal year 2009 as a "year of experimentation" to revamp the program's structure. Under this restructuring, funded organizations will be permitted "to develop their own regionally based service delivery systems that will promote the goal of 'targeting the right resources to the right people at the right time.'" In some respects, this means eliminating the use of funds in one area (e.g., furnishings) and increasing benefits in another area (e.g., mortgage assistance). Other homelessness prevention programs may have to engage in a similar type of assessment and restructuring.

Recommendations

The American Recovery and Reinvestment Act (the stimulus package) just signed by President Obama includes an increase of \$1.5 billion for the Emergency Shelter Grants (ESG) program administered by the U.S. Department of Housing and Urban Development (HUD) and \$100 million for the Emergency Food and Shelter program administered by the Federal Emergency Management Agency (FEMA). Both are programs under the McKinney-Vento Homeless Assistance Act, the major federal homeless assistance legislation.

The stimulus package not only provides significant new ESG funds, it also specifies that the eligible uses for those funds include short-term or medium-term rental assistance; housing relocation and stabilization services such as housing search, credit repair, mediation or outreach to property owners; security or utility deposits; utility payments; rental assistance for a final month at a location; moving cost assistance; and case management, as well as other related activities deemed appropriate by HUD.

Both funding increases will help bolster homelessness prevention programs at the state and local levels. To maximize impact, HUD should issue guidance on the use of the new ESG funds that:

- Ensures that households living doubled up with others due to economic hardship are eligible to receive assistance. Currently, HUD uses a restrictive definition of homelessness that excludes these households. Yet doubling up with friends or family typically cannot be sustained over time and it is a common route to "literal" homelessness. To prevent it, HUD should ensure that families doubled up due to economic hardship are eligible for rental and other assistance.

- Ensures coordination with other McKinney-Vento programs.
- Makes legal services and legal support services an eligible activity.
- Provides funding to track outcomes of housing or service provision.

Further, while \$1.5 billion is a substantial increase, it is not enough. Effective homelessness prevention strategies must include funding for production of permanent housing stock affordable to extremely low-income persons. Even before the economic downturn, there was a lack of affordable housing available to low-income workers – in no county in the country could a person working full-time at minimum wage afford the Fair Market Rent for an efficiency apartment.⁶

Methodology

To gather data concerning these programs, a team of attorneys reviewed state statutes, state regulations, and state agency websites and also communicated with state agency personnel and/or program administrators to request information and gain insight regarding the programs' effectiveness. As reflected by the summaries below, while some jurisdictions were able to provide detailed information concerning their programs, including the effectiveness of such programs, and sources of their funding, other agencies did not provide detailed information. The summarized data reflects the information that the team was able to ascertain during the course of its research.

⁶ National Low Income Housing Coalition, *Out of Reach 2007-2008*, available at <http://www.nlihc.org/oor/oor2008/>

ALASKA
Homeless Assistance Program

Background & Overview

The Alaska Housing Finance Corporation (the “Corporation”) has the authority to “make partial rental payments and mortgage interest payments under a contract with any housing owner if the payments will be applied to decrease rental or mortgage interest charges of persons of lower and moderate income or owners or purchasers of residential housing in remote, underdeveloped, or blighted areas of the state.” Alaska Stat. § 18.56.090(a)(3)(2008). Effective July 1, 2008, the state authorized the Corporation to, among other things, provide financial assistance to prevent homelessness, including assistance to prevent foreclosures and evictions. *Id.*

The Corporation and the Alaska Mental Health Trust Authority jointly fund the Homeless Assistance Program (the “HAP”). Through this program, service providers, including municipalities, regional housing authorities, non-profit organizations, compete for program funding that, if granted, must be used to provide assistance to homeless and/or “near-homeless” persons; 95% of funds granted must be used for homelessness prevention programs while the remainder can be used for administrative costs. For fiscal year 2009, a total of \$2.5 million was authorized for basic HAP grants.

Forms of Assistance

Service providers receiving HAP grants may use such funds to provide homeless prevention services, including rent and or utility arrearage assistance and support services, such as landlord mediation. HAP defines homeless prevention services as “actions taken to prevent persons who are in imminent danger of becoming homeless from losing a place of abode, including payment of past due rent or mortgage payments; payment of water, sewer, heating fuel or electric utility bills; or payment of basic telephone costs when the service is essential to prevent homelessness.” Alaska Admin. Code 15, § 154.460(4)(2008).

Effectiveness/Other Data

Data from the Corporation reflects that in fiscal year 2008 (July 1, 2007 – June 30, 2008), the HAP assisted 324 households, which included adult individuals and families with children. The average payment made to avert homelessness was \$520. After a 90-day follow-up, the HAP determined that 67% of those assisted were still housed. In fiscal year 2008, 30% of households cited “low wages/disability income” as the reason they needed assistance, 19% cited “illness/injury/maternity,” 11% cited “recent job loss (60 days),” and 11% cited “unemployed (over 60 days).”

Additionally, from January 2007 to June 2008, approximately 12 clients cited “mortgage foreclosure” as a cause of homelessness. Correspondence from the Corporation in November 2008 notes that “Alaska had a huge housing market crash in 1989 and our bankers learned their lesson. Hence, we’ve been relatively unaffected by the current events.”

Contact/Website Information

Alaska Housing Finance Corporation
P.O. Box 101020
Anchorage, AK 99510
907.330.8235

Homeless Assistance Program
http://www.ahfc.state.ak.us/grants/homeless_assistance.cfm

COLORADO

Homeless Prevention Activities Program

Background & Overview

Established in 1989 by the state legislature, the Homeless Prevention Activities Program was created “to fund prevention activities programs to assist families and other persons who are likely to become homeless without some community assistance.” C.R.S. 26-7.8-101 (2008). Among other things, the program provides assistance to families and individuals to prevent “eviction and foreclosure from an apartment or home.” C.R.S. 26-7.8-103(1)(a) (2008).

The program is funded through the voluntary contributions of taxpayers. Since the 1989 tax year, Colorado taxpayers have been able to contribute a specified sum to the program fund by using the State Income Tax Check-Off on their state individual income tax return form. Over the years, taxpayer contributions have ranged from approximately \$163,000 to \$312,000 per year through the Tax Check-Off. As required by law, at least 75% of the funds collected must be used for the direct or financial benefit of those in need; however, no funds may be paid directly to needy persons.

Currently, The Colorado Trust, a foundation committed to improving the health and well-being of Colorado citizens, administers the program under the direction of an advisory committee appointed by the Colorado Department of Human Services. Each year, funds collected are distributed to various private non-profit organizations through a competitive process. Funds are distributed based on an allocation formula that takes into account the number of homeless per capita, the number of unemployed persons, and the unemployment rate in a community or region. *See* C.R.S. 26-7.8-104 (2008).

Forms of Assistance

Organizations receiving funding through the program provide:

- financial assistance in the form of payments to landlords, mortgage companies and utility companies;

- case management services; and
- support services, such as employment and budget counseling.

Effectiveness/Other Data

In fiscal year 2006 (October 1, 2005 – September 30, 2006), The Colorado Trust reports that:

- approximately \$187,000 was distributed to 22 organizations;
- 573 households received financial assistance with payments ranging from \$102 to \$753; and
- 91% of the funds collected were used for rent, mortgage, or utility payments with the remaining 9% used for administrative costs.

In fiscal year 2004, The Colorado Trust reports that:

- approximately \$171,000 was distributed to 19 organizations; and
- 535 households received financial assistance with payments ranging from \$73 to \$740.

Contact/Website Information

The Colorado Trust
1600 Sherman Street
Denver, Colorado 80203
303-837-1200

Colorado Department of Human Services – Homeless Prevention Activities Program
<http://www.cdhs.state.co.us/hpap/>

Checkoff Colorado – Colorado Homeless Prevention Activities Fund
<http://www.checkoffcolorado.org/funds/homeless.php>

The Colorado Trust
<http://www.coloradotrust.org/>

FLORIDA

Emergency Financial Assistance for Housing Program

Background & Overview

Florida's statutes by and large delegate responsibility for establishing and operating homelessness programs to local governments, and allow local governments to apply for funding allocated by the state. *See* §§ 420.622-420.625 Fla. Stat. (2008). However, the state offers direct housing assistance through the Office on Homelessness in the Department of Children and Families.

Housing assistance is provided through the Emergency Financial Assistance for Housing Program ("EFAHP"). EFAHP provides a one-time payment of up to \$400 to families who face the loss of shelter because of non-payment of rent or mortgage or who are totally without shelter. It also helps those families who have had household disasters such as fire, flood, or other accidents. EFAHP's budget allocation for the 2007-2008 fiscal year was \$1,800,000. On November 5, 2008, the Office on Homelessness announced that all funds set aside for EFAHP for the current budget year had been used, and it will not accept applications for assistance until July 1, 2009.

HUD ESG Funding

In 2008, Florida received a total of \$7,007,637 from HUD's Emergency Shelter Grant (ESG) program. Of this total, \$4,052,953 in formula grants were provided directly to 21 local government entities, and \$2,954,684 was directed to the state government for allocation to localities not included among the 21 direct recipients. For 2006 and 2007, the state government ESG allocations were \$2,780,348 and \$2,915,931, respectively. The state has repeatedly committed to spending the 30% maximum allocation from these grants allowed for homelessness prevention programs.

FEMA Emergency Food and Shelter National Board Program

Florida received a combined total of \$11,941,794 in grants for the 2009 fiscal year from FEMA's Emergency Food and Shelter National Board Program. This is a significant increase from recent years: the fiscal year 2008 total was \$6,528,628, the fiscal year 2007 total was \$5,816,077, and fiscal year 2006 was \$7,172,435.

Forms of Assistance

EFAHP offers a one-time assistance payment of \$400 to families who face the loss of shelter because of non-payment of rent or mortgage or who are totally without shelter.

Eligibility Requirements

The Office on Homelessness has indicated that to receive assistance, applicants for EFAHP applicants:

- must have at least one child under the age of 18 living in the household;
- must live in Florida, or be working or looking for work in Florida;
- must have at least one child or caretaker in the household who is a U. S. citizen or legal resident;
- must have proof of a housing emergency (e.g., a copy of a court ordered eviction or foreclosure notice);
- must have insufficient funds in their checking/savings accounts, or insufficient cash to pay their rent or mortgage;
- must meet certain household income guidelines; for example, the income guidelines published in February 2008 provided the following:

<u>Household Size</u>	<u>Monthly Income</u>
1	Not Eligible
2	\$2,334 or Less
3	\$2,934 or Less
4	\$3,534 or Less
5	\$4,134 or Less
6	\$4,734 or Less
7	\$5,334 or Less
8	\$5,934 or Less

Each additional member add \$600

- must have financial problems that are caused by a real emergency and not mishandling of money;
- must provide proof of their present living address (e.g., a rent receipt, utility bill, or other paperwork that lists the name of the head of household or other caretaker, and the present address); and
- must sign and date the application.

All income received during the month of application is considered, except for those household members who receive SSI.

Effectiveness/Other Data

The Department on Children and Families reported that during the 2006-2008 grant period, 9 local homeless prevention programs reported assisting 1,814 individuals to avoid the loss of their housing.

Contact/Website Information

Office on Homelessness
Florida Department of Children and Families
850.922.4691
<http://www.dcf.state.fl.us/homelessness/>

Council on Homelessness
Department of Children and Families
1317 Winewood Boulevard
Tallahassee, Florida 32399-0700
850.922.4691

GEORGIA

Homeless Prevention Program

Background & Overview

Georgia's Homeless Prevention Program serves as the "first line of defense against homelessness." *See* Annual Report of the State Housing Trust Fund for the Homeless, January 1, 2008. The program is intended to stabilize families that experience a temporary economic setback.

The program is administered by the State Housing Trust Fund for the Homeless, which itself is administered by the Georgia Department of Community Affairs/Georgia Housing Authority. In fiscal year 2007, \$425,000 from state funding was granted to various organizations that provided assistance to needy persons by making payments to landlords, mortgage companies, builders, or utility companies.

Forms of Assistance

Needy persons may receive assistance with:

- security deposits;
- rent arrearages;
- mortgage arrearages; and
- utility bills.

Effectiveness/Other Data

In fiscal year 2007, 10,205 eligible persons received homeless prevention services through funded organizations. Eighty-nine percent of persons receiving assistance were persons in families. *See* Annual Report of the State Housing Trust Fund for the Homeless, January 1, 2008.

Contact/Website Information

State Housing Trust Fund
Georgia Department of Community Affairs
60 Executive Park South, NE
Atlanta, Georgia 30329
404.679.4940

Annual Report of the State Housing Trust Fund for the Homeless, January 1, 2008
<http://www.dca.state.ga.us/housing/specialneeds/publications/2008HTFAnnualReport.pdf>

ILLINOIS

Homeless Prevention Program

Background & Overview

In 1999, the Illinois state legislature enacted the Homeless Prevention Act, which required the Department of Human Services to establish a homelessness prevention and assistance program. *See* 310 Ill. Comp. Stat. 70/4 (2008). Among other objectives, the program seeks to stabilize households in their existing homes. Pursuant to the Act, funding may be provided from state appropriation, federal funds, and any other available sources.

The Illinois Homeless Prevention Program, which is administered by the Department of Human Services, distributes funds through the Illinois Homeless Services Continuum of Care. In fiscal year 2007 and 2008, \$11,000,000 was appropriated for the program from the Affordable Housing Trust Fund. For fiscal 2009, \$3,390,000 will be appropriated from the Affordable Housing Trust Fund; this amount will be supplemented with \$5,000,000 from Federal Temporary Assistance For Needy Family (“TANF”) funds and \$2,600,000 from State TANF funds. Each participating Continuum provides assistance on behalf of needy households by making payments to landlords, utility companies, or other housing or service vendors. Payments cannot be made directly to needy households.

Forms of Assistance

Under the Act, the following types of assistance may be provided:

- rent arrearage not exceeding three months of arrears;
- rent deposit or security deposit and payment not exceeding two months rent;

- utility bill payment and arrearage payment; or
- appropriate support services to prevent homelessness or a repeated episode of homelessness.

See § 310 ILCS 70/6. Additionally, the Department of Human Services has indicated that the payment of mortgage and mortgage arrears not exceeding three months can be provided through the program. Needy households may receive assistance every two years; however, exceptions to this limitation will be considered.

Eligibility Requirements

The Act establishes the following eligibility requirements:

- homeless or imminent danger of eviction, foreclosure or homelessness;
- documentation of at least one of the following temporary economic crises that is beyond the household's control:
 - loss of employment;
 - medical disability or emergency;
 - loss or delay of public benefits;
 - natural disaster;
 - substantial change in household composition;
 - crime victimization;
 - landlord's illegal action;
 - displacement; or
 - a comparable hardship to those outlined above;
- other federal, state, or local housing assistance is unavailable; and
- demonstrated ability to meet rent obligation after assistance is provided based on current or anticipated income.

See § 310 ILCS 70/5. The Department of Human Services must approve any additional eligibility criteria imposed by the participating organizations to which funds are distributed.

Effectiveness/Other Data

In fiscal year 2007:

- 14,178 households received assistance under the program with an average of \$775 spent per household;

- 67% of all households served were families (i.e., any household with children under the age of 18); 47% of households were female-headed with children; 17% of households were single females;
- 66% of participating households received rental/mortgage assistance, 17% received utility assistance, and 17% received security deposit assistance; and
- 68% of participating households received assistance to retain housing (23% received assistance to move into permanent housing, and 9% moved from shelters to permanent housing).

At the six-month follow-up point, 86% of those receiving assistance remained housed. See The Homeless Prevention Program Annual Report for FY 2007, Illinois Department of Human Services

Contact/Website Information

Illinois Department of Human Services
 100 South Grand Avenue, East
 Springfield, Illinois 62762
 OR
 401 South Client Street
 Chicago, Illinois 60607
www.dhs.state.il.us

Illinois Department of Human Services – Homeless Prevention Program
<http://www.dhs.state.il.us/page.aspx?item=27571>
<http://www.dhs.state.il.us/page.aspx?item=30360>

KENTUCKY

Homeownership Protection Center

Background & Overview

In 2008, Kentucky created the Homeownership Protection Center (the “Center”) to address the foreclosure crisis in Kentucky. KRS 198A.400 (April 24, 2008). The Center is administered by the Kentucky Housing Corporation, the state’s housing finance agency.

