

Women's Development Center

July 2008- June 2009 Annual Report



“Housing Opportunities for the Community”

WDC

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Women's Development Center History

Women's Development Center (WDC) is a non-profit housing agency that began as a grassroots effort to assist homeless women and children and started housing families in 1990. Since then, WDC has expanded to include seven programs which include Transitional Housing, Independent Living for Senior Women, SAFAH/Link (Supplemental Assistance for Facilities to Assist the Homeless), Affordable Rental Apartments, HOPWA (HIV/AIDS) Housing, Lindell Harbor Senior Apartments, and the Homeownership Services Programs. WDC owns and operates a housing inventory of 166 units consisting of one and two-bedroom apartments, town homes, condominiums, and two homes. In an effort to compliment our housing services, WDC offers a wide range of ancillary services such as Case Management, Job Development, Housing Counseling, Money Management, Credit Repair, Financial Literacy & Homebuyer Education, Transportation assistance, Child Care assistance, and Information & Referrals. The agency assists over 2,500 needy households a year.

WDC has acquired tremendous experience in housing development. We have purchased and rehabilitated existing units and developed and built new units. In 2002, WDC completed its first development project, Lindell Harbor, which consists of 19 senior housing units and a community room.

The organization holds a number of certifications, which reinforces the agency's desire to provide the highest quality housing services possible. The agency qualifies as a Community Housing Development Organization (CHDO) under federal law, a certified HUD Housing Counseling Agency, and is a United Way participating agency. Other certifications held by WDC staff include:

- ✓ Certified Housing Counselor (NeighborWorks)
- ✓ Foreclosure Intervention and Default Counselors (NeighborWorks)
- ✓ HECM Certified Counselor (HUD)
- ✓ HUD- Train the Trainer
- ✓ HSBC Bank- Certified Financial Literacy trainers
- ✓ Citibank Financial Education Trainers
- ✓ HUD- Housing Quality Standards (HQS) Inspectors

WDC staff members have 86 years of combined housing experience.

Community Needs Statement

For the past 24 months, Nevada has been ranked number one in the nation for foreclosure filings. In a recent article depicting the highest foreclosure rates per zip code, thirty-three (33) of the top 100 were in Clark County (Foreclosures: 100 worst hit zip codes, CNN Money.com, February 5, 2008). There have been approximately 18,766 new foreclosure filings for the month of June 2009, according to RealtyTrac.com.

Housing prices are continuing to fall in both the new and resale markets. According to recent reports, Las

Vegas has experienced a 43 percent drop in home values (Median new home price in Las Vegas falls in June, Smith, Hubble, 7/21/09, reviewjournal.com) The combination of Option ARM loans, falling home values, and strict lending standards have caused a significant number of families to become "underwater" and many of these families are choosing to "walk-away" from their homes. Foreclosures are not expected to peak until the latter half of 2010, according to leading experts. (Nevada Highest foreclosure rate in first half of 2009, www.kvbc.com, 7/16/09).

In addition to foreclosures, Nevada is suffering from one of the most severe economic downturns in state history, with Clark County being one of the worst hit areas. Local unemployment has risen to 12.3% and is significantly higher than the national average. Leading economists anticipate that unemployment will continue to rise until mid-2010.

WDC's programs are designed to address these issues by helping increase housing stability, reduce local poverty, and homelessness by addressing a participant's lack of affordable permanent housing, lack of income, and lack of education/skills. This is accomplished through multifaceted programs that include quality housing and an array of supportive services. WDC addresses housing stability by offering quality housing at below market rates and housing counseling services, job development, and daily living skills counseling. In addition, residents are encouraged to apply for mainstream resources in an effort to secure needed income and benefits. The lack of education and/or skills is addressed through continuing education, training programs, and daily living skills training.

Women's Development Center Programs

The programs offered by WDC include:

The **Transitional Housing (TH) Program** assists approximately 50 families (160 people) a year, which primarily consists of single homeless women and children. The program helps families move towards self-reliance by providing: a furnished apartment for up to twenty-four months, case management services, housing counseling, job development, money management, workshops/support groups, and support services.

The **Independent Living Program**, which assists an average of 5 homeless senior women a year maintain their independence by providing: a furnished apartment, case management services, housing counseling, medical services, daily living skills education, job development, money management, and support services.

The **SAFAH "LINK" Program** offers families and individuals transitioning from an emergency shelter or transitional living program with assistance to move into permanent housing. Seventy-five (75) households are typically assisted each year. An eligible household must be working for 30 days or have a stable income and be moving into permanent housing. Monthly rent cannot exceed more than 36% of the household's income. The program can assist with the 1st month's rent, deposits, utility arrearages, food, and furniture. In return, the client agrees to participate in a 6-month case management program.

The **Affordable Rental Program**, which assists working poor families and individuals with a safe, secure, and sanitary apartment that is affordable. The support service component in this program helps

prevent future homelessness. Services can include: information & referral, service coordination, food, rental and utility assistance. WDC is able to assist approximately 350 people a year with stable housing. The largest segment of families accessing this program is single female heads of households who are at 60% of Area Median Income (AMI) or below.

The **HOPWA Housing Program**, which targets individuals with a medical diagnosis of HIV/AIDS. WDC has five units of housing and assists approximately 6 people a year through this program. WDC entered into a collaboration with Aid for Aids Nevada (AFAN), in which WDC provides housing and the referring agency provides the supportive services.

The **Lindell Harbor Senior Apartments** provides income-eligible persons 55 years of age and older with a permanent, clean, safe affordable apartment. Applicants must be at or below 50 percent of AMI. The cozy 19-unit community consists of 12 deluxe once-bedroom apartments, 7 deluxe two-bedroom apartments, recreation room, and covered parking for all residents. Also included in the energy-efficient apartments are washer/dryer hookups, dishwasher, garbage disposal, and private patio/balcony. There is also an on-site laundry facility, barbeque and picnic area.

The **Homeownership Services Program** offers class instruction on Homebuyer Education & Financial Literacy and one-on-one housing, default, and credit repair counseling. Educational opportunities include Financial Literacy, Homebuyer Education, Post-Purchase Education, and Foreclosure Awareness. Services are open to all, with over 90% being low-moderate income families and individuals.

Women's Development Center Sustainability

Women's Development Center operates a \$ 2 million dollar annual budget. Each of WDC's programs requires funding for day-to-day operations. Women's Development Center applies to numerous sources for funding and prides itself on its ability to layer funding and ensure program sustainability. As a result, no program is dependent on any one funding source.

WDC's continuum-of-care approach assists in meeting the housing needs of Clark County's homeless, at-risk, working poor individuals and families. WDC has been successful due to the collaboration of both the public and private sectors. Women's Development Center is an example of what can be accomplished when both sectors work together for a common goal.

Women's Development Center
Transitional Housing Program for Single Parents with Children
Annual Report, July 1, 2008 – June 30, 2009

Each night in Southern Nevada there are over 14,500 homeless men, women, and children sleeping on the streets, in encampments, in shelters, cars, and other various places. Over half are families with children. There have been approximately 5,020 students identified as homeless in the Clark County School District, which represents an increase of 1,020 children over last year (Las Vegas Review Journal dated March 11, 2009). It is well documented that homeless children are more likely to experience hunger, have behavior problems, repeat a grade in school, or drop out of high school. Homeless families are often plagued by domestic violence, mental health issues, addiction disorders, lack of child care and transportation, and a lack health care.

No one plans on becoming homeless or being unable to provide for the basic needs of their children. But in the current economy it is becoming a reality for many parents who have been laid-off, had their salaries and/or work-hours cut. The local unemployment rate of 13.1% is a "historic high" for the state (Rugaber, Christopher, US Economy: U.S. unemployment soars, September 5, 2009). Compounding this issue is the record number of foreclosures in the valley, which is putting additional stress on the already limited amount of affordable housing.

The road to self-reliance is not an easy one, but Women's Development Center's (WDC) Transitional Housing Program is there to provide the temporary housing, guidance, and support services needed to help single parents and their children recover from homelessness. Upon entering the program, each family is moved into a clean furnished apartment complete with linens, household items, and a generous food basket. Within the first two weeks in the program parents meet with their caseworker and begin creating their individualized Case Plan, which will help guide their activities throughout their program. Other initial tasks such as attending job development, applying with the local housing authority, and applying for other needed services are completed. Throughout the program, parents are provided with case management, housing counseling, money management, daily living skills training; crisis intervention, service coordination, and support services.

WDC receives hundreds of requests for services and provides each caller with appropriate information and referrals. During the fiscal year 2008-2009, WDC conducted 616 telephone interviews for the Transitional Housing Program and an additional 396 one on one interviews from walk-ins and outreach.

Housing

WDC housed 36 families during 2008 - 2009 fiscal year. Of these participants, 30 (83%) came from Emergency Shelters, 4 (11%) had been evicted, 2 (4%) had a landlord letter verifying they

were homeless and 1 (2%) came from a drug treatment center. During the 2008 – 2009 fiscal year, the average stay length of stay in the program was 9 months.

Of the 25 families who exited the program, the following types of housing was secured:

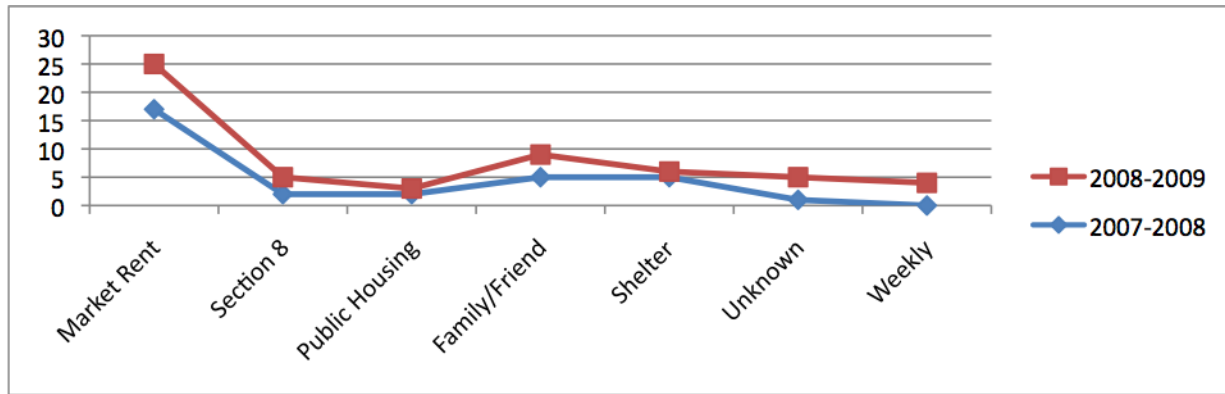


Figure 1 - Permanent Housing Types

Employment

In an effort to reach self-sufficiency and economic independence each unemployed resident attends WDC’s weekly job development sessions. The focus of these sessions is to teach parents how to complete employment applications correctly, dress appropriately, and conduct themselves during an interview. Program participants completed weekly job searches until gainful employment is secured.

The recent economic downturn has been especially difficult for Las Vegas residents and even more so for those residents who have limited skills and education. In cases where residents need additional training they are referred to organizations such as HELP of Southern Nevada Displaced Homemaker Program, Nevada Partners, and Job Connect. Residents are encouraged to participate in training courses that will enhance their skill level making them more employable.

The employment status of the 25 families who exited the program:

- 11 (44%) were gainfully employed
- 9 (36%) had stable income (TANF)
- 5 (20%) had no known income

Of the 9 who were receiving TANF and the 5 who had no income the following applies:

- 53% had medically fragile children which impacted their ability to maintain employment
- 41% lacked sufficient skills needed to maintain employment

- 9% refused to seek and/or accept employment
- Thirty-three (92%) of the 36 residents were employed at some time during their stay in program.

Of the 3 remaining residents that did not secure employment, one was attending college and was unable to find employment that fit her class schedule, one had unexpected health issues and one refused several job offers.

Of the 33 employed residents:

- 1 worked in the casino industry
- 2 worked for the Clark County School District
- 2 worked in the medical field
- 24 worked in the service industry

Of those employed, 68% earned \$8.00 - \$10.00 an hour and 32% earned \$11.00 or more.

The education level of participants is as follows: 61% had a High School Diplomas or GED, 33% had some college, which leaves only 6% without a high school education.

Education is the key to securing employment that provides a livable wage and upward mobility. A total of six (6) residents continued their education while in the program. WDC was able to assist 2 with school fees and books.

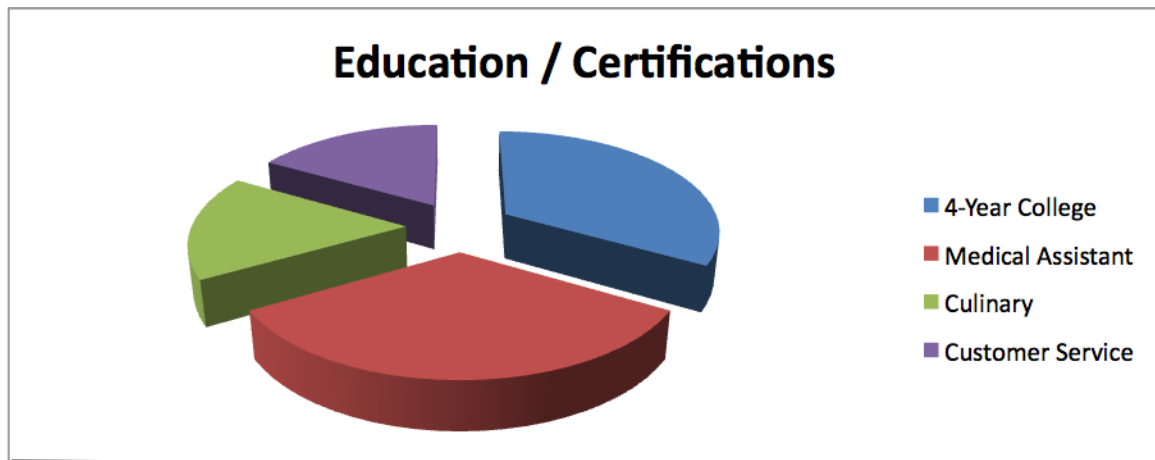


Figure 2 - Continuing Education

Support Services

The focus of the TH Program's support service component is to help remove barriers that are preventing families from being successful. WDC assisted with the following types of support services:

Utility payments	Rent
Child Care	Transportation
Food	Hygiene supplies
Work Cards	Work Clothes
Health cards	Employment related items
Dental expenses	Glasses
Union dues	Fees for computer classes

Other program services provided include:

Money Management	Housing Counseling
Service Coordination	Crisis Intervention
Safety Planning	Daily Living Skills workshops/support groups
Family Activities	Children's Enhancement Sessions

Case Management Highlights:

- One resident, who was employed full time, experienced day care problems. WDC assisted with 1 week of childcare payments which allowed her to continue working.
- After a resident was injured in an accident and unable to work for two months, WDC provided the family with food and two weeks of day care assistance so she could return to work.
- WDC secured a small private grant that assisted a resident in paying her class fees and purchase books to finish her Criminal Justice degree.
- Numerous residents successfully completed the TH Program and were referred to the LINK Program for financial assistance to move into affordable permanent housing.
- WDC assisted one resident in paying her union dues so she could return to work.
- All residents participated in the local Project Homeless Connect.
- WDC assisted one resident and her child in receiving the medical attention they needed.

General Demographics

The ages of the adults in the program were: 45% between the ages of 18 to 30; 36% between the ages of 31 to 40; and 19 % 40 years and older

Families in the Transitional Housing program had a total of 80 children whose average age was 6 years old.

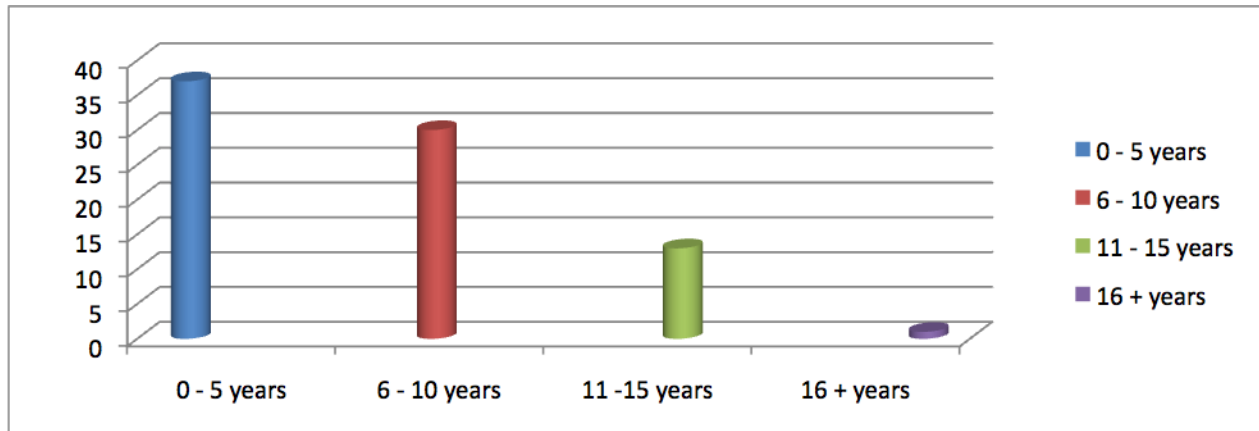


Figure 3- Children's Ages

The race and ethnicity of family members was as follows:

- 39% were Caucasian
- 40% were African American
- 19% were Hispanic
- 2% were Asian
- 2% were African American/American India
-

Community Outreach

WDC has expanded its community outreach to assist applicants who are unable to come to the administrative office due to lack of transportation. WDC schedules outreach at a number of the emergency shelters including SAFE House, The Shade Tree, Safe House, Las Vegas Rescue Mission, Safe Nest, and Family Promise. WDC also takes applications at the annual Project Homeless Connect, a one day event for the homeless.

Workshop/Support Groups

Daily Living Skill Workshop and Support Groups are offered to enhance residents' daily living skills and

knowledge in areas such as budgeting, women's health, nutrition, gangs & drugs, HIV/AIDS, safety, mental health, parenting, landlord/tenant issues, etc.

Some of the weekly workshops and support groups topics include:

- "Interviewing and Resumes" presented by Evolve
- "Job Interviewing" presented by MGM Mirage
- "Anti-Bullying" presented by a Citibank employee
- "Taking Care of Me" presented by HSBC Bank Nevada
- "Dare Program" presented by Metropolitan Police Department
- "Children's Prevention Program" presented by West Care
- "HIV/AIDS Awareness" presented by AFAN
- "Positive Things About Yourself" presented by SAFE House

During the Children Enhancement Sessions children participate in a wide range of activities such as educational activities, social interactive activities, and arts & crafts. Workshops were conducted on:

Bullying	Fire safety
Nutrition	Dental hygiene
Gangs & Drugs	Safety
School Help	

The children were thrilled to meet McGruff the Crime Dog who provided a workshop on "Safety and Prevention." A Clark County Fire Department Captain presented a workshop on "Fire Safety." The children enjoyed watching the fireman dress in his "turnouts" and asked him many questions. Children also enjoyed arts, crafts, and fun family activities.

Special Events

Each year WDC staff arranges exciting events for the families to promote positive interaction between family members and other residents.

This year's events included:

- Valentine's Day Party. Family members celebrated by playing Valentine Bingo. Mothers received a Valentine gift and card which were made by their children.
- Easter Party. Children and their mother's colored eggs and everyone hunted for candy filled eggs. Families received Easter baskets provided by WDC.
- Mother's Day Event. At the annual event the tables were decorated with flowers made by the children. Each mom received a Mother's Day card and gift bag made by their children.
- Halloween Party. Children came dressed in costumes and enjoyed playing games, decorating pumpkins, and winning prizes. WDC provided each child with a treat bag filled with candy. This event has been sponsored by Terra West Management for the past ten years.

- Each year area businesses/individuals adopt the families for the holidays. Businesses who generously donated food and gifts this year included The PENTA Building Group, Tuverson Law Firm, Get It Right, Cirque De Soleil, Clark County School District, Golden Nugget, and L.F. Harris & Company. Various private donors adopted several families for the holiday as well.
- Holiday Party was held at Peter Piper Pizza. Santa, who surprised the children with a visit, brought along gifts for the children. Everyone received tokens to play the games. The “Secret Santa” who provides these wonderful holiday services has done so for the past 15 years. Many of the children would not get to visit Santa without this event.

Success Story

Kelly (name has been changed to respect confidentiality) and her two children, ages five and four, entered our program from a domestic violence shelter. Kelly was unemployed upon entering the program and receiving a welfare subsidy. After attending several job development sessions, she obtained full time employment as a home care provider earning \$9.00 per hour; she later received a .50 cent raise. Kelly enrolled in school to become a medical assistant and is currently completing her externship. Kelly completed the Transitional Housing Program and recently moved into permanent housing.

Summary

The percentage of Nevadans who are homeless ranks among the highest in the U.S. and the number of children under the age of six who are homeless represents approximately 11% of all sheltered people (Review Journal on October 8, 2008). The current economic landscape is placing additional stress on low income families who typically live pay check to pay check. These families are finding it harder and harder to stretch their paycheck due to high rent, food and energy bills. Many caseworkers are seeing an increase in domestic violence, drug and mental health issues. The tremendous need for affordable housing remains one of Nevada’s most pressing issues. Women’s Development Center Transitional Housing Program has a positive impact on homeless families by assisting them to become self-reliant and independent.

Submitted by A. Schmit

July 15, 2009

Women’s Development Center

INDEPENDENT LIVING PROGRAM

Annual Report July 1, 2008 – June 30, 2009

One of our state's most pressing needs is to provide affordable housing to our senior citizens. Homeless seniors continue to be a forgotten population and elderly people who become homeless and lack social supports are more likely to experience depression and other mental health problems. The number of homeless senior women continues to rise and a significant number of women age 55 and older are living below the poverty level. Barriers include lack of transportation, chronic health problems, and skyrocketing medical costs. Many live on their friend's couches, too embarrassed to admit the hopelessness of their situation. Others are forced to utilize local homeless shelters. The waiting list for affordable senior housing remains 2 to 3 years and alternate housing is not within their economic means. As the cost of living rises, seniors with limited funds are struggling to make ends meet. In the current economy many senior women are finding it necessary to go back to work and are finding it extremely difficult to obtain employment. Unfortunately, senior women are experiencing many challenges in their goal to live independently.

The Women's Development Center (WDC) owns and operates 4 Independent Living (IL) units which are furnished one bedroom loft apartments. These units have been subsidized by a number of funding sources, but due to recent funding cuts, WDC has been forced to subsidize a large portion of this program.

In addition to stable housing, WDC also offers a variety of support services geared to help senior women live independently. Some of those services include: an individual case plan, case management services, safety planning, housing counseling, job development, employment services, service coordination, money management, crisis intervention, transportation assistance, etc. As a result of these services, a senior woman can move into her apartment and immediately begin working toward independence. Upon move in, each woman receives a generous food basket complete with hygiene items. The services are the key to seniors making a successful transition into permanent housing.

WDC receives calls for services and provides each woman with information and referrals pertinent to her life situation. During the 2008/2009 fiscal year the agency received 70 calls for service and 57 applications for the program.

Housing

Each program participant is required to apply with the local Housing Authority within 30 days of entry into the program.

During fiscal year 2008/2009, WDC provided eight (8) senior women with housing and supportive services during the fiscal year. Four (4) of the women were referred from an emergency shelter, 2 received an eviction, 1 was living in her car and 1 was living with friends.

Of these women, 4 have exited from the program into the following housing arrangements: 3 (75%) moved into a market rent apartment and 1 (25%) moved to another state to be closer to family.

Employment

In these troubling economic times, senior women are having difficulty finding employment to supplement Social Security, SSDI, or retirement benefits. One of the program requirements is for each able-bodied senior to secure a minimum of part-time employment in an effort to move towards self-sufficiency and economic independence. The program provides opportunities for seniors to enhance their skills by participating in training, computer classes, etc.

Seven (7) (86%) of the eight (8) women were employed in the following fields: 2 (29%) were employed in retail, 1 (14%) in customer service, 1 (14%) in the food industry, 1 (14%) as a school aide and 2 (29%) in security.

The average annual salary for a senior woman was \$17,849, which is only 34% of Area Medium Income (AMI) for a single adult.

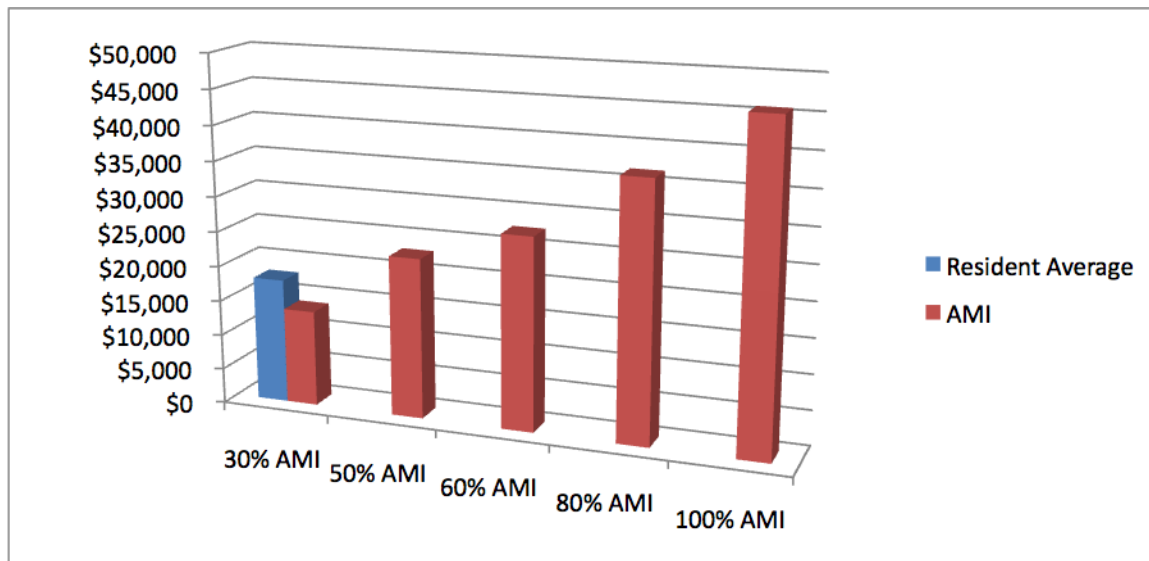


Figure 4 -Resident Income vs., AMI

Support Services

In an effort to assist senior women reach their goal of independence, WDC provides each woman with support services. Services include weekly case management services, housing counseling, safety planning, employment assistance, money management, daily living skills counseling, etc.

Support services provided to the 8 senior women are as follows:

- 2 received transportation assistance
- 8 received food assistance
- 8 received hygiene and cleaning products
- 45 budget counseling sessions were conducted
- 45 housing counseling sessions were conducted
- 15 referrals for employment assistance were given

Case management highlights

- 2 residents completed Culinary Training.
- 1 resident, who upon entering the program was employed part time earning \$6 per hour, obtained a full time position in the retail industry earning \$9.25 per hour.

General Demographics

Ethnicity of the residents was 5 (63%) African Americans and 3 (37%) Caucasian.

The age range of the women participating in the program was as follows:

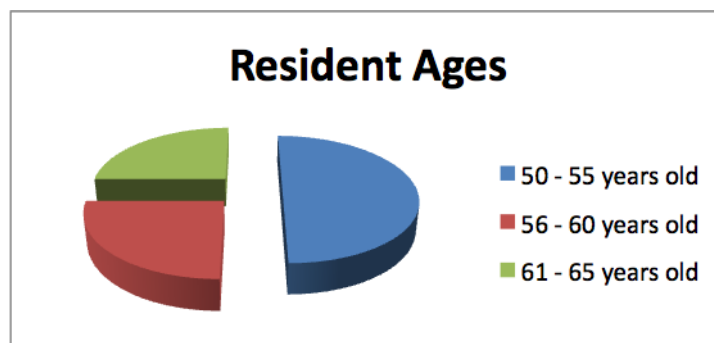


Figure 5 - Resident ages

Community Outreach

In order to reach a larger segment of the population, WDC accepts applications at a number of emergency shelters and community events including The Shade Tree, Safe Nest, SAFE House and Las Vegas Rescue Mission and Project Homeless.

WDC accepted 20 applications while conducting outreach at the following locations: 16 (80%) at The Shade Tree Shelter and 4 (20%) at Project Homeless Connect.

Special Events

Throughout the year WDC plans a variety of special events for the women which allow the residents to come together as a community and improve their self-esteem.

Special events for the Independent Living Program this year were:

The women received gift certificates for the Holidays.

The women were adopted by a local business for Christmas.

The women were invited to the Annual Holiday Party held at Peter Piper Pizza.

The women received Valentine's Day and Mother's Day gift bags and cards.

The women received an Easter Basket.

The women were invited to and attended the Annual Project Homeless event.

Success Story

Betty (name has been changed to respect confidentiality) is a 53 year old woman who entered a local shelter after losing her job and being evicted. After entering the Independent Living Program she began attending job development sessions and completed job searches. She went to Job Connect and Nevada Partners on a regular basis to secure employment. Betty had been employed in the food industry for years and finally found employment as a line cook through a temporary agency. While working at the temporary job, Betty found full time employment as a pantry chef earning \$13.90 per hour. Betty also suffered from depression and for the first time sought help for this condition. She was hospitalized and prescribed medication and began to attend counseling. As a result of treatment, she was able to reunite with her son and grandson before exiting the program. She utilized the LINK Program to move into permanent housing.

Closing

Studies show homeless women are at-risk for illness and have a higher death rate than the general population (Cheung, Angela and Stephen Hwang, Homeless Women Crisis, July 1, 2009). Older women require greater attention as many live below the poverty line and have special health needs. Under current conditions there is a shortage of affordable housing and services to meet the needs of these women. Older women don't fit the stereotype of homelessness and tend to make themselves less visible

The objectives of WDC's Independent Living Program are to assist senior women to gain independence by improving their employability by equipping them with the skills to obtain and maintain employment while making the transition to permanent housing. It is WDC's experience that homeless women who receive transitional housing and assistance with issues such as employment, health issues and drug/alcohol abuse go on to live productive lives. This program allows them the time, guidance and needed support to gain back their self-esteem and dignity.

Submitted by Annette Schmit

July 13, 2009

Women's Development Center

SAFAH "LINK" Program

Annual Report, July 1, 2008 - June 30, 2009

The average monthly rent for a two-bedroom apartment in Las Vegas is \$928.00. To secure an apartment at this rate a family or individual must earn approximately \$17.84 an hour (Las Vegas Review Journal, April 15, 2009). Any less and the tenant is rent burdened and at-risk of becoming homeless. Rental rates in the valley have begun to slowly decrease and many landlords are offering move-in specials, but the current rates are still more than a low-income family can afford. In addition to high housing costs, the community is dealing with a protracted foreclosure crises and the highest unemployment rate ever seen in the valley. As a result, the need for affordable housing is at an all time high. Low-income families and individuals who are able to qualify for market rate housing often struggle to find the money needed to pay for move in costs, which are estimated to be \$1,800. Many use what little savings they have placing themselves at risk of becoming homeless if an unforeseen emergency occurs.

Women's Development Center's (WDC) Supplemental Assistance for Assisting Homeless (SAFAH) "LINK" Program is designed to help families and individuals pay these initial move-in costs thus helping to increase housing stability. The LINK Program can provide assistance with the first month's rent, deposits, utility deposits, moving expenses, furniture and food.

The program assists successful graduates of transitional housing programs and people staying in emergency shelters. Moving homeless families and individuals out of shelters and into permanent housing frees up shelter beds and transitional housing units for others who have found themselves homeless. Applicants must be employed for thirty days or have a stable income such as TANF (Welfare) or Social Security. Housing costs cannot exceed 36% of monthly adjusted income to ensure the family is not rent burdened. In addition, the applicant must sign a year's lease which ensures that they will not be subject to a rent increase for a minimum of 12 months. Each applicant receives housing counseling services to help secure housing that meets their individual needs. Applicants agree to participate in a six month case management program, which provides support and helps track their housing stability.

Approximately one year ago, the Departments of Veterans Affairs and Housing and Urban Development joined forces to create a Section 8 Voucher called HUD/VASH for the purpose of assisting homeless veteran's secure permanent housing. A large majority of these veterans had been chronically homeless, which involves having a disabling condition and being homeless over a period of time.

WDC is pleased to have helped 88 veterans through this program during the past fiscal year.

The 88 veterans served in the following wars:

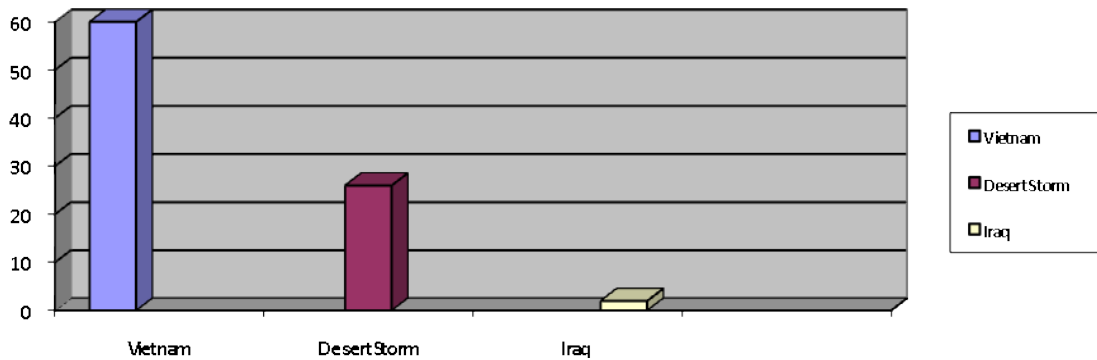


Figure 6 - Veteran's Services

Referrals for the program are received from many sister agencies such as Help Las Vegas Vets, The Shade Tree, SAFE House, Las Vegas Rescue Mission, Family Promise, Salvation Army, Housing for US Vets, and Safe Nest.

During the July 2008 - June 2009 fiscal year, WDC assisted a total of 112 families and individuals secure permanent housing.

Of these 112 households:

- 88 were veterans (78% had disabling condition)
- 69 had disabilities
- 93 were single individuals
- 19 were families

Assistance Provided

The families and individuals served received the following types of assistance:

- 96 (86%) households were assisted with first month's rent
- 101 (90%) households were assisted with deposits
- 27 (24%) households were assisted with utilities
- 86 (77%) households were assisted with furniture
- 57 (51%) households were assisted with food
- 6 (5%) households were assisted with moving expenses

Housing

The homeless families and individuals secured the following types of affordable permanent housing:

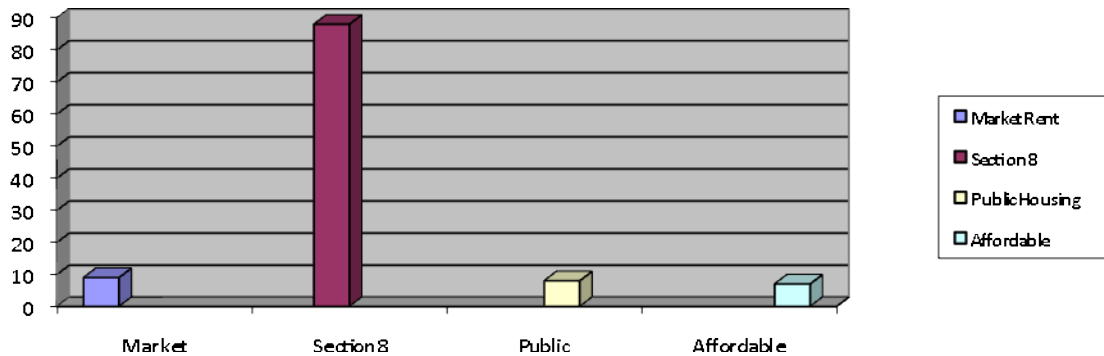


Figure 7 - Housing Type

Income Levels

The annual income levels for program participants were as follows:

- 14 (13%) households earned \$6,000 or less annually
- 69 (61%) households earned between \$6,001 and \$12,000 annually
- 16 (14%) households earned between \$12,001 and \$18,000 annually
- 6 (5%) households earned between \$18,001 and \$24,000 annually
- 3 (3%) households earned between \$24,001 and \$30,000 annually
- 4 (4%) households earned over \$30,000 annually

General Demographics

The composition of households served was as follows:

- 88 were single
- 11 were in a 2 Person Household
- 8 were in a 3 Person Household
- 1 was in a 4 Person Household
- 4 were in a 5 Person Household

The Race and Ethnicity of households served was: 33% were African American; 1% was Asian; 60% were Caucasian; and Hispanics represented 6% of the households.

Success Stories

Terri (name has been changed to respect confidentiality) and her two daughters, ages 6 and 5, were referred from the Shade Tree Shelter. The family became homeless when Terri lost her job due to budget cuts and was subsequently evicted from her apartment. After entering the Transitional Housing, she attended job development sessions. Terri worked several clerical jobs, but always lost the job due to lay off, budget cuts, etc. Terri then obtained a full time position as a patient navigator in a medical facility earning \$18.00 per hour. After working there three months, she was promoted to casino liaison which resulted in a \$1.00 per hour raise. Terri is now living in her own market rent apartment and providing a stable home environment for her children.

Sharon (name has been changed to respect confidentiality) has a 9 year old son and is a veteran. Sharon attended job development sessions and was very determined to find employment. She soon located a full time position as a receptionist in a charter school. This position later became part-time and she continued her job searching. Due to the employment market, she found it necessary to settle for a job offered through a temp service. After several months the company hired her as a permanent employee earning \$12.95 per hour. Sharon used the "LINK" Program to move into permanent housing.

Most of the 88 veterans who were assisted had physical and/or mental health issues. A majority of them had no furniture and were desperately in need of beds. The program was able to provide this most basic need for them. As a result of the "LINK" Program many veterans who served their country in a time of war were able to secure permanent housing and walk away from a life on the streets.

Summary

The "LINK" Program is one of the most critical services offered to homeless families and individuals who lack the financial resources to move into affordable permanent housing. Without this program, many families and individuals would languish in homelessness due to the inability to pay necessary move-in costs.

Submitted by ASchmit

July 15, 2008

Women's Development Center

Affordable Rental Program

Annual Report July 1, 2008- June 30, 2009

Women's Development Center (WDC) offers income eligible families and individual's safe and sanitary affordable rental housing. WDC has utilized various grants from the Federal Government and local municipalities to acquire and renovate affordable housing units throughout Clark County. These funds have helped to provide housing at scattered sites, reducing the isolation of low-income families clustered together in deteriorating neighborhoods. By restoring and revitalizing our neighborhoods and using affirmative marketing techniques, WDC helps to ensure the whole community has access to affordable, safe, and appealing units.

Rental Program Eligibility

To be eligible for the Affordable Rental Program, potential tenants must meet several criteria: First, they must be income eligible, meaning that they cannot earn more than 60 percent of the annual Area Median Income adjusted to family size. Prospective tenants must have worked at least six months at their present job and provide WDC with a Personal Use Report, which is obtained from the local police department. Other documents required include: picture I.D. for all adults, social security cards for all family members, birth certificates for all children, proof of custody of children, verification of employment and all sources of income. Once the eligibility requirements are met, and a family is approved for housing they are moved into a vacant unit or placed on a waiting list.

Assistance to the Community

The lack of affordable housing is a critical problem in the valley, which is worsened by the continuing foreclosure crisis and rising unemployment. According to HUD, "average rents in Las Vegas range from \$731 for a studio to \$1,408 for a three-bedroom, two-bath unit. Current Fair Market Rent for a two bedroom apartment is \$1013 a month. A household must earn \$3,039 monthly or \$36,468 annually to afford an apartment at this price. The average monthly income of a WDC client is \$2,107.

WDC provides a total of 140 housing units consisting of two houses, 28 condominiums, 91 apartments, and 19 senior apartments with rent ranging from \$425 to \$650 a month. WDC units range from \$360 to \$580 below Fair Market Rent. According to HUD guidelines these properties could rent anywhere from \$861 to \$1,695; because WDC strives to ensure that

low-income families have affordable and safe housing options we charge far less. The need for affordable housing has increased due to the high unemployment and the increase in foreclosures.

WDC is proud to be able to offer this program to the community.

Client Data

Five hundred and fifty six (556) families applied for WDC's Affordable Rental Program during the July 2008-June 2009 fiscal year. Two hundred and thirty eight (43%) families were referred to other agencies, one hundred and forty (25%) sought emergency shelter and one hundred and seventy eight (32%) were added to the Affordable Housing Wait List.

During the 2008/2009 fiscal year, 221 families were served through this program. Of which 62% are African Americans, 24% are Hispanic, 10% are Caucasian, and 4% are Pacific Islander.

The income level of the families served was: 24 were at 0 – 30%; 29 were at 31 – 40%; 50 were at 41 – 50%, 64 were at 51 – 60%; and 54 were at 61 – 80%.

Of the 221 families served, 18 (8%) were male head of household, 195 (88%) were female head of household, and 8 (4%) were intact families with a combined total of 99 (45%) children.

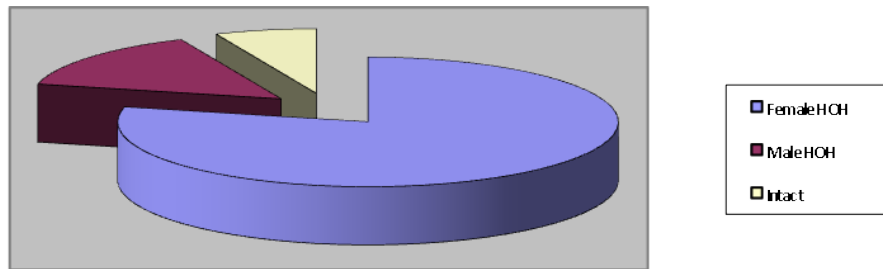


Figure 8 - Family Composition

Over the years, the housing units offered through the Affordable Rental Program has been a place to call home for many families. The program provides housing stability to a wide range of families, which is attributed to reasonable rents, quality housing units, and support services.

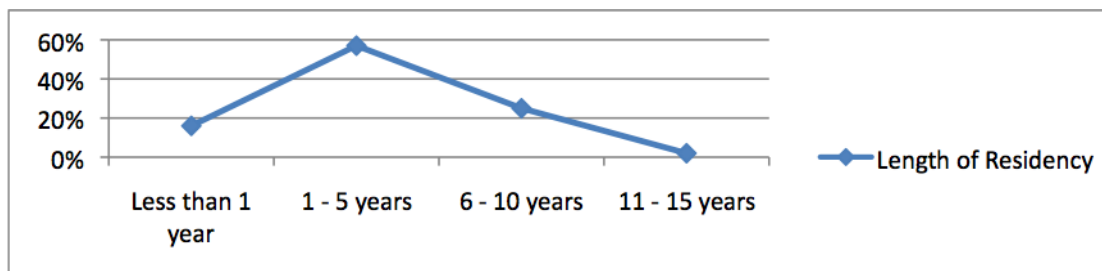


Figure 9 - Length of Residency

Client Services

The Affordable Rental Program includes a support service component that allows WDC to assist families and individuals in time of need. Some of the services include:

Food Assistance

Rental Assistance

Utility Assistance

Clothing

Information & Referrals

Employment Assistance

Holiday gifts

Thanksgiving and Christmas dinners

Success Story Women's Development Center's Affordable Rental Department is proud to report this fiscal year that two (2) former tenants have successfully realized the "American Dream" of homeownership.

Janie (name has been changed to respect confidentiality) has been with the affordable program for 6 years. Janie had been working toward becoming a homeowner since entering the program. She went through WDC's Homebuyer Education and Financial Literacy class. During her first attempt, she discovered a credit issue which was immediately addressed and later resolved. She completed the course and is now a proud homeowner.

Judy (name has been changed to respect confidentiality) is a very special story, she was a WDC tenant for 4 years. The thought of becoming a home owner never entered her mind when she began the program. Throughout her stay, the Housing Coordinator helped her develop an Action Plan that set the foundation for her to accomplish her dreams. She got a promotion on her job, began saving her monies and went through WDC's Homebuyer Education and Financial Literacy Class. Four years later she became a homeowner.

Staff Training

In WDC's pursuit to provide the best service to residents and the community, Affordable Rental staff has attended many workshops/seminars this past year such as, Domestic Violence Training, Mainstream Resources, Fund Accounting, Credit Repair, Tax Credit Training, Fair Housing, etc.

Summary

The Affordable Rental Program provides an invaluable service to low-income residents within our community. In these times of scarce affordable housing and rising unemployment, programs that offer quality affordable housing are critical. Women's Development Center will continue to strive to meet the needs of the working poor in our community.

Submitted by: Jackie McVey, Deborah Winbush July 15, 200

Women's Development Center

Lindell Harbor Senior Apartments

Annual Report July 1, 2008 – June 30, 2009

Lindell Harbor is a 19-unit development, which provides affordable permanent housing to seniors whose incomes are at or below 50 percent of the median area income.

Located at 3440 Lindell Road, this small, snug community provides income-eligible seniors with a clean, safe, affordable apartment. The energy-efficient complex consists of 12 deluxe one-bedroom apartments, 7 deluxe two-bedroom, two-bath apartments, recreation room, laundry facility and covered parking for all residents.

Seniors are finding it more difficult to make ends meet due to the higher cost of food, utilities, medicine and gas. As a result, many seniors are being forced to seek employment to supplement their Social Security and/or retirement benefits. Unfortunately with the high unemployment rates, seniors are struggling to secure jobs.

WDC can help these struggling, fragile seniors by offering affordable rent, thus easing some of the strain and improving their overall quality of life. WDC receives approximately 600 calls per year regarding our Lindell apartments.

Lindell Harbor Apartment Homes

Lindell Harbor is easily accessible to public transportation, shopping and other needed services, and provides seniors with the opportunity to live in clean and well-managed apartment homes. If needed, bilingual caseworkers are available to assist residents. WDC also provides a 24 hour maintenance emergency number for all of our residents.

Lindell's community room provides an area for game tables, computer workstations, television and a common gathering area for residents to enjoy, as well as space for WDC's social service component. Throughout the year our community room has provided residents with an opportunity to share in potlucks and picnics. In addition, experts from the community have conducted presentations on such topics as; Social Security, senior health issues and Medicare so they can ask questions and get the help they need. Services have also been provided through the Metro police department, such as Action meetings, which are held throughout the year. WDC also provides a DVD library for the seniors to enjoy.

Eligibility Requirements

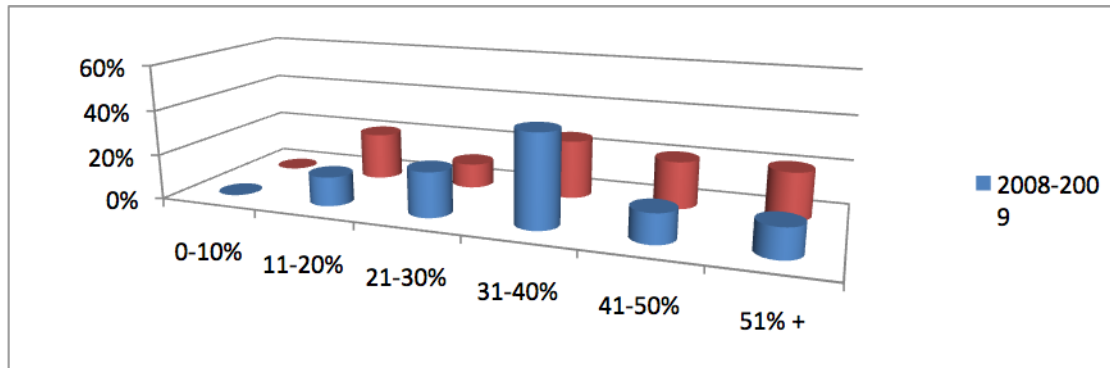
Age -Residents are required to be 55 plus. The oldest resident at Lindell Harbor is 79 years old. There are 13 residents in their 60's and 4 tenants in their 70's residing at Lindell Harbor. Of the 17 residents in the program, 15 live alone and 2 live with a companion.

Income

- Resident must be at or below 50 percent of the Area Median Income (AMI), which is:

<u>1 Person</u>	<u>2 Persons</u>	<u>3 Persons</u>
▪ \$22,900	\$26,150	\$29,450

Residents' income compared to AMI:



One resident lives on as little as \$7,644 annually. The average annual income for a senior residing at Lindell Harbor Apartments is \$16,749.

- Meet HUD HOME and State of Nevada Tax Credit requirements

Rents

Rents for the apartments are below market rates. Income eligibility requirements apply.

- 1 bedroom, 1 bath – 620 square feet – \$501
- 2 bedroom, 2 bath – 996 square feet – \$603

Features

Small, cozy community
Convenient location
Self-cleaning oven
Recreation room
Barbeque and picnic area
On-site laundry facility
Ceiling fan
Refrigerator with ice maker

Computer Center
Covered parking
Private patio/balcony
Energy efficient
Washer/dryer hookup
Dishwasher, garbage disposal
Breakfast bar/ walk-in closet in select units

Submitted by: Jackie McVey and Deborah Winbush, July 15, 2009

Women's Development Center

Homeownership Services Program

Annual Report July 1, 2008 – June 30, 2009

“The number of U.S. households on the verge of losing their homes soared by nearly 15 percent in the first half of the year as more people lost their jobs and were unable to pay their monthly mortgage bills. The mushrooming foreclosure crisis affected more than 1.5 million homes in the first six months of the year,” according to RealtyTrac Inc. “Foreclosure filings rose more than 33 percent in June 2009, compared with the same months last year and were up nearly 5 percent from May” (RealtyTrac, July 2009). On a state-by-state basis, Nevada has had the nation’s highest foreclosure rate for the past 2 years.

It is evident that more attention must be paid to educating consumers about lending products, loan terms, predatory practices, and foreclosure. WDC’s Homeownership Services Program is a combination of class instruction and one-on-one housing counseling that is designed to do just that. The program offers Housing Counseling, Homebuyer Education, Financial Literacy Education, and Foreclosure Intervention services. The typical progression through program services begins with phone contact with the agency, then a one-on-one housing counseling session, followed by educational services if needed.

During this past fiscal year, the Homeownership Services Program received 963 calls for services, which is a 202% increase over last year. Approximately 41% of calls were for Homebuyer’s Education and Down-payment Assistance, 56% were for Default services, 2% were for Refinance services, 1% were for Credit Counseling, and other types of services.

Housing Counseling

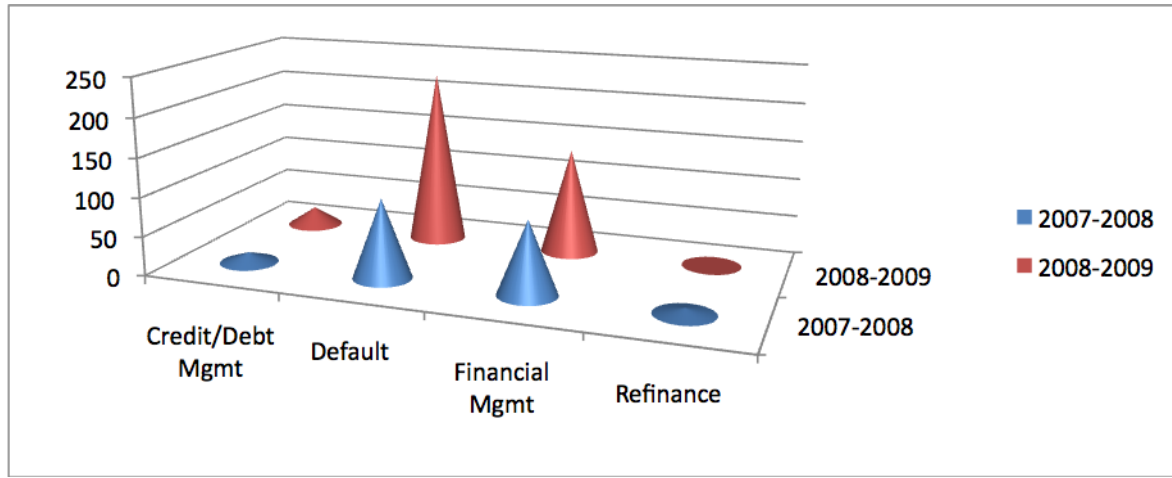
Counseling services are typically the next step in the progression of services for program participants. Women’s Development Center provides a wide variety of housing counseling services, which include:

- Pre-Purchase
 - This counseling component assists the participant with all aspects of the home-buying process, which includes, but is not limited to: (1) reviewing income and affordability; (2) reviewing credit reports; (3) repairing credit issues; (4) reviewing loan documents; (5) reviewing the HUD-1; and (6) working with lenders and escrow companies.

- Credit Repair / Money Management

- Counseling includes, but is not limited to: (1) review of income documentation; (2) review of monthly expenses; (3) creation of crisis budget; (4) creation and review of monthly budget; and (5) review of credit report.
- Non-Delinquent Post-Purchase
 - This counseling component addresses issues that impact a new homeowner such as: (1) new homeowner credit card traps; (2) the additional bills that come with homeownership; (3) budgeting for new expenses; (4) home improvements and remodeling; (5) maintenance and weatherization issues; and (6) Home Equity Lines of Credit (HELOC).
- Delinquency / Default
 - This component is a comprehensive session, which includes a thorough review of their current financial situation. The housing counselor will: (1) review homeowner's objectives, time constraints, and reasons for default; (2) provide money management counseling and crisis budget; (3) determine what option is appropriate for the client's situation; (4) assist with hardship letter; (5) provide information to the homeowner about other assistance that may be available to them; (6) establish communication with the lender and negotiate on behalf of the client; and (7) assist with Loan Work-Outs such as Loan Modifications, Partial Claims, Pre-Foreclosure Sale or Deed-in-Lieu as appropriate.
- Refinance
 - This counseling component includes, but is not limited to: (1) review of income verification; (2) review of loan documents; and (3) review of the HUD-1 Settlement Statement.

A total of 385 one-on-one counseling sessions were conducted during the fiscal year. The different types of services provided were as follows:



The income level of participants was as follows:

