

Osteopathic Heritage Foundations

The mission of the Osteopathic Heritage Foundation and the Osteopathic Heritage Foundation of Nelsonville (the Foundations) is to improve the health and quality of life in the community through education, research, and service consistent with the principles and philosophy of osteopathic medicine.

The Foundations advance this mission through a broad spectrum of funding awards, initiatives and funding methods. The Osteopathic Heritage Foundations recognize the significant responsibilities associated with the advancement and expansion of the science of osteopathic medicine and measurable improvements in the health of our communities.

Public Service Consulting

Public Service Consulting seeks to help nonprofit and government organizations develop and achieve their goals, providing services that are cost-effective and support individual and collective efforts to create a more positive world. Our mission is “Positive change for public service organizations, customers, and communities.” Services areas include program evaluation, grant writing and financial development, research, strategic planning and organizational development, and training and education.

Executive Report

Final Progress Report: Implementation Phase One, February 2010

The RHISCO Investment

In 2005, the Osteopathic Heritage Foundations established homelessness as a multi-year, multi-phase funding priority which includes local, state and national strategies to prevent homelessness in central and southeastern Ohio. The Rural Homeless Initiative for Southeast and Central Ohio (RHISCO) is part of the Foundations strategy to address homeless issues in the 17-county service area including Athens, Delaware, Fairfield, Fayette, Hocking, Jackson, Knox, Licking, Madison, Meigs, Morgan, Perry, Pickaway, Ross, Union, Vinton, and Washington counties. The Initiative is designed to improve the health and quality of life of homeless individuals, families, and those at-risk of homelessness through a comprehensive, coordinated plan to end homelessness. The Initiative has completed the capacity building phase and the first of three implementation phases. RHISCO progress reports can be located at <http://www.osteopathicheritage.org/FundingPriorities/CommunityQuality/RHISCO.aspx>

- **Capacity Building Phase** – During the Capacity building Phase of RHISCO, the Foundations engaged the National Alliance to End Homelessness to assist counties in the development and implementation of comprehensive, coordinated plans to end homelessness, with local planning led by county-level coalitions. The Capacity Building Phase resulted in a national model for planning to end homelessness.
- **Implementation Phase I** – The Foundations and Fannie Mae provided over \$750,000 to address three overarching themes identified in the Capacity Building Phase: homelessness prevention, provider coordination, and data systems. Funding for an 18-month period (July 2008 - December 2009) was designed to help people achieve housing stability, economic independence, and self-sufficiency, and to help county coalitions develop programs, coordinate services, and increase community support. Significant federal funding for homelessness prevention was announced towards the end of Phase I.
- **Implementation Phase II** – Phase II is currently underway and the Foundations grantmaking investment builds on lessons learned and demonstrated progress during Capacity Building and Implementation Phase I. Phase II grantmaking investments total \$614,264 over twelve months. The Foundations will release progress reports on Phase II starting in 2011.

This report summarizes how the RHISCO investment prepared rural counties for federal funding to prevent homelessness stemming from economic recession and highlights the outcomes, successes, and challenges experienced during Implementation Phase I.



Part 1: The Challenge of Economic Recession and the Federal Response

Economic Recession and Increasing Homelessness

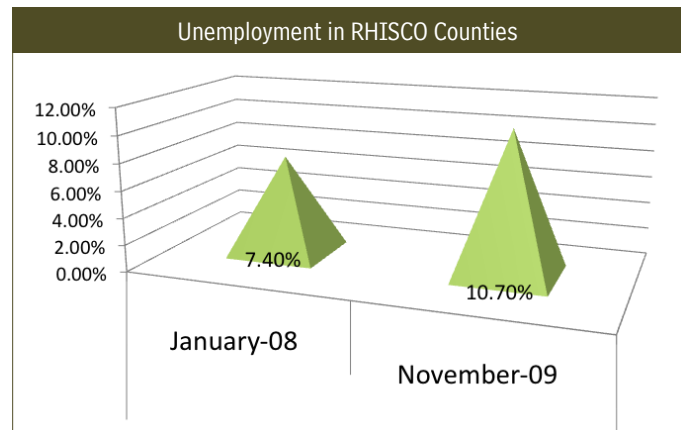
The Osteopathic Heritage Foundations investment in RHISCO was timely as the worst economic collapse in decades began to affect Ohio and the rest of the nation. The economic recession that began early in 2008 threatened a new group of people with homelessness: working families who had never before sought help from social service programs. The ranks of Ohio's poor swelled by more than 28,000 in 2008, according to the US Census American Community Survey, with nearly 1.5 million people in Ohio living in poverty. The percent of the population receiving food stamps, a strong indicator of poverty, was up to 12.5% in June 2009, a rate of 1 in 8 Ohioans. Seven years ago, this rate was only 1 in 16 (June 2002).ⁱ

Ohio's unemployment rate doubled over an 18-month period, climbing from 5.5% in January of 2008 to 11.2% in July of 2009. Higher poverty and unemployment placed thousands more families at risk of losing their homes. Counties in the RHISCO service area experienced a 49% increase in unemployment over the same time period. While some of the rural areas

receiving RHISCO grant funding were already struggling with high unemployment and poverty rates, requests for assistance with basic need items like food and housing grew to levels that had not been seen in decades.

Demand for food stamps and assistance at Job and Family Services rose significantly over the last half of 2008. Fairfield County reported a 30% increase in demand during this period, for example, and nearly all food pantries and assistance programs in the area experienced similar spikes in demand. At the same time, lower tax revenues resulted in deep cuts to many social service programs in Ohio, including job and family services, mental health services, and other programs. The recession continued into 2009 with little sign of improvement.

In February 2009, the American Recovery and Reinvestment Act of 2009 was enacted, a nearly \$800 billion economic stimulus bill that included \$1.5 billion for the Homelessness Prevention and Rapid Re-housing Program (HPRP). This federal program uses the Housing First model which, according to the National Alliance to End Homelessness, is an approach to ending homelessness that centers on providing homeless people with housing quickly and then providing services as needed. What differentiates a Housing First approach from traditional emergency shelter and transitional housing approaches is that it is "housing-based," with an immediate and primary focus on helping individuals and families to quickly access and sustain permanent housing.ⁱⁱ

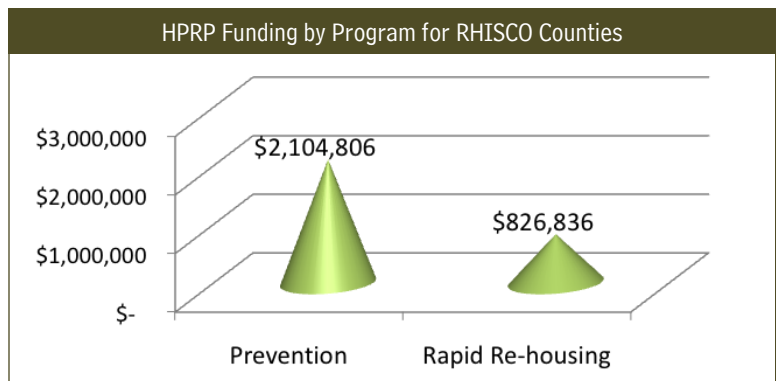


Adopting a Housing First approach is a good fit for rural communities due to the nature of the homeless population and the lack of shelters and other transitional housing facilities when compared with urban areas. Studies comparing urban and rural homeless populations have shown that homeless people in rural areas are more likely to be white, female, married, currently working, homeless for the first time, and homeless for a shorter period of time.ⁱⁱⁱ Other research indicates that families, single mothers, and children make up the largest group of people who are homeless in rural areas.^{iv} There are far fewer shelters in rural areas than in urban areas, and people experiencing homelessness are less likely to live on the street or in a shelter and more likely to live in a car or camper, or with relatives in overcrowded or substandard housing. Adopting a Housing First approach is a natural fit for rural communities, given the make-up of the rural homeless and at-risk of homeless population, the strength of community based coordination of services, and the lack of emergency shelters or transitional housing facilities.

HPRP was designed to prevent homelessness for people influenced by the economic crisis, and includes funding for direct financial assistance to families and individuals for rent, deposits, and other housing related expenses, as well as funding for agencies to provide case management services to help people avoid homelessness in the future. Federal administrators at the US Department of Housing and Urban Development (HUD) developed guidelines for the new program. Representatives from several RHISCO counties participated in a focus group commissioned by HUD to determine the best use of the new homelessness prevention funding for rural areas.

Ohio's Share of HPRP Funding

Ohio received over \$65 million for HPRP programs over a three-year period. The Ohio Department of Development was charged with administering the HPRP program and issued guidelines in June 2009. Ohio distributed HPRP funding based on a formula



that considered population, poverty, and unemployment. Funding could be used for homelessness prevention (financial assistance and services to prevent people from becoming homeless) or rapid re-housing (rental assistance and services for households that are currently homeless but likely to sustain housing after the subsidy ends). Most of the funding was targeted for direct assistance to families and individuals, but some could be used for case management. HPRP-funded agencies had to develop common intake, assessment, and performance measurement methods and coordinate with mainstream systems to help stretch resources to serve as many families and individuals as possible.

During Implementation Phase I, many RHISCO partners were already working on activities included within the HPRP program according to federal and state guidelines.^v Furthermore, the Osteopathic Heritage Foundations emphasis on prevention, coalition building, and system coordination is consistent with HPRP program requirements and nationally-recognized strategies to prevent homelessness, such as housing crisis response, housing retention, Housing First alternatives to shelter, and other models.^w RHISCO grantees reported that they were greatly advanced in their readiness to implement HPRP as a result of the Foundations' investment.

RHISCO Counties Approach to HPRP Funding

More than \$3.7 million in HPRP funding has been awarded to counties in the RHISCO service area for a three-year period beginning in September 2009. Most counties and coalitions are focusing their efforts on preventing homelessness for families and individuals at risk of losing their housing due to job loss and the economic

Service Area: RHISCO Counties	3-Year Grant Award
Athens-Hocking-Perry	\$841,100
Delaware	\$171,790
Fairfield	\$288,500
Fayette-Ross-Pickaway	\$596,880
Jackson-Miegs-Gallia-Vinton	\$687,800
Licking-Knox	\$618,500
Madison	\$86,100
Union	\$86,100
Washington-Morgan	\$355,500
TOTAL	\$3,732,270

recession. Less emphasis is being placed on rapid re-housing for persons who are already homeless, especially for single adults. This approach is consistent with the needs identified by most rural counties during the planning stages of the RHISCO project. Rural counties have found that homelessness prevention funding is not generally appropriate for persons who experience chronic homelessness. Program and point-in-time count data have shown that families are the primary need group in most rural counties.

There is some flexibility for counties in combined funding areas to serve different target populations through HPRP. For example, Fayette County is part of a five-county service area

Target Group	Number of Counties Serving Target Group
Families at Risk	17
Adults at Risk	16
Homeless Families	14
Homeless Adults	8

for HPRP and will use funding primarily for families with children, partly as a result of cuts in funding to basic assistance programs through the local Job and Family Services agency. Other counties in the same area had more unemployment as a result of job losses and will serve more single adults.

Osteopathic Heritage Foundations Investment Helps Counties Prepare for HPRP

Investment through RHISCO helped rural counties meet the increasing demand for housing assistance and services from people affected by the recession. Each county in the service area developed a plan to address homelessness, organize coalitions, and coordinate services. Flexible grant funding helped counties create new programs that prevented homelessness for hundreds of rural families and individuals. Participation in RHISCO also gave rural counties a head start with implementing the federal HPRP program. Some of the key concepts developed with RHISCO that fit the HPRP model include:

“HPRP required rapid implementation and that factor alone posed a challenge. Because agencies involved in homeless prevention and services were already engaged in collaboration, we feel we had a strong foundation. We were able to implement process changes fast enough to meet expectations for the HPRP program.”

Donna Fox Moore
Lancaster - Fairfield
Community Action Agency

“Flexibility is the most important thing about Osteopathic Heritage Foundations funding. Our staff has the ability to learn through program implementation and adjust to meet the evolving needs and economic status of those we serve. We are really pleased to have the opportunity to work with the Foundations as the funder for RHISCO.”

Beth Fetzer Rice
Salvation Army of Greater

- **Coordinating Intake with Multiple Service Providers** – HPRP guidelines require counties to have coordinated systems for intake and assessment when families and individuals seek assistance. RHISCO funding helped counties with multiple service agencies develop either a “single point of contact” or a “no wrong door” system to coordinate intake and assessment. This makes the system less confusing for people in need and easier for agencies to coordinate housing assistance. Many RHISCO county coalitions agreed to use standard intake and assessment forms to improve quality and consistency.
- **Using Financial Resources Wisely** – Short-term financial assistance is most appropriate when people have enough income from employment or benefit programs to maintain housing over the long term. Several RHISCO programs established eligibility guidelines for financial assistance that are very similar to HPRP guidelines. The programs insure people with more intensive needs are linked to supportive services, providing a higher likelihood for long-term housing stability. For example, Athens-Hocking, Fairfield, and Knox counties have had success with families using this approach.
- **Housing First Program Models** – HPRP funding uses the Housing First model to help prevent homelessness. Several RHISCO counties established pilot programs using Housing First models well in advance of HPRP, making the transition to the federal program much easier. Athens-Hocking, Washington-Morgan, Fayette, and Pickaway counties developed programs to help families with rent, deposits, and other housing-related expenses to help them maintain housing. Fayette and Pickaway were selected for a pilot program to prevent rural family homelessness by the Ohio Department of Development’s Housing Trust Fund.
- **Combining Direct Assistance with Case Management** – Nine RHISCO counties targeted funding from the Foundations to develop homelessness prevention programs that combined direct financial assistance with case management. This model aligns with HPRP guidelines, which encourages case management to help resolve problems that led to the housing crisis while also alleviating immediate financial need.
- **Developing Data and Reporting Systems** – HPRP funding requires agencies to use one standard data system (HMIS) to track clients, services, and financial assistance provided. Several counties in the RHISCO service area implemented the HMIS data system during Phase I of RHISCO and gained expertise with data entry and reporting. The HMIS data system is complex and time-consuming, and several smaller agencies developed partnerships with existing HMIS providers to comply with HPRP data reporting requirements.



Part 2: Approaches, Results and Outcomes for Implementation Phase I

Coalitions in the RHISCO service area developed programs and services to prevent homelessness that can be categorized into three overarching themes: prevention, coordination, and data systems. The following table summarizes progress in achieving program outcomes toward these key themes.

Result Area	Approach	Eighteen-Month Outcome	Actual vs. Projected
Prevention: More at-risk individuals and families will maintain stable, affordable housing and self-sufficiency.	Case Management / Direct Client Assistance (Subsidies)	776 persons or households	158%
	Housing Services for Special Populations (Youth, Chronic Homeless, DV, Reentry)	38 persons or households	43%
	Housing Services for Special Populations (Homelessness Prevention / Housing Placement)	92 persons or households	N/A – none projected initially
	Asset Development (Job Training, Financial Training, Benefit Bank, EITC)	1,690 persons or households	184%
	Information and Referral (Client-Centered / No Financial Assistance)	1,367 persons or households	158%
	Information and Referral / Case Management	789 persons or households	253%
	Transportation	685 persons or households	82%
Coordination: Communities will increase their effectiveness and resources to implement strategies to collaboratively prevent homelessness.	New Coalition Member(s) Targeted Through Outreach	106 new members	312%
	Landlords Participating in a Program (or Providing Housing) to Assist At-Risk Individuals as a Result of the Outreach	105 landlords	N/A
	Agencies Trained on Information and Referral (Agency-Centered / No Financial Assistance)	239 agencies	263%
	Persons Targeted Through Public Awareness Campaigns	3,762 persons	1254%
	Develop a Land Bank	1 Land Bank established with full-time staff person	100%
Data Systems: More reliable and timely data will be available to assess and monitor local needs, progress towards objectives, and barriers to housing for persons who are at-risk of being homeless or actually homeless.	Conducted 2008 Point In Time Count	10 counties	100%
	Conducted 2009 Point In Time Count	15 counties	100%
	Agencies Utilizing HMIS	2 new agencies	13%
	Conducted Needs Assessment	1 needs assessment	61%

Summary of Implementation Phase I Results

Direct Assistance and Support Services Helped Prevent Homelessness – Programs that provided direct assistance, coupled with case management, served 776 people during Implementation Phase I. Direct assistance programs provide short-term financial assistance, such as rent and utility assistance, help with deposits, and other expenses related to housing that help families avoid homelessness. Coalitions developed case management and support services to help families and individuals build stability and avoid repeat episodes of homelessness during Implementation Phase I. A total of 789 persons received case management coupled with information and referral.

People with Significant Barriers Obtained Housing – Coalitions developed scattered-site housing models that combine rent subsidy with support services to help people with significant barriers live successfully in the community. The Athens-Hocking coalition provided rent subsidy, direct assistance, and support services for youth who are “aging out” of foster care or juvenile justice programs. Licking County provided support services for men re-entering the community. Knox County provided rent subsidy and support services for families who experienced domestic violence. These models are typically time-limited as case managers help families and individuals build income and support in the community.

Housing Coalitions Developed Structure – A total of 106 new housing coalition members were added during Implementation Phase I. Increased housing coalition membership provides enhanced coordination among stakeholders in developing county-wide and regional solutions for the issue of rural homelessness. Knox, Licking, and Perry Counties engaged Americorp/VISTA volunteers to provide support services, establish Benefit Bank locations, develop a housing directory, organize annual Point-In-Time Counts of homeless persons, and provide financial education and counseling. Coalitions that have some dedicated staff time towards coalition development made more progress with coordination and increasing community awareness of homelessness. Several coalitions held trainings and events such as Bridges Out of Poverty^{viii} aimed at educating service providers and community members, and increasing community awareness of the issues faced by persons experiencing homelessness or at risk of experiencing homelessness.

Families Increased Financial Strength – Coalitions reached 1,690 people with education and assistance to help them build financial strength including tax preparation services, financial literacy programs, and savings programs in partnership with local banks. Madison, Knox, and Perry counties established tax filing assistance programs to help low-income residents take advantage of the Earned Income Tax Credit and avoid paying fees for tax preparation. The Benefit Bank program was established in several counties to link families to childcare, food stamps, home energy assistance, and child health insurance benefits.

Transportation Options Helped People Find Housing and Jobs – Jackson, Meigs, and Fayette counties served 685 people with transportation to help prevent homelessness and link people to employment and benefits during the reporting period. Providing transportation for families

and individuals who do not have a vehicle is important in rural counties. There is very little public transportation and long distances to travel for rural families who need to find housing, employment, benefits, and support services.

All Counties Completed a Point-In-Time

Count – All housing coalitions participating in Phase I held a point-in-time count of homeless persons during the last week of January. The count can never be 100% accurate but does help quantify the number of persons who were homeless, either in shelter or on the street, and those who were at imminent risk of homelessness, at a single point-in-time. This year’s count process was improved as a result of training provided by the Coalition on Homelessness and Housing in Ohio (COHHIO), and counties used more standardized methods. Overall, Ohio experienced a slight decline in homelessness from 2008 to 2009, including notable decreases in both unsheltered and chronically homeless. In contrast, however, Ohio saw a slight increase in the sheltered homeless population. Possible reasons for these changes are varied and include factors such as weather, greater community participation, improved counting methods, and increased permanent supportive housing development. Counties in the RHISCO service area increased community participation and improved counting methods as part of their Implementation Phase I grant objectives. The January 2009 point-in-time count identified 808 homeless persons in RHISCO counties, a slight increase over persons identified in 2008. Of these, 280 were individuals and 528 were persons in families with children. The individual subset was split between 166 sheltered and 114 unsheltered persons. The family subset included 489 persons in shelter and 39 unsheltered persons.

Point-in-Time Count Results		
County	Number of Homeless Persons	
	2008	2009
Athens	13	42
Delaware	10	74
Fairfield	353	319
Fayette	96	81
Hocking	N/A	10
Jackson - Meigs	5	12
Knox	8	23
Licking	132	81
Madison	28	52
Morgan	11	19
Perry	N/A	4
Pickaway	42	28
Union	9	42
Washington	15	21
TOTAL	722	808

Other Programs and Concepts Developed Through RHISCO

- **Local Government Planning and Land Banks** – Several counties are working with local government to develop more affordable housing. The City of Newark in Licking County established a Land Bank to purchase distressed properties, and the city hired a full-time planner to develop the program. This advanced planning uniquely positions Newark and Licking County to take advantage of a relatively new movement for Ohio counties dealing with vacant and abandoned properties plaguing neighborhoods. Ohio legislation introduced in June 2009 established funding for a land bank in Cuyahoga County. Another new proposal recently passed through the Ohio House and, as of January

2009, is before the Ohio Senate that will extend eligibility to other Ohio counties including Licking. The Athens coalition is looking at a similar concept with the City of Athens to preserve housing for low-income residents (instead of student housing only). Most RHISCO county coalitions now include city or county government administrators on their coalitions.

- **Partnerships with Landlords** – Several counties are strategically engaging local landlords in making affordable housing and rent subsidy more available, and working with agencies that serve low-income families. Athens-Hocking, Fairfield, Fayette, Licking, and Pickaway counties were most prominent in this area, making contact with 196 landlords. Landlords are often more willing to rent to low-income families when they know supportive services, linked to case managers, are in place to help the family maintain housing, according to program staff members.
- **Serving People with Disabilities** – People with disabling conditions have a difficult time maintaining housing and employment, placing them at greater risk of homelessness. The Athens-Hocking coalition received a state grant to help people with disabilities obtain Medicaid benefits faster. The SSI Ohio Project, sponsored by COHHIO, streamlines the Medicaid application process and allows service organizations to provide case management to help people with disabilities maintain housing.

Ongoing Challenges

- **Affordable Housing** – The primary reason people lose their housing is because they can't afford to pay rent. Most of the newer housing is not affordable to people in low income categories. There is a tremendous shortage of affordable housing in the RHISCO service area, and the affordable housing that does exist, often fails to meet standards for quality and safety. RHISCO programs have been working with landlords to help fill vacant units, but more affordable housing development is needed. It is difficult for smaller nonprofit organizations to acquire capital to build affordable housing since substantial investment is required just to create a competitive project for consideration.
- **Economic Development and Employment Opportunities** – Unemployment continues to grow in Ohio, especially in rural counties. Without more job creation and new economic development, rural counties in the RHISCO area are likely to experience more homelessness. This is a large-scale social issue that will require significant investment, and homeless coalitions and programs can help advocate for economic development at the local level with federal stimulus funding, state-wide efforts like the Ohio Third Frontier initiative, and other economic development opportunities.
- **Research and Evaluation** – The RHISCO project has helped rural communities prevent homelessness and coordinate providers from many different systems. Additional research and evaluation would help rural counties demonstrate that preventing homelessness creates benefits and cost-savings for other systems. Studies have shown that housing for homeless persons reduces costs for healthcare, child welfare, criminal justice, and other areas while helping to maintain employment and education. COHHIO is currently providing technical assistance to help rural counties develop HMIS data and reporting systems, and there is potential for HMIS data to expand and merge with other data systems. Additional research and evaluation would be helpful to show the ripple-effect of investing in homelessness prevention programs for communities.

Leveraging New Investment in Rural Counties

RHISCO programs have had success with raising funds from other sources to invest in homelessness prevention and housing programs. Significant investments include:

- **Ohio Department of Development / Ohio Housing Trust Fund** – \$362,000 was granted for a pilot program in Fayette and Pickaway Counties to provide direct assistance and case management for families at risk of becoming homeless.
- **Homelessness Prevention and Rapid Re-Housing** – \$3,732,270 in federal funding for counties was awarded to counties in the RHISCO service area.
- **HUD Supportive Housing Project, Delaware** – \$345,000 was secured for a three-year period to provide housing and supportive services to people with chronic homelessness and disabilities in a 10-unit housing development.
- **SSI Outreach Project** – Athens received funding through COHHIO from the Ohio Department of Development for this project to help expedite Social Security and Medicaid benefits for people with disabilities.

For More Information

Please visit the Osteopathic Heritage Foundations website for more information about RHISCO and other Foundation Funding Priorities at www.osteopathicheritage.org or contact: Kerry Shaw, Program Officer, at kshaw@ohf-ohio.org.

Glossary of Terms

- **AmeriCorp / VISTA** – Federal program that provides volunteer staff members for local agencies to address poverty and community needs.
- **Benefit Bank** – On-line program to find benefits such as Medicaid, food stamps, heating assistance, etc. Volunteers help people complete applications and link people to local offices.
- **Case Management** – Helps people identify strengths and needs, develop a plan of action, and connect with services and resources in the community.
- **EITC - Earned Income Tax Credit** - A refundable federal income tax credit for low to moderate-income working individuals and families.
- **HMIS - Homeless Management Information Systems** - A computerized data collection application designed to capture client-level information on the characteristics and service needs of adults and children experiencing homelessness over time.
- **HPRP - Homeless Prevention and Rapid Re-Housing Program** - A \$1.5 billion part of the American Recovery and Reinvestment Act of 2009 designed to prevent people from becoming homeless and to quickly re-house those who do.
- **Housing First** - An approach that centers on providing homeless people with housing quickly and then providing services as needed. What differentiates a Housing First approach from other strategies is that there is an immediate and primary focus on helping individuals and families quickly access and sustain permanent housing.
- **Information and Referral** – A service that directs people to community resources (housing, food, clothing, employment, financial assistance, etc.) Telephone, website, and face-to-face service models are used.
- **No Wrong Door** - In theory, a consumer needing housing resources could walk into any agency in the community, have roughly the same intake experience, and access the same set of information, resources and assistance. This is achieved through coordination and information sharing among service providers. In the context of RHISCO, this coordination and information sharing most likely occurs among Housing Coalition members.
- **Single Point of Contact** - One agency or individual assumes the role of assessing all consumers for housing resources. All consumers are referred to the single point of contact in order to access housing resources.

- i. "The State of Poverty in Ohio," Community Research Partners, January 2009.
- ii. "What is Housing First?" National Alliance to End Homelessness, November 9, 2006.<http://www.endhomelessness.org/content/article/detail/1425>
- iii. Fisher, Monica. "Why Is U.S. Poverty Higher in Nonmetropolitan than Metropolitan Areas?," 2005. Rural Poverty Research Center. Available at www.rprconline.org.
- iv. Vissing, Yvonne. "Out of Sight, Out of Mind: Homeless Children and Families in Small-Town America," 1996. Available for \$16.96 (paperback) from The University Press of Kentucky, 663 S. Limestone St., Lexington, KY 40508-4008, 800/839-6855.
- v. Ohio Homelessness Prevention and Rapid Re-Housing Program Guidelines, Ohio Department of Development, June 1, 2009
- vi. "Homelessness Prevention: Creating Programs that Work," National Alliance to End Homelessness, July 2009.
- vii. Payne, Ruby; DeVol, Philip; Dreusi Smith, Terri: "Bridges Out of Poverty: Strategies for Professionals and Communities," 1999. http://www.ahaprocess.com/Community_Programs/
- viii. Mondello, Melany; Gass, Anne; McLaughlin, Thomas; Shore, Nancy: "COST OF HOMELESSNESS - Cost Analysis of Permanent Supportive Housing," State of Maine - Greater Portland, September 2007 (and numerous other studies).