[Although Kentucky does not appear to have any money available at a state level for eviction prevention programs, Louisville appears to have some funding available at the city level. According to the Louisville Metro website, those in danger of losing their homes may be eligible to receive secured loans from the Louisville Metro Department of Housing and Family Services.

The city also has an Affordable Housing Trust Fund Board that is authorized by city ordinance to fund foreclosure avoidance programs. Lou. Metro Ord. No. 82-2008 (May 28, 2008); Codified at Title III, Chapter 40, §§ 40.40 and 40.44.]

Forms of Assistance

The Center provides centralized information, counseling, referrals to other service providers, and coordinates with Legal Aid. The Center does not provide any financial assistance through loan or grant.

Eligibility Requirements

All Kentuckians may utilize the services of the Kentucky Homeownership Protection Center, regardless of whether they are currently in foreclosure.

Contact/Website Information

Kentucky Housing Corporation
1231 Louisville Road
Frankfort, Kentucky 40601
502.564.7630

Kentucky Homeownership Protection Center
<http://www.ProtectMyKYHome.org>

Louisville Foreclosure Prevention
<http://www.louisvilleky.gov/foreclosure>

MAINE Maine HOPE

Background & Overview

Since January 2008, Maine HOPE (Home Ownership Protection for unEmployment) has provided assistance to homeowners with MaineHousing mortgages. MaineHousing, or Maine State Housing Authority, is an independent state agency that provides home financing options to Maine's low- and moderate-income people. Maine HOPE provides up to 4 months of mortgage payments (including taxes and insurance) to those MaineHousing borrowers who lose their jobs.

Eligibility Requirements

To receive benefits, MaineHousing borrowers must be:

- eligible for state unemployment benefits;
- unaware of pending unemployment at the time they entered their home mortgage;and
- current with their mortgage payments at the time they lose their jobs.

Contact/Website Information

MaineHousing
353 Water Street
Augusta, Maine 04330
800.452.4668
<http://www.mainehousing.org/>

MaineHOPE Program
<http://www.mainehousing.org/NEWSPressReleases.aspx?PageCMD=newsDetail&NewsID=179>

MARYLAND

Homelessness Prevention Program

Background & Overview

Maryland's state legislature authorized the Department of Human Resources to establish and implement a homelessness prevention program to help families and individuals facing a housing crisis. *See* Md. Ann. Code art. HU § 6-426 (2008). The program is administered by the Office of Transitional Services, an office within the Department of Human Resources. Under state regulations, local jurisdictions must contribute to the program. Such contributions can consist of administrative funds, cash or in-kind resources, or funds or resources leveraged by the local jurisdiction. *See* Md. Code Regs. 07.06.09.07 (2008).

Forms of Assistance

Among other things, the program provides grants or loans to households facing eviction. State regulations indicate that homelessness prevention funds may be used for:

- direct grants to family units (which includes an individual or one or more adults and children living together) to prevent evictions;
- eviction prevention counselors or landlord tenant mediators;
- early intervention services for at-risk households;

- revolving loan funds or rent banks; and
- other activities approved by the Community Services Administration of the Department of Human Resources.

See id.

Eligibility Requirements

Under state regulations, a family unit is eligible for services through the program if the family unit:

- is in permanent rental housing and is being evicted or at risk of being evicted;
- can verify the pending eviction or risk of eviction; and
- can stay in permanent housing or move to other permanent housing through payment or an arrangement with the landlord.

The Department of Human Resources has indicated that, to be eligible, a family unit must:

- live in rental housing and be able to verify pending eviction;
- explain why rent is not affordable and provide receipts and other statements to verify need for assistance; and
- work with an assigned case manager.

Application Process

To apply for assistance, one must contact their local Department of Social Services. Applicants should provide the following information when seeking assistance:

- photo identification;
- proof of address (including a lease or mortgage statement);
- proof of income for two months;
- proof of emergency – eviction or utility cut-off notice;
- proof of other cash or non-cash resources;
- Social Security card; and

- proof of household expenses.

Effectiveness/Other Data

The Office of Transitional Services reports that, in fiscal year 2008, the program helped 4,224 households statewide avoid eviction: 1,776 through eviction prevention grants and 2,448 through intervention services, including mediation.

Contact/Website Information

Maryland Department of Human Resources
311 West Saratoga Street,
Baltimore, MD 21201
800.332.6347

Maryland Department of Human Resources – Homelessness Prevention Program
<http://www.dhr.state.md.us/how/chldprnt/homepp.htm>

Annual Report on Homelessness Services in Maryland
<http://www.dhr.state.md.us/transit/pdf/ann2007.pdf>

Local Departments of Social Services
<http://www.dhr.state.md.us/county.htm>

MASSACHUSETTS

Residential Assistance for Families in Transition

Background & Overview

Established in fiscal year 2005, Residential Assistance for Families in Transition (“RAFT”) provides financial assistance to homeless families and families at-risk of homelessness so that they can retain current housing, obtain new housing, or otherwise avoid homelessness.

RAFT is administered by nine regional non-profit housing agencies (“RNPs”) under contracts with the State’s Department of Housing and Community Development. The RNPs coordinate RAFT assistance with Housing Consumer Education Centers (“HCECs”). Among other things, these centers provide housing related services, emergency housing assistance, and counseling. For fiscal year 2009, the State budgeted \$5.5 million for RAFT from state funds. For fiscal years 2005 through fiscal year 2008, approximately \$16.5 million has been expended on RAFT.

Fiscal year 2009 will be a “year of experimentation” involving structural changes for RAFT. Among other things, RAFT will transition from a stand-alone program to become a financial resource available from the HCECs; thus, the HCECs will conduct a general assessment of

applicants for RAFT as well as for other programs and services. Additionally, the Department of Housing and Community Development will allow the RNPs “to develop their own regionally based service delivery systems that will promote the goal ‘targeting the right resources to the right people at the right time.’” *See* Residential Assistance for Families in Transition (RAFT) FY09 Administrative Revisions. For example, some of the RNPs will provide longer term assistance to help families sustain their housing and case management services, and will target households that are more eminently at-risk of homelessness by assigning staff to two housing courts.

Forms of Assistance

A lifetime limit per family of \$3,000 may be distributed in the form of:

- rent arrearages for those facing eviction;
- mortgage arrearages for those facing foreclosure;
- utility arrearages (or heating fuel) if off or household received a shut-off notice;
- security deposits and first or last month’s rent if the household has to move;
- employment-related transportation expenses if needed to maintain employment (not to exceed \$1,500);
- furnishings for homeless families (kitchen table/chairs, bedding, and a refrigerator only); and
- temporary monthly rental stipend (if household can afford housing expenses going forward).

Eligibility Requirements

Families must meet certain standards that relate to:

- composition; a family must be comprised of two or more persons living together, one of such persons must be disabled or a dependent child under age 21; or a single pregnant head of household;
- household income; income must be at or below 50% of the area median income (as defined by HUD);
- homelessness or at risk of homelessness (with the latter pertaining to “a significant reduction of income or increase in necessary household expenses such that the family cannot pay their housing costs and is facing a potential eviction or loss of utility service. The household must not have been primarily at fault for causing the significant reduction of income or increase in expenses” citation);

- financial crisis; a family must be experiencing a one-time, extraordinary event beyond its control that caused the significant reduction in income or increase in expenses; and
- housing stability; a family must demonstrate that it has secured new income or reduced expenses such that it can sustain itself going forward.

Effectiveness/Other Data

Since created in fiscal year 2005, 9,000 families have received assistance in an average amount of \$1,086 per family through RAFT. The following percentages of funds have been provided to approved families: 37% for rent arrearages; 32% for security deposits; and 28% for first and last month's rent. A June 2007 study of homelessness in Massachusetts reported that of 6,933 applications submitted to RAFT for assistance in fiscal 2006, 42% were approved and 58% were denied. At a 12-month follow-up after fiscal 2006, 79% of RAFT households reported stable housing.

