

# Building Hope

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THE NEED FOR AFFORDABLE HOUSING

2018 POSITION PAPER





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**A FAMILY IN THEIR NEW HOPE APARTMENT**

ONE OF CATHOLIC CHARITIES HOUSING PROGRAMS

**“A home, a place meant for human beings to be sheltered from the elements, is a fundamental need.**

As our Church teaching reminds us, safe, affordable housing is a basic human right. The ongoing severe shortage of affordable housing has a tremendous impact on both the mental and physical health of families, on communities, and on our nation. Catholic Charities is committed to a continuum of care for all who face homelessness, and to homelessness prevention. The Agency is known to care for persons who are homeless in emergency, short-term, and permanent housing, as well as through programs that provide other basic dignities to our fellow human beings.”

— **Monsignor Boland**

ADMINISTRATOR, PRESIDENT, AND CEO  
Catholic Charities of the Archdiocese of Chicago

**“As 20 years of advocacy bears out, in Catholic Charities experience the cost of fair market value rental housing simply cripples low-income earning renters, whether the U.S. economy is thriving or struggling.”**

**— Monsignor Boland**

## A LOTTERY WITH LIVES

### Need for Affordable Housing Far Exceeds Capacity

#### THE PROBLEM

In 1999, Catholic Charities of the Archdiocese of Chicago published its first position paper: The Housing Crisis in our Neighborhoods. At that time, the nation was enjoying relative economic stability, and even prosperity in the housing market. Still nationwide, there were only enough affordable housing units available for 47% of people who qualified for it.

In 2010, Catholic Charities published its second position paper on the housing crisis: A Blueprint for Housing. The country was in the middle of the Great Recession, and the housing market and foreclosure crisis were worse than ever. Families, individuals, and households who had never struggled before found themselves on the brink of homelessness. The affordable housing shortage reached a critical level: there were only enough affordable housing units available for 33% of people who qualified for the program nationwide.

And still in 2018 there are only enough affordable housing units available for 35% of people who qualify for the program:

Eligibility for housing assistance as set by the U.S. Department of Housing and Urban Development (HUD) is based on: 1) annual gross income; 2) whether the applicant qualifies as elderly, a person with a disability, or as a family; and 3) U.S. citizenship or eligible immigration status.

#### One concern with HUD criteria... what happens to single, non-senior adults?

- HUD considers households with income at or below the poverty line as earning an “Extremely Low Income” (ELI). In Cook and Lake counties in Illinois, the ELI amount is a total household income of \$25,400 per year for a family of four.
- According to the National Low Income Housing Coalition yearly analysis report for 2017, the U.S. has a shortage of 7.4 million affordable and

available rental homes for ELI renter households, resulting in 35 affordable and available units for every 100 ELI renter eligible households.

There is not a single place in the U.S. where a person working full-time earning the prevailing minimum wage can afford a two-bedroom rental apartment. Hardest hit are single-parent families.

#### CONSIDER THIS:

- **\$1641 monthly pay after taxes** for a full-time-working, minimum-wage-earning adult
- **\$1180 average market rate rent** for a two-bedroom unit in the Chicago area

**Leaving just \$461 per month** for utilities, food, clothing, education, health, transportation, childcare, and savings...economically debilitating for any household.

Nationally, two out of three poverty-level renter households who meet current eligibility criteria are unable to access housing assistance from federal, state, or local government sources. Society cannot succeed in meaningfully reducing homelessness without significantly investing in permanent housing solutions for homeless families and individuals. Availability of such housing must more closely equal the vast need.

In addition to the severe shortage of subsidized and affordable housing, homelessness can result from the convergence of three other key factors:

1. Unemployment and resulting debt, leading to eviction/foreclosure
2. Underemployment or lack of a living wage
3. The closing of, discharges from, and/or releases from institutions without adequate community-based housing and supportive services

Other factors contribute to homelessness, such as domestic violence and substance use disorders. Causes of homelessness in youth are often unique to the population as well.



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**CATHOLIC CHARITIES SENIOR APARTMENT RESIDENT**

ONE OF CATHOLIC CHARITIES HOUSING PROGRAMS

## BUILDING A HOME

### Strategies Worth Investment

#### SOLUTIONS

- **Dedicate significant resources** to construct or rehabilitate more subsidized and affordable housing units for families, individuals, Veterans, and seniors.
- **Simultaneously, invest in comprehensive wraparound services** to support vulnerable persons in achieving housing stability and maintaining self-sufficiency by integrating a broad range of supports.
- **Increase the number of flexible rental units and subsidies** available so no family or individual falls through the cracks while also committing financial support to creative ways to construct or rehabilitate permanent supportive housing to prevent and end chronic homelessness.
- **Fund job training** for all age groups to help greater numbers of people obtain viable employment and self-sufficiency.
- **Prevent homelessness** in the first place by maintaining outreach efforts and prevention funding in programs that encounter clients at risk of homelessness.

#### HOUSING IS A SOCIAL DETERMINANT OF HEALTH

##### FLEXIBLE HOUSING POOLS

Individuals experiencing homelessness often cycle in and out of hospitals and other high-cost settings. This can be due to a lack of stable housing that can lead to or exacerbate – or both – chronic health conditions. Developing a flexible housing pool that integrates housing, health, and social services would help successfully house homeless individuals with poorly-managed chronic health conditions.

#### HOMELESSNESS PREVENTION

##### EFFECTIVE STRATEGIES

An effective strategy that has led to a decline in first-time family homelessness is homelessness prevention services. In many instances, one-time financial assistance such as rent, security deposit, or partial payment for a utility bill – coupled with case management – aids in stabilizing housing and avoiding homelessness for families, children, and adults. Since 2007, the Homelessness Prevention Call Center (HPCC) has responded to over 375,000 calls providing eligibility screenings, referrals for financial assistance, and other resources. The HPCC provides an opportunity to intervene at the start of a crisis so that individuals and families can quickly stabilize their situations and avoid losing their homes.



All Saint's Residence



Bernardin Manor



Bishop Conway Residence



Donald W. Kent Residence



Frances Manor



Hayes Manor



Holy Family Villa



House of the Good Shepherd



Lawrence Manor



St. Leo Campus for Veterans



Madonna House



Matthew Manor



New Hope Apartments



Ozanam Village



Porta Coeli Residence



Roseland Manor



St. Ailbe Faith Apartments



St. Ailbe Love Apartments



St. Brendan Apartments



St. Francis of Assisi Residence



St. Peter Claver Courts



St. Sabina Elders Village



St. Vincent de Paul



Tolton Manor

## CATHOLIC CHARITIES HOUSING

RESIDENTS FOR SENIORS, DISABLED, AND VETERANS



# BUILDING HOPE

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## Catholic Charities Investment in Housing and Wraparound Services

*Catholic Charities housing efforts continue to evolve based on need evident in our communities, whether a specific place or a specific group of people. In order to help resolve homelessness one person or family at a time, the Agency matches opportunities and resources with a client's specific needs.*

### **CATHOLIC CHARITIES HOUSING DEVELOPMENT CORPORATION**

The Catholic Charities Housing Development Corporation has completed 45 projects with 2,728 units/beds of affordable housing for seniors, veterans and the physically disabled, and patients in nursing home and rehabilitative care. The projects include 2,372 apartments and 356 licensed beds with a total construction value of more than \$270 million.

### **ST. LEO RESIDENCE**

Catholic Charities housing projects are successful because clients are able to access support and case management in addition to housing. This ensures an individual is not only housed, but receives other services that led them to need housing, such as food, connections to medical care and benefits, and transportation assistance. Among Catholic Charities housing and case management programs is the nationally unique and award-winning St. Leo Residence, providing 141 units where homeless Veterans find a safe and sober environment and the support they need to obtain employment and attain stability.

### **NEW HOPE APARTMENTS**

As the impetus for most of the Agency's supportive housing programs, New Hope Apartments is the model often replicated for housing unstable families in Chicago and Suburban Cook County. In 1999, New Hope Apartments was designed to end homelessness for families, primarily those headed by a single parent. One of Chicago's first supportive housing programs, New Hope evolved into a template for other efforts recognizing the impact of joining housing and strong case

management. New Hope Apartments gives previously homeless families an opportunity to stabilize housing, address employment barriers, and pursue economic independence.

### **LOOP PROJECT (Lifting out of Poverty) FIT (Families in Transition)**

Catholic Charities is involved in two projects that bring to bear our expertise from the New Hope Apartments model: LOOP Project (Lifting out of Poverty) and FIT (Families in Transition) both in collaboration with a school system and the area Housing Authority. The Housing Authority provides housing vouchers to homeless families identified by the school system. Using a rapid re-housing model, a case manager coordinates individualized care across areas such as housing, employment, income, education, healthcare, and other supportive services to assist the families in becoming self-sufficient. Service plans include goals developed for each family using a strength-based model. Outcomes are objective and measurable; and timeframes for achieving each outcome are reasonable. All families also receive assistance connecting with a primary care physician/clinic and are encouraged to see their doctors for preventative care.

### **CRITICAL TIME INTERVENTION – REPRESENTATIVE PAYEE (CTI-RP)**

The Lake County Critical Time Intervention – Representative Payee (CTI-RP) Program is a permanent supportive housing program that assists in locating, securing, and maintaining permanent housing for chronically homeless individuals with a documented disability. Clients are placed in scattered site housing and supported with intensive case management including home visits during the critical transition period. Employment and self-sufficiency case management are available for those clients with greater capabilities and desire to move toward a more stable and self-sufficient lifestyle. Income, sobriety, and/or participation in treatment or other services are not required as a condition for getting housing.

Candidates are not rejected based on credit history, rental history, criminal background, or any other indicators of “housing readiness.”

### **MADONNA HOUSE**

With more than 30 years of service, Madonna House represents an example of the Agency’s successful outreach to previously homeless women and their children. All families entering the interim housing program experience a myriad of struggles that have led to homelessness. While at Madonna House, clients receive assistance in recognizing problems and addressing issues to better promote healthy functioning of the entire family. Families benefit from case management services, a psychosocial assessment, crisis intervention, benefits screening, employment assessment and linkage to job opportunities, and assistance securing permanent housing. Children receive appropriate educational referrals, developmental screenings, and additional programming including on-site licensed child care. Primary services focus on client stabilization, assessment, and referrals to community resources.

### **STREETS TO HOME**

Since 2005, the Streets to Home initiative has assisted over 86 chronically homeless persons in finding housing, and remaining stable. Many Streets to Home clients have serious and persistent disabilities like mental illness, substance use disorders or HIV/AIDS, which contribute to their chronic homelessness. Agency staff members provide intensive case management to each client and structure services on an individual basis according to individual needs. Clients meet weekly with case managers via home visits and telephone conversations to work toward acquiring skills in household management, budgeting, and money management; as well as personal and interpersonal living skills. Case managers assist clients in completing applications for Social Security, disability, public aid, and other resources. Clients that are in need of substance abuse services are referred to Catholic Charities Addiction Consultation and Education Services (ACES) program. Clients also work with their medical providers to establish medication maintenance.

## **Catholic Charities Housing Development Corporation**

has completed 45 projects with 2,728 units/beds of affordable housing for seniors, veterans and the physically disabled, and patients in nursing home and rehabilitative care.

# AFFORDABLE HOUSING

## Catholic Charities Housing Programs

<b>Madonna House</b>	Families	120 Days	99 individuals
<b>House of the Good Shepherd</b>	Women/Children (DV)	No set limit	79 individuals
<b>Streets to Home Initiative</b>	Individuals	Permanent	30 individuals
<b>LOOP/FIT</b>	Families	120 Days	30 families
<b>Lake County CTI-RP</b>	Individuals	Permanent	525 individuals
<b>New Hope Suburban</b>	Families	24 Months	281 individuals
<b>New Hope Chicago</b>	Families	24 Months	504 individuals
<b>St. Joseph Apartments</b>	Families	Permanent	8 individuals
<b>St. Leo Veterans Residence</b>	Veteran Men/Women	Long Term	155 veterans
<b>Bishop Conway Residence</b>	Seniors	Permanent	36 individuals
<b>Donald W. Kent Residence</b>	Seniors	Permanent	80 individuals
<b>St. Peter Claver Courts</b>	Seniors	Permanent	74 individuals
<b>St. Francis of Assisi Residence</b>	Seniors	Permanent	88 individuals
<b>St. Brendan Apartments</b>	Seniors	Permanent	69 individuals
<b>Hayes Manor</b>	Seniors/Disabled	Permanent	69 individual
<b>Tolton Manor</b>	Seniors	Permanent	86 individuals
<b>St. Vincent De Paul Residence</b>	Seniors	Permanent	102 individuals
<b>Roseland Manor</b>	Seniors/Disabled	Permanent	74 individuals
<b>Ozanam Village</b>	Seniors	Permanent	71 individuals
<b>Frances Manor</b>	Seniors	Permanent	74 individuals
<b>Bishop Goedert Residence</b>	Seniors/Veterans	Permanent	113 individuals
<b>Lawrence Manor</b>	Seniors	Permanent	74 individuals
<b>Matthew Manor</b>	Seniors	Permanent	136 individuals
<b>Bernardin Manor</b>	Seniors	Permanent	192 individuals
<b>St. Ailbe Faith Apartments</b>	Seniors	Permanent	84 individuals
<b>St. Sabina Elders Village</b>	Seniors	Permanent	74 individuals
<b>Pope John Paul II Residence</b>	Disabled	Permanent	20 individuals
<b>St. Ailbe Hope Apartments</b>	Disabled	Permanent	6 individuals
<b>St. Ailbe Love Apartments</b>	Seniors	Permanent	84 individuals
<b>All Saints Residence</b>	Seniors	Permanent	50 individuals
<b>Porta Coeli Residence</b>	Seniors	Permanent	91 individuals
<b>Bishop Lyne Residence</b>	Retired Priests	Permanent	18 units
<b>Holy Family Villa</b>	Seniors	Nursing Home	99 beds
<b>Holy Family Villa</b>	Individuals	Short-Term Rehab	30 beds