Contact/Website Information

Department of Housing and Community Development
 100 Cambridge Street, Suite 300
 Boston, MA 02114
 617.573.1100

<http://www.mass.gov/?pageID=ehedagencylanding&L=4&L0=Home&L1=Economic+Analysis&L2=Executive+Office+of+Housing+and+Economic+Development&L3=Department+of+Housing+and+Community+Development&sid=Ehed>

Residential Assistance for Families in Transition (RAFT) FY09 Summary

http://www.mass.gov/?pageID=ehedterminal&L=3&L0=Home&L1=Housing+Development&L2=Public+Housing+Management&sid=Ehed&b=terminalcontent&f=dhcd_factsheets_raft&csid=Ehed

Residential Assistance for Families in Transition (RAFT) FY09 Administrative Revisions

<http://www.mass.gov/Ehed/docs/dhcd/ph/raft/revisions.doc>

Preventing Homelessness and Promoting Housing Stability: A Comparative Analysis (June 2007)

http://www.tbf.org/uploadedFiles/Homelessness_June07.pdf

MINNESOTA

Family Homelessness Prevention and Assistance Program

Background & Overview

In 1993, the Minnesota state legislature enacted the Family Homelessness Prevention and Assistance Program. *See* Minn. Stat. § 462A.204 (2008). The purpose of the program is to assist “families” (including single individuals) who are homeless or are at imminent risk of homelessness. *Id.*

The program is funded through state appropriations. In 2007, the State appropriated \$7,465,000 for the program. Grants are awarded by the State through the Minnesota Housing Finance Agency (the “Agency”). The Agency may award grants to either a county, group of contiguous counties jointly acting together, or a community-based non-profit organization with a sponsoring resolution from the county board of its operating jurisdiction. § 462A.204 Subd. 3. The Agency will award grants to a grantee where the county has a significant number or growth of homeless families and the grantee agrees to focus emergency response systems on homeless prevention and the securing of permanent or transitional housing for homeless families.

Once the grants are received, the program is administered locally by the network of counties or community-based non-profit organizations. The grantee organization will establish an advisory committee to administer the grant, which advisory committee consists of a homeless advocate, a homeless person, a member of the State interagency task force on homelessness, local representatives of public and private emergency shelters, and other members of the public. § 462A.204 Subd. 6. Grantee organizations must reapply every other year for additional grants.

Forms of Assistance

Among other things, grants may be used to pay up to 24 months of rental assistance for a family. § 462A.204 Subd. 5.

Effectiveness/Other Data

In 2006, the program served 5,757 households (6,621 adults and 9,593 children).

Contact/Website Information

Minnesota Housing Finance Agency
400 Sibley Street
Suite #300
St. Paul, MN 55101
651.296.7608 or 1.800.657.3769

Family Homelessness Prevention and Assistance Program
<http://www.mnhousing.gov/initiatives/housing-assistance/prevention/index.aspx>

MISSOURI
The Missouri Housing Trust Fund

Background & Overview

In 1994, the Missouri state legislature established the Missouri Housing Trust Fund. *See* Mo. Rev. Stat. § 215.034 (2008). The purpose of the Fund is to financially assist, in whole or in part by loans or grants, the development of housing stock and to provide housing assistance to persons and families with very low incomes. *See* Mo. Rev. Stat. § 215.036. The Fund provides emergency aid, such as temporary rental and mortgage payments, to prevent homelessness. *See* Mo. Rev. Stat. § 215.038.

The Fund is funded by a \$3 fee over and above any other recordation fees collected by every recorder for the recordation of any real estate instruments in the State of Missouri. *See* http://www.mhdc.com/rental_production/trust_fund-old-folder/MHTF-info.htm. The annual funding level depends on the level of real estate activity. For fiscal year 2008, the Fund received \$4.8 million. *See* http://www.mhdc.com/housing_trust_fund/documents/FY2008/FY2008_NOFA.htm.

Forms of Assistance

At the conclusion of each fiscal year, the state treasurer allocates all funds received for the Fund to the Missouri Housing Development Commission for disbursement and investment. *See* Mo. Rev. Stat. § 215.034. Funds may be disbursed as either a loan or grant to developers or non-profit organizations that provide housing and/or related services (including homelessness prevention programs). *See* http://www.mhdc.com/rental_production/trust_fund-old-folder/MHTF-info.htm.

Funds disbursed for homelessness prevention programs may be used for rent, utility and mortgage payments, utility and rent deposits, emergency home repairs under \$1,000, and hotel/motel vouchers. *See* http://www.mhdc.com/housing_trust_fund/documents/FY2009/MHTF_124_Desk%20Guide.pdf. Such uses, however, must be specified in the original application. *Id.* Homeless prevention funds may not be used to assist families with bills that are not necessities, such as telephone and cable television, or for taxes. *Id.*

Effectiveness/Other Data

The Missouri Association for Social Welfare reports that in 2006:

- 7,350 received assistance to prevent eviction and foreclosure;
- 1,551 received assistance with first month's rent and deposit to obtain affordable housing; and
- 351 were assisted with repairs that made their homes accessible and safe.

See <http://www.masw.org/TrustFund%20Docs/TrustFund.php>

Contact/Website Information

Missouri Housing Development Commission
Missouri Housing Trust Fund
3435 Broadway
Kansas City, Missouri 64111
816.759.6600
http://www.mhdc.com/housing_trust_fund/index.htm

NEBRASKA

Emergency Cash Assistance Program & Housing and Reserves Counseling Program

Background & Overview

The Nebraska Department of Health and Human Services' Emergency Cash Assistance Program provides cash and/or services to needy children and other household members in emergency situations that threaten the health or well-being of any such persons.

The Nebraska Department of Health and Human Services also administers the Housing and Reserves Counseling Program. This program provides rent, mortgage or utility assistance to the near homeless. The program is funded by United Way funds, state funding under the Nebraska Homeless Assistance Program ("NHAP") and donations. NHAP is a grant program funded by the Nebraska Homeless Shelter Assistance Trust Fund ("HSATF") and the HUD Emergency Shelter Grant. HSATF is funded by the State through a \$0.25 set-aside on each \$1,000 of real estate sold in the State and it is collected by the documentary stamp on real estate sales. For fiscal year 2009 (July 1, 2008 – June 30, 2009), the NHAP awarded \$2.8 million to 65 organizations across the State.

Forms of Assistance

The Emergency Cash Assistance Program provides the following forms of assistance:

- Rent or mortgage payments;
- Home furnishings;
- Emergency non-food items, such as toilet paper and cleaning supplies;
- Emergency food;
- Emergency clothing;

- Moving costs;
- Transportation;
- Emergency special diets;
- Medical payments; and
- Emergency telephone installation.

The Housing and Reserves Counseling Program provides rent, mortgage or utility assistance.

Eligibility Requirements

Under the Emergency Cash Assistance Program, families must have gross countable income less than the following to receive assistance:

Family Size	1	2	3	4	5	6	7	8	9	10
Income	\$860	\$1,060	\$1,260	\$1,462	\$1,661	\$1,861	\$2,063	\$2,263	\$2,462	\$2,662

Under the Housing and Reserves Counseling Program, a committee reviews each application and makes a determination based on various factors, including the nature of the crisis, income versus expenses, and whether an individual who is capable of working is unemployed by choice.

Effectiveness/Other Data

One Department of Health and Human Services representative stated that approximately 100-120 applications are received each week for the Housing and Reserves Counseling Program. However, less than 10% of these applicants can be assisted due to lack of funding.

Contact/Website Information

Nebraska Department of Health and Human Services
 301 Centennial Mall South, 4th Floor
 P.O. Box 95026
 Lincoln, Nebraska 68509-5026
 402.471.3121

Emergency Cash Assistance Program
<http://www.dhhs.ne.gov/fia/emergencyassist.htm>

NEW HAMPSHIRE
Homeless Prevention Fund

Background & Overview

In 1992, the New Hampshire state legislature enacted the Homeless Prevention Fund. *See* N.H. Rev. Stat. Ann. § 204-C:80 (2008). The purpose of the Fund is to provide housing assistance on behalf of very low income persons and families to help them meet their housing costs, thereby preventing homelessness resulting from their inability to meet such costs, and to maximize the opportunity for homeless families and individuals to obtain housing in the private market. *Id.*

The Fund is administered by the New Hampshire Housing Finance Authority and receives funding through donations from private persons or entities, grants, set-asides, and other state appropriations authorized by law. *See* N.H. Rev. Stat. Ann. § 204-C:82(I).

Forms of Assistance

The Housing Finance Authority uses Fund resources to:

- provide direct housing assistance payments to eligible very low income persons or households;
- coordinate services, such as jobs, training, financial counseling, and other support services for very low income households;
- create new or rehabilitated dwelling units for very low income households;
- match any grants made by local government units or local housing authorities, which were originally established to support homeless prevention programs; and
- prevent very low income individuals from becoming homeless.

See N.H. Rev. Stat. Ann. § 204-C:82(II).

Generally, assistance granted to a household terminates after 36 consecutive months. However, the Housing Finance Authority may extend such assistance beyond this time when necessary to: (a) enable an individual to complete an education, training or vocational rehabilitation program; (b) provide reasonable accommodation for a disabled household member; or (c) prevent an employed household member from facing a serious risk of job loss due to the inability to obtain affordable housing within a reasonable distance from their job. *See* N.H. Rev. Stat. Ann. § 204-

C:83(V). All households receiving assistance must apply for federal rental assistance within 60 days of obtaining such assistance. *See* N.H. Rev. Stat. Ann. § 204-C:83(VI).

Contact/Website Information

New Hampshire Housing Finance Authority
Assisted Housing Division
PO Box 5087
Manchester, NH 03108
<http://www.nhhfa.org/>

NEW JERSEY

Homelessness Prevention Program

Background & Overview

In 1984, the New Jersey state legislature enacted the Homelessness Prevention Program. *See* N.J. Stat. Ann §§ 52:27D-280 to -287 (1984). The purpose of the program is to place homeless people in suitable apartments, or to enable people to retain possession of their houses or apartments and, thereby, avoid homelessness. *Id.* The program provides temporary assistance to persons who are homeless, or face imminent loss of their homes by eviction or foreclosure, because they are without adequate funds for reasons beyond their control. *See* N.J.A.C. § 5:41-1.1 (b).

The program, which is funded through state appropriations, is administered by the Department of Community Affairs. *See* N.J.A.C. § 5:41-1.2. However, funds awarded under the program may be jointly administered by this Department with other departments and agencies of the State, or non-profit organizations. *Id.*

Forms of Assistance

Where there is any reasonable prospect of repayment, funds are advanced as a loan rather than as a grant. *See* N.J.A.C. § 5:41-2.3 (b). Loans must be evidenced by a note and, if the applicant owns real property, secured by a mortgage. *Id.* It appears that the Department of Community Affairs makes payments both to needy persons and ultimate vendors.

Eligibility Requirements

To be eligible for assistance, a person or household must be either homeless or in imminent danger of losing their home as a result of eviction for nonpayment of rent, or mortgage foreclosure, or a comparable cause. *See* N.J.A.C. § 5:41-2.1. A person or household is not eligible for assistance if:

- their annualized current income exceeds the upper limit of “moderate income” as defined in United States Department of Housing and Urban Development guidelines;
- other available financial resources have not yet been exhausted;
- such person or household committed fraud or abuse in another governmental assistance program, including, without limitation, other programs providing rental subsidies, or made a false or misleading statement or a material omission in any submission to the program;
- such person or household is receiving an equivalent housing subsidy under any other program; and
- such person or household is determined by the program to be unlikely to pay shelter costs after the period of assistance has ended. *Id.*

A person or household that has a delinquent loan with the program or that has caused the program to forfeit a security deposit will not be eligible for additional assistance unless the Department of Community Affairs finds that the delinquency or forfeiture was due to a cause that was either beyond such person’s or household’s control, or constituted a violation of the rights of such person or household by another person, and that the cause of the delinquency or forfeiture is not likely to recur. *Id.*

A person or household must have experienced an uncompensated loss of income or certain increases in expenses, for a limited period of time. Applicants must verify that one or more of the following conditions caused the inability to pay housing costs:

- Loss of employment;
- Medical disability or emergency;
- Loss or delay in receipt of other benefits;
- Natural or man-made disaster;
- Substantial and permanent change in household composition; or
- Any other condition that the Department of Community Affairs determines constitutes a severe hardship comparable to those listed above. *Id.*

Effectiveness/Other Data

In fiscal year 2003, the program spent \$2,530,276 to help 1,608 households avoid homelessness. *See* Community Affairs Division of Housing and Community Resources, Homeless Prevention Program, Proposed Reoption: N.J.A.C. 5:41, *available at*

<http://liberty.state.nj.us/dca/dh/homeless/Readoptionproposalhpp.pdf>. In the first ten months of fiscal year 2004, the program spent \$2,782,954 to assist 1,438 households. *Id.*

Contact/Website Information

New Jersey Department of Community Affairs
101 South Broad Street
PO Box 800
Trenton, NJ 08625-0800
609.292.6420

Homelessness Prevention Program
<http://www.state.nj.us/dca/dh/homeless/index.shtml>

NEW MEXICO

Homeless Prevention Program

Background & Overview

The Homeless Prevention Program provides rental and utilities shut off financial assistance for individuals/families that are facing eviction and/or utility shut off due to non-payment. The program is funded and administered by the New Mexico Mortgage Finance Authority (the “MFA”), which was created in 1975 by the state legislature and given the power to raise private funds to improve residential housing for low and moderate income persons and families. While considered separate and apart from the state, the MFA serves as a government instrumentality.

Note: This program may only be available in certain parts of New Mexico.

Forms of Assistance

The Homeless Prevention Program provides services including landlord/tenant dispute settlement, down payment assistance for homeless individuals transitioning, rental assistance, and also a small amount of funding for foreclosure assistance.

Eligibility Requirements

An application process is required to determine eligibility for funds. The Homeless Prevention Program uses federal eligibility standards. Further, there must be a reasonable prospect that an applicant can resume funding their bills in a short amount of time. The program is meant to be a one time emergency assistance program.

Effectiveness/Other Data

For fiscal year 2009 (June 31, 2008 to July 1, 2009), \$186,873 was awarded for homeless prevention, \$103,761 of which came from federal funding (i.e., ESG) and \$83,112 from state funding. Eight agencies were awarded the funding.

For fiscal year 2009, New Mexico was awarded \$873,458.00 under the FEMA Emergency Food and Shelter Program.

In fiscal year 2007, New Mexico received a HUD Emergency Shelter Grant of \$915,557.00.

Contact/Website Information

<http://www.ydinm.org/PIT/homeless.aspx>

<http://www.housingnm.org/>

NEW YORK

Homeless Prevention and Assistance Program

Background & Overview

The New York legislature enacted the social service law, which sets forth that a special fund should be established, to fund capital programs sponsored by not-for-profit corporations, charitable organizations, wholly-owned subsidiaries of not-for-profit corporations or of charitable organizations, public corporations and municipalities that will expand and improve the supply of shelter and other housing arrangements for homeless persons. *See* NY CLS Soc Serv Section 43 (2009). To that end, the Bureau of Housing and Shelter Services (“BHSS”) administers an array of programs to address the problems of homelessness in the State of New York. These programs provide a continuum of services for homeless, at-risk and low-income households. BHSS programs are designed to prevent homelessness, provide shelter for the homeless, construct supportive housing for the homeless and offer essential services to stabilize housing situations and increase levels of self-sufficiency.

To accomplish this, BHSS is organized into the following four functional units:

- The Shelter Services Unit, which is responsible for the New York State’s certification, regulation and inspection of family and single shelters for the homeless;
- The Capital Development Unit, which is responsible for administering the Homeless Housing and Assistance Program (the “HHAP”);
- The Asset Management Unit, which is responsible for ensuring the State’s interest is protected for projects developed with HHAP funds; and

- The Services Program Unit, which is responsible for administering over \$37 million in State and Federal dollars that are designed to alleviate homelessness and provide low-income households support services necessary to build self-sufficiency.

Forms of Assistance

To assist in the prevention of homelessness, BHSS administers the HHAP, as well as a range of support services programs for homeless and at-risk families and individuals, including the Homelessness Intervention Program, Supplemental Homelessness Intervention Program, and Emergency Shelter Grants Program.

Homeless Housing Assistance Program. HHAP provides capital grants and loans to not-for-profit corporations, charitable and religious organizations and municipalities to acquire, construct or rehabilitate housing for persons who are homeless or at risk of homelessness, and are unable to secure adequate housing without special assistance.

Homelessness Intervention Program (HIP). The HIP issues grants to eligible local social services districts, charitable & religious organizations and/or not for profit corporations that provide services to single individuals and/or families who are homeless or at risk of being homeless. These services are comprehensive supportive services designed to stabilize households by helping them to avoid homelessness and for those who are currently homeless by facilitating the transition from homelessness to permanent housing.

Supplemental Homeless Intervention Program (SHIP). The SHIP provides the same services as the HIP, however, this program is specifically targeted to families.

Emergency Shelter Grant Program (ESGP). The ESGP has awarded contracts to 33 sponsors throughout New York State. To date over 40,000 households have received services. ESGP is funded by the U.S. Department of Housing and Urban development and administered by OTDA. For the federal year 2007, approximately \$3,200,000 was used to renew the existing 33 sponsored contracts.

Effectiveness/Other Data

HHAP – Since the inception of the program in 1983 through fiscal year 2007-2008, the State has appropriated \$662 million to provide housing for nearly 23, 000 persons.

HIP – There is an annual appropriation of \$5.25 million including \$250,000 set aside for administration, and there has been 15,887 households that have been engaged to date by the 40 statewide HIP contractors.

SHIP – To date, 6,865 households that have been engaged by the 28 statewide SHIP contractors and are at various stages of achieving household stability.

Contact/Website Information

Scott M Edwards	Director	518-473-2588
Colleen Salvagni	Assistant Director, Capital Development Unit	518-486-3433
Brett Hebner	Assistant Director, Asset Management Unit	518-486-3433
Richard Umholtz	Assistant Director, Services Program Unit	518-474-3080

BHSS related questions or comments can be directed to bhss@otda.state.ny.us

New York State Bureau of Housing and Shelter Services: <http://www.otda.state.ny.us/main/bhs/>

OHIO

Ohio Home Rescue Fund

Background & Overview

The Ohio Home Rescue Fund is a foreclosure prevention effort that provides temporary financial assistance to homeowners in danger of losing their homes to foreclosure. The statewide initiative is a result of the collaboration of eleven non-profit organizations in the Ohio NeighborWorks Foreclosure Prevention Initiative, and funding is provided by the Ohio Department of Development's Office of Housing and Community Partnerships and the Ohio Housing Finance Agency.

[The Ohio Housing Finance Agency Opportunity Loan Refinance Program is a statewide initiative that allows lenders to originate fixed-rate, fully documented mortgage loans, which will be purchased with taxable bonds. In January 2009, however, Ohio discontinued the Ohio Loan Refinance Program due to the expiration of the Housing Finance Agency's mortgage pool insurance contract, and inability to access capital markets for funding. It is uncertain whether this program will be resurrected in the future.]

Forms of Assistance

The Fund provides \$3,000 or 3 months of mortgage, interest and tax funding, whichever is less, to individuals that qualify for the program. In some limited circumstances, the program provides \$5,000 or 3 months of mortgage, interest, and tax, whichever is less.

Additionally, the Fund sponsors:

- A public education campaign;
- Telephone and in-person counseling; and
- Training for non-profit counselors and consumers.

Eligibility Requirements

Eligibility for the Fund is dependent on a homeowner's income tier. The fund sets forth qualification requirements for first tier and second tier income ranges. Qualification in the first tier income range is achieved if:

- Income does not exceed 65% of area median income over a qualification window of 365 days prior to the application for assistance;
- A documentable "trigger" event occurs;
- The applicant agrees to post-rescue counseling; and
- A hardship letter is provided.

Qualification in the second tier income range is achieved if:

- Income is between 65% and 115% of the area median income, although there is no limit if a first mortgage was obtained through the Ohio Housing Finance Agency's first time homebuyer program; and
- The same requirements for qualification in the first tier income range relating to a trigger event, counseling, and hardship letter are satisfied.

Application Process

A homeowner interested in the Ohio Home Rescue Fund may initiate the process by completing a questionnaire online at <http://www.nhscleveland/intake> or calling 216.458.4663.

Contact/Website Information

Department of Development
Housing and Community Partnerships
77 South High Street
P.O. Box 1001
Columbus, Ohio 43216-1001
614.466.2285

Ohio Home Rescue Fund
<http://www.nhscleveland.org/programs/ohiohomerescuefund.htm>

OREGON
Emergency Housing Account

Background & Overview

In 1991, the Oregon state legislature enacted the Emergency Housing Account (the “EHA”). *See* Or. Rev. Stat. § 458.620 (2008). The purpose of the EHA is to assist homeless persons and persons at imminent risk of homelessness by providing funds to supplement existing programs or to establish new programs of Subgrantee Agencies (defined below). *See* Or. Admin. R. 813-046-0000 (2008).

The EHA is funded through State appropriations. *See* Or. Rev. Stat. § 458.620. The specific level of funding is unclear because this information is included with several other programs within the Oregon Housing Fund. The EHA is administered at the state level by the Oregon Housing and Community Services Department. *See* Or. Rev. Stat. § 458.610. The Department allocates funds to specific geographic areas or regions based on a formula established by the Department. *See* Or. Admin. R. 813-046-0021. All funds must be allocated to a Subgrantee Agency, which is a private or non-profit corporation, housing authority, or local government with whom the Department has contracted to administer the EHA at the local level. *Id.* The Subgrantee Agency then identifies potential applicants, certifies eligibility and provides services within its region. *Id.*

Forms of Assistance

Subgrantee Agencies may provide the following services:

- emergency shelter and support services;
- housing services designed to assist households to make the transition from homelessness to permanent housing and economic independence;
- supportive housing services designed to enable persons to continue living in their own homes or to provide in-home services for persons for whom suitable programs do not exist in their geographic area;
- programs that provide emergency payment of home payments, rent or utilities; and
- programs, activities and projects that expand community shelter capacity and transitional housing.

See Or. Admin. R. 813-046-0030.

EHA’s services are available only to low- and very-low-income households, including but not limited to, persons more than 65 years of age, disabled persons, farmworkers and native Americans, that are homeless or at risk of becoming homeless. *Id.* Subgrantee Agencies must

require that all recipients of EHA's services participate in programs or activities that will increase household self-sufficiency. *Id.*

Contact/Website Information

Oregon Housing and Community Services
725 Summer Street, NE
Suite B
Salem, Oregon 97301-1266
<http://www.oregon.gov/ohcs>

PENNSYLVANIA

Homeless Assistance Program

Background & Overview

The Homeless Assistance Act, which was adopted in 1985, authorized \$5.5 million for shelter programs, including \$2 million for Bridge Housing programs. Over the next several years, a variety of programs to address the needs of the homeless and near homeless have been established. In 1994, the Commonwealth consolidated the individual grants into the Homeless Assistance Program (the "HAP"). Through the HAP, funding is provided to counties to assure that: (1) homelessness can be avoided through a variety of prevention services that help clients maintain affordable housing; (2) people who are homeless can find refuge and care; and (3) homeless and near homeless clients are assisted in moving toward self-sufficiency.

Funding for HAP appears to be a combination of federal appropriations and state taxes. The Governor's executive budget for fiscal year 2008-2009 decreased State funding from the prior fiscal year 2007-2008 by \$1 million to \$25.7 million. Title XX of the Social Security Act provides states with federal funds for social services. In 1981, Congress amended Title XX, making it a Social Services Block Grant (SSBG), thereby giving states considerable flexibility in the use of the federal dollars. For 2008-2009 fiscal year, Pennsylvania is budgeted to receive \$6,166,000 in total federal funding, \$4,183,000 in SSBG and \$1,983,000 in Substance Abuse Block Grants for homeless services. These figures are in addition to the state funding for the fiscal year of 2008-2009 noted above.

Form of Assistance

HAP consists of five program components that, among other things, help people in need of shelter or in imminent danger of becoming homeless. The five program components are:

- Case Management. The Case Management component, which began in 1987, is designed to provide a series of coordinated activities to determine, with the client,

what services are needed to prevent the reoccurrence of homelessness and to coordinate their timely provision by administering agency and community resources.

- Rental Assistance. The Rental Assistance component, which began in 1987, is designed to prevent homelessness by intervening when eviction is imminent and to expedite the movement of people out of shelters and into available housing.
- Bridge Housing. The Bridge Housing component, which began in 1986, is designed to prepare individuals and families to live as independently as possible within a maximum 18-month period. This program allows for individualized client intervention, vocational training, and employment assistance to gain stability to move into an independent living arrangement.
- Emergency Shelter Assistance. The Emergency Shelter component provides services to individuals and families who are homeless and are in immediate need. Services included mass or individual shelter in congregate settings and individual shelter paid through a voucher system to house individuals or families in hotels or motels up to a maximum of 60 days.
- Innovative Supportive Housing Service. The Innovative Supportive Housing Service component allows counties the flexibility to design innovative supportive housing services that address unique county needs that may not be met within conventional HAP service components.

Eligibility Requirements

To be eligible for HAP services, clients must be low-income, homeless, or near homeless (as defined below) and meet the eligibility requirements for the specific service component(s) from which they are seeking services. Low income is defined as those who are at or below 200% of the Federal Income Poverty Guidelines. Children 17 years and younger not living as part of a family unit or not emancipated are not eligible for HAP services.

Individuals are near homeless if they are facing eviction (having received either written or verbal notification from the landlord that they will lose their housing unless some type of payment is received; verbal notification must be followed up with written documentation).

Effectiveness/Other Data

During fiscal year 2006 -2007, the various components served the following number of clients:

- Case Management: 45, 835 clients;
- Rental Assistance: 44,325 clients;
- Bridge Housing: 3,563 clients;

- Emergency Shelter Assistance: 12,467 clients; and
- Innovative Supportive Housing Service: 1,866 clients.

During the fiscal year 2008-2009, an estimated 108,000 clients will receive services through HAP.

Contact/website information

Department of Public Welfare
P.O. Box 2675
Harrisburg, Pennsylvania 17105-2675

Pennsylvania Department of Public Welfare – Homeless Assistance Program
<http://www.dpw.state.pa.us/ServicesPrograms/Other/HomeAssist/>

SOUTH DAKOTA

Homeless Prevention Program

Background & Overview

South Dakota's homeless prevention efforts are limited to counseling by various entities that receive funding from the South Dakota Housing Development Authority ("SDHDA"). As an independent public instrumentality, the SDHDA develops affordable housing opportunities for low and moderate-income residences of South Dakota.

In 2008, the SDHDA received a \$52,979 grant from the National Foreclosure Counseling Program, which was approved by Congress. To implement the counseling program, the SDHDA has provided funding to three U.S. Department of Housing and Urban Development certified-counseling services: (i) the Consumer Credit Counseling Services of the Black Hills; (ii) the Neighborhood Housing Services of the Black Hills; and (iii) the Northeast South Dakota Community Action Program. As recipients of the SDHDA's funding, these entities administer free default and foreclosure counseling to homeowners that may be approaching foreclosure.

Forms of Assistance

Although the SDHDA received funding through a grant, it does not provide counseling services itself. Rather, counseling services are available from the three entities discussed above. As of January 2009, South Dakota has not enacted legislation or implemented programs that provide additional forms of assistance.

Eligibility Requirements

Because South Dakota's foreclosure programs are limited to counseling, there are no specific eligibility requirements. Rather, anyone facing mortgage-related or foreclosure issues is eligible to receive free counseling by contacting the counseling services listed below.

Effectiveness/Other Data

Specific statistical information regarding the number of homeowners counseled is unavailable. However, the three counseling services estimated, at the time of the grant in May 2008, that at least 300 homeowners would receive free foreclosure counseling as a result of the grant. Should the SDHDA receive additional funding, the estimate is expected to increase.

Presently, South Dakota possesses the lowest foreclosure rate in the United States. Estimates indicate that one in 116 homeowners will lose a home due to foreclosure by the end of 2010.

Contact/Website Information

South Dakota Housing Development Authority
221 S Central Avenue
P.O. Box 1237
Pierre, SD 57501
605.773.3181
<http://www.sdhda.org/>

Consumer Credit Counseling Services of the Black Hills:
<http://www.cccsoftheblackhills.com>
605.348.4550

Neighborhood Housing Services of the Black Hills:
<http://www.nhsblackhills.org>
605.578.1401

Northeast South Dakota Community Action Program:
<http://www.nesdcap-nesdec.org>
605.698.7654

TENNESSEE Great Save Program

Background & Overview

Effective October 2008, the Tennessee Housing Development Agency (the "THDA") implemented the Great Save refinance program, which is designed to provide refinancing of a homeowner's adjustable rate mortgage when a financial hardship is reasonably likely in the

absence of refinancing. The THDA maintains a list of participating lenders that will assist qualified applicants in refinancing a mortgage if the applicant is eligible to participate in the Great Save program.

The THDA has also implemented a foreclosure intervention initiative that is designed to provide public awareness and counseling to homeowners whose subprime adjustable rate mortgages are scheduled to re-set in the coming years. To fund the initiative, the TDHA Board of Directors allocated \$350,000 in November 2007, and the THDA was awarded \$1.3 million from a congressionally-mandated National Foreclosure Mitigation Counseling Grant.

Forms of Assistance

Under the Great Save program, a qualifying homeowner may receive refinancing assistance from participating lenders, which are identified by the THDA. The refinancing program will convert qualified adjustable rate mortgages into 30-year fixed rate mortgages with no prepayment penalty and a maximum 1% origination fee.

Additionally, the foreclosure intervention initiative provides periodic informational mailings that urge homeowners to review their mortgage terms and assess its affordability. Further, the program offers a list of trained foreclosure counselors and a national hotline phone number, which homeowners can call to receive mortgage and foreclosure counseling.

Eligibility Requirements

Eligibility for participation in the Great Save program requires:

- An adjustable rate mortgage that was closed after December 31, 2001 and before January 1, 2008; and
- Financial hardship. The terms of the program define financial hardship as:
 - The payment to income ratio based on the current payment for the Qualified Adjustable Rate Mortgage Loan or based on the payment following the next anticipated rate adjustment will be greater than 31% of current credit qualifying income;
 - The payment to income ratio based on the lifetime capped interest rate (fully indexed) of the Qualified Adjustable Rate Mortgage Loan will be greater than 35% of current credit qualifying income;
 - The lifetime capped interest rate for the Qualified Adjustable Rate Mortgage Loan exceeds the Great Save interest rate offered by THDA by more than 2%;
 - The Qualified Adjustable Rate Mortgage Loan includes a prepayment penalty of \$1,000.00 or greater; or

- An involuntary reduction of household income of at least 5% monthly or increased expenditures due to death, permanent disability, serious illness or injury of the borrower or co-borrower has occurred since the origination of the Qualified Adjustable Rate Mortgage Loan.

Effectiveness/Other Data

Because the Great Save program was recently implemented, it is unclear how many homeowners have applied for refinancing through the program. Regarding the public outreach initiative of the THDA, however, up to 23,000 homeowners were targeted for periodic mailings every quarter.

Contact/Website Information

Tennessee Housing Development Agency
404 James Robertson Parkway, Suite 1200
Nashville TN 37243-0900
615.815.2200
<http://www.thda.org>

TEXAS

Foreclosure Prevention Task Force

Background & Overview

Texas has established several approaches for addressing potential foreclosures. First, Texas has implemented a Foreclosure Prevention Task Force, which seeks to provide public awareness to homeowners that may be subject to foreclosure, counsel homeowners through the use of a hotline staffed with certified counselors, and monitor mortgage default trends throughout the state. Second, the Texas Department of Housing and Community Affairs launched a Foreclosure Prevention Training program that offers counseling and seeks to provide affordable housing opportunities. Third, the Texas legislature enacted the High-Cost Home Loan law in 2002, which contains a number of restrictions that apply to certain home loans classified by the law as a “high-cost” home loan. *See* 343 TEX. FIN. CODE ANN. §§ 343.001-343.206 (2008).

Collectively, these steps are designed to minimize avoidable foreclosures by urging homeowners to evaluate the affordability of their mortgages, and providing homeowners with contact information for mortgage counseling. However, Texas does not provide refinancing or mortgage relief funding to homeowners.

Forms of Assistance

The primary form of assistance that Texas employs is education. Through the Task Force and Foreclosure Prevention Training program, Texas conducts regional outreach efforts in various

cities, including Dallas, Houston, San Antonio, El Paso, and Austin. The outreach efforts range from homeownership conferences where homeowners are educated about foreclosure alternatives to target mailings. In 2007, the San Antonio Department of Community Initiatives mailed 14,500 postcards to homeowners in targeted zip codes with contact information for a housing counseling hotline. Additionally, local task forces and the Foreclosure Prevention Task Force has engaged in various media events to encourage homeowners to contact their lenders about refinancing options, and to provide information about organizations that can assist with counseling.

The High-Cost Home Loan law passed in 2002 does not provide relief to homeowners facing potential foreclosure. However, the law does impose restrictions on certain high-cost loans that exceed certain standards. The restrictions include:

- No balloon payments that are more than twice as large as the average of earlier scheduled monthly payments within the first 60 months of the loan;
- No negative amortization that would cause the principle balance to increase;
- No prepayment penalties for high-cost loans; and
- Lenders must consider the borrower's repayment ability before lending high-cost loans that are based on the collateral value of the property.

Eligibility Requirements

Because Texas does not provide funding to homeowners that are facing the risk of foreclosure, there are no specific eligibility requirements. Rather, all homeowners are encouraged to review their mortgages and contact their lenders or foreclosure counselors if the borrower may experience difficulty repaying the loan.

Effectiveness/Other Data

In 2005 and 2006, 34% of loans were subprime mortgages. Likewise, one in 35 homeowners is expected to experience foreclosure in Texas as a result of a high-cost loan. Officials have estimated that the cumulative loss of property value resulting from projected foreclosures may reach approximately \$5 billion statewide.

Contact/Website Information

Texas Foreclosure Prevention Task Force
<http://www.tdhca.state.tx.us/homeownership/foreclosure/task-force.htm>

Foreclosure Prevention Training
<http://www.tdhca.state.tx.us/homeownership/foreclosure>
888.995.4673

UTAH
Homeless Prevention Program

Background & Overview

The Utah Department of Workforce Services Emergency Assistance Homelessness Prevention Program is designed to provide immediate short-term help to destitute families who are homeless or are about to become homeless due to a crisis situation beyond the family's control. The program is funded through the Temporary Assistance for Needy Families program.

Forms of Assistance

The program provides assistance with:

- Rent, utility, and mortgage payments;
- Legal services to avoid eviction; and
- Loans or grants.

This program provides immediate short-term help to destitute families. Services may be provided to families for up to 30 consecutive days in any 365-day period. Services provided by this program include rent, mortgage, utility payments, and/or legal services to avoid eviction.

Payments provided will not exceed:

- \$300 per family for one month's rent payment;
- \$500 per family for one month's mortgage payment; and
- \$200 per family for utility payments.

Eligibility Requirements

All of the following eight conditions must exist for a family to receive benefits:

- The family must have lost or is about to lose its home or utilities because of past-due payments that resulted from an event (a crisis) beyond the family's control;
- The family must be able to keep its housing or utilities or find new housing with a single rent, deposit, mortgage, or utility payment;
- The family must show how it will make past due payments and pay future months' rent, mortgage, or utility payments after the crisis has been solved;
- The family must have tried already all alternate sources of funding;

- The value of the family’s possessions must not exceed \$2,000.00 (includes possessions that are immediately available to the family members);
- The household’s total income per month cannot be more than 185% of the Standard Needs Budget (SNB), based on the household's size. See the table below;
- Assistance must only be requested one in a 12 month period; and
- The family must have at least one dependent child who is under 18 years of age living in its home.

Household Size	Gross Test (Test 1) 185% of Adjusted Standards Needs Budget
[1	608]
2	843
3	1050
4	1230

Contact Information

Department of Workforce Services
 140 East 300 South
 Salt Lake City, Utah 84111
 801.526.9760

WASHINGTON

Transitional Housing, Operating and Rent Program

Background & Overview

In 2005, the Washington state legislature passed the Homeless Housing and Assistance Act (the “Act”) to develop and coordinate a statewide strategic plan aimed at housing homeless persons. *See* RCW 43.185C.005 to .902. Pursuant to the Act, the state enacted legislation in 2008, which created the Transitional Housing, Operating and Rent Program. *See* RCW 43.185C.210. It should be noted that the program has existed since 1999 and operated within the Department of Community, Trade, and Economic Development (the “Agency”), but the program was never codified by statute. The purpose of the program is to assist individuals and families who are homeless or who are at risk of becoming homeless to secure and retain safe, decent, and affordable housing. RCW 43.185C.210(1).

The program is funded by state appropriations. For the 2007-2009 biennium, the State appropriated \$15,000,000 for the program. HB 1921 (Wash. 2007). The first \$5,000,000 must be used to serve families with children, including services such as rental assistance (e.g., security deposits and moving expenses), case management services, operating subsidies for transitional housing facilities that serve homeless families with children, and administrative costs of “eligible organizations” (defined below). *Id.* The remaining funds may be used to serve all other eligible program participants, including services such as rental assistance, case management and administrative costs. *Id.* The Agency awards grants to “eligible organizations.” RCW 43.185C.210. Eligible organizations include local governments, local housing authorities, regional support networks, non-profit community or neighborhood-based organizations, federally recognized Indian tribes in the State, and regional or statewide non-profit housing assistance organizations. RCW 43.185.060.

Typically, the Agency distributes funds to counties based upon the homeless funding formula used by the U.S. Department of Housing and Urban Development. HB 1921 (Wash. 2007). The counties and their service providers then choose a “lead agency,” which may provide services itself and may also subcontract with other service providers to provide services. *Id.*

Eligibility Requirements

The following are eligible to receive assistance through the transitional housing operating and rent program:

- Families with children who are homeless or who are at risk of becoming homeless and who have household incomes at or below 50% of the median household income for their county;
- Families with children who are homeless or who are at risk of becoming homeless and who are receiving child protective services;
- Individuals or families without children who are homeless or at risk of becoming homeless and who have household incomes at or below 30% of the median household income for their county;
- Individuals or families who are homeless or who are at risk of becoming homeless and who have a household with an adult member who has a mental health or chemical dependency disorder; and
- Individuals or families who are homeless or who are at risk of becoming homeless and who have a household with an adult member who is an offender released from confinement within the past eighteen months. RCW 43.185C.210 (2).

Effectiveness/Other Data

The program’s client data is reported to the Agency twice a year and a follow-up survey is conducted with past program participants at 6 and 18 months following their exit from the

program. In 2006, 1,358 families received the program's services and 471 exited the program. Of those exiting, 74% achieved permanent housing and of those families, 49% obtained unsubsidized housing. It is estimated that the program is meeting approximately 19% of the need of families with children for transitional housing assistance and services.

Contact/Website Information

Department of Community, Trade, and Economic Development
128-10th Avenue SW
PO Box 42525
Olympia, WA 98504-2525
OR
906 Columbia Street SW
PO Box 42525
Olympia, WA 98504-2525
360.725.4000
<http://www.cted.wa.gov/>

Transitional Housing, Operating and Rent Program
<http://www.cted.wa.gov/site/489/default.aspx>

WISCONSIN

Homelessness Prevention Program

Background & Overview

The Homelessness Prevention Program ("HPP"), which has been operating in its current form since 2006, provides funds to various city, county, tribe and non-profit agencies that may be used to prevent rent eviction and home foreclosure for qualifying households. Each year, \$1.4 million of state funds is appropriated for the program. These program funds may be combined with the State's annual ESG grant and state funding for the State's Transitional Housing Programs. Based on information provided by the Wisconsin Department of Commerce, HPP funds may be used as a match for ESG assistance.

HPP funds are divided equally across three regions of the State based upon demographics: Milwaukee metropolitan area, other metropolitan areas, and the balance of state (rural areas). However, awards are granted to agencies based upon a competitive application process conducted by the Division of Housing & Community Development. Agencies may use the funds awarded for activities deemed to assist in the prevention of homelessness. Cash assistance provided on the behalf of an individual or family is paid directly to a vendor by the agencies.

Forms of Assistance

The program provides:

- advocacy;
- housing counseling;
- mortgage payment assistance;
- rental deposit assistance;
- rent payment assistance;
- utility assistance; and
- utility bill payment assistance.

Rental subsidies may be provided for up to one year to individuals and families who are homeless or at risk of homelessness.

Effectiveness/Other Data

In fiscal years 2007 and 2008, 1,992 and 2,581 persons received rent payment assistance, respectively; 257 and 366 persons received rental deposit assistance, respectively; and 47 and 118 persons received mortgage payment assistance, respectively.

Contact/Website Information

Division of Housing & Community Development
The Department of Commerce
201 West Washington Avenue
P.O. Box 7970
Madison, WI 53707-7970
608.266.1018

ESG/THP/HPP

<http://www.commerce.state.wi.us/CD/cd-boh-esg-thp-hpp.html>