**Total individuals  
in Catholic Charities  
housing programs  
= more than  
4,000 per year**



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**CATHOLIC CHARITIES ST. LEO CAMPUS FOR VETERANS**

ONE OF CATHOLIC CHARITIES HOUSING PROGRAMS

# BIG HOPE, MICRO UNITS

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## Tiny Homes for Veterans

Catholic Charities recognizes the availability of affordable residences across multitudes of neighborhoods, just waiting for the right renovation team. These buildings require much repair, but when restored could provide affordable housing for some populations. Purchasing the property, however, overcomes only one hurdle; the cost of infrastructure rehabilitation, renovation, and ongoing maintenance frequently proves prohibitive for the non-profit developer in the affordable housing market.

Catholic Charities has a long history of piloting different models of housing for people in need. From building large affordable housing buildings for seniors, to rehabbing single-family homes and two-flats, the Agency's thoughts about tiny homes or micro units take into account all these experiences as well. Builders can complete the homes in compliance with current code in a matter of weeks, thereby housing previously homeless individuals relatively quickly. Ongoing costs associated with maintaining the homes also prove less expensive when compared with upkeep of apartment buildings or multi-family units. Keeping the homes warm in the winter, for example, would be cheaper than heating a typical house in the Midwest. When positioned in an easy accessible location and complemented with wraparound services and supportive resources, a tiny homes project has the potential to change the lives of its residents.

Supported by advocacy groups such as the Chicago Coalition for the Homeless and All Chicago, development of tiny homes projects presents another strategy to solving the problem of homelessness. While not appropriate for every population, the tiny home project is a good match for the homeless Veterans. There are a few elements of psychology that make tiny homes a particularly excellent model in meeting the needs of this population.

Catholic Charities knows from experience that there can be a degree of psychological challenges

that may come into play in the chronically homeless population. In Veterans especially, chronic homelessness can be a result of trauma of conflict and battle, and the stress that follows their impact. Tiny homes or micro units are just that: tiny. Read into that word concepts like "cozy and manageable," "safe-feeling," "a space that a resident can see all four corners of," and "personal, and not overwhelming." Different than a single-family home, or even an apartment in a two-flat or multi-unit residence, a tiny home is a contained, individual, small, safe, and dignified space in which a formerly homeless person can make a good, solid, and secure life after the chaos and indignity of sleeping on the streets in places not meant for human habitation.

**"While Catholic Charities maintains positive relationships with landlords across Cook and Lake counties, finding affordable, market-rate housing for transitional and rapid rehousing programs often proves challenging. And, rental costs continue to rise and grant monies no longer stretch as they once did. For a target population of homeless Veterans, larger spaces or apartment complexes create psychological challenges that a free-standing tiny dwelling can overcome. Tiny homes can offer a proven solution for individuals to live safely and independently; and tiny homes present a cost-effective building type that is sustainable, both financially and environmentally."**

— **Monsignor Boland**

## COMBINED EFFORTS

### Join with Public and Private Agencies to Eliminate Homelessness

Catholic Charities stands with the communities it serves as well as all Federal, State, City, and other local government and community agencies as together we continue to strive to end homelessness and bring affordable housing to scale with the need in our neighborhoods through a variety of strategies. As such, we make the following recommendations.

#### FEDERAL, STATE AND LOCAL GOVERNMENT AGENCIES:

- **Fund the National Housing Trust Fund;** prioritize funding for McKinney-Vento Homeless Assistance Grants; ensure funding for the implementation of the Hearth Act
- **Invest in supportive services** to wrap around anyone experiencing homelessness so that the transition to housing can succeed.
- **Invest in more affordable housing units;** increase service-enriched housing by co-locating or connecting services with affordable housing
- **Increase the allocation of low-income tax credits**
- **Combine housing vouchers** with funding from mainstream programs
- **Increase the capacity of the Veterans Administration** to end homelessness for Veterans
- **Invest in workforce development** programs
- **Invest in homeless prevention** funds and other resources that stabilize housing, including the TANF Emergency Fund
- **Create – and sustain – affordable housing** for seniors through the HUD 202 program

**On a single night in 2017, 553,742 people were experiencing homelessness in the United States. The cost of housing a family in emergency shelter for one year = \$57,828.**

#### BANKS AND FINANCIAL INSTITUTIONS:

- **Work with state and local governments** to expand rental assistance and low-cost capital for new construction and rehabilitation of housing for individuals and families experiencing or most at risk of homelessness
- **Utilize funds in partnership** with faith-based and other community-based organizations to continue expanding supportive transitional housing models
- **Incentivize landlords** to lease affordable units wherever possible

#### INDIVIDUALS/PARISHES:

Donate, volunteer, and partner with faith-based and community organizations to help:

- **Create more affordable housing** units
- **Deliver homelessness assistance**
- **Develop opportunities** to combine transitional housing and permanent supportive housing with supportive services for families and persons in need

# VOLUNTEER

## JOIN US

Make an Impact and Change Lives



Join Catholic Charities in advocating for, serving, and developing new models to address the needs of the homeless and low-income residents of Cook and Lake counties. Everyone deserves access to safe, affordable housing with the resources and supports needed to sustain it.

Catholic Charities has worked to address affordable housing for 100 years. As Catholic Charities begins its 101st year, the Agency commits to:

- **Working with the Archdiocese of Chicago** to provide affordable housing to all populations
- **Working collaboratively with federal, state and local government** to end homelessness
- **Working collaboratively with the private sector**, hospitals, financial institutions, and landlords to end homelessness.
- **Advocating for affordable housing** and for the needs of homeless clients
- **Enhancing services to homeless** clients and to those at risk of homelessness
- **Increasing the number of affordable housing units** Catholic Charities develops and manages
- **Increasing the number of housing vouchers** Catholic Charities is able to utilize for clients

### TO VOLUNTEER

(312) 655-4597

[www.ccofchicagovolunteer.com](http://www.ccofchicagovolunteer.com)

### TO DONATE

(312) 655-7525

[www.catholiccharities.net/donate](http://www.catholiccharities.net/donate)



#### OUR MISSION

Catholic Charities fulfills the Church's role in the mission of charity to anyone in need by providing compassionate, competent, and professional services that strengthen and support individuals, families, and communities based on the value and dignity of human life.

#### CITY OF CHICAGO

Near North  
St. Vincent Center  
721 North LaSalle Street  
Chicago, Illinois 60654  
(312) 655-7000

Southwest  
St. Gall Parish  
5533 South Sawyer Avenue  
Chicago, Illinois 60629  
(773) 349-8835

#### SUBURBAN COOK COUNTY

North/Northwest Regional Services  
Family Service Center  
1717 Rand Road  
Des Plaines, Illinois 60016  
(847) 376-2100

West Regional Services  
1400 South Austin Boulevard  
Cicero, Illinois 60804  
(708) 222-1491

South/Southwest Regional Services  
St. Isidore the Farmer  
12731 South Wood Street  
Blue Island, Illinois  
South: (708) 333-8379  
Southwest: (708) 430-0428

#### LAKE COUNTY

Lake County Services  
Joseph Cardinal Bernardin Center  
671 South Lewis  
Waukegan, Illinois 60085  
(847) 782-4000



[www.catholiccharities.net](http://www.catholiccharities.net)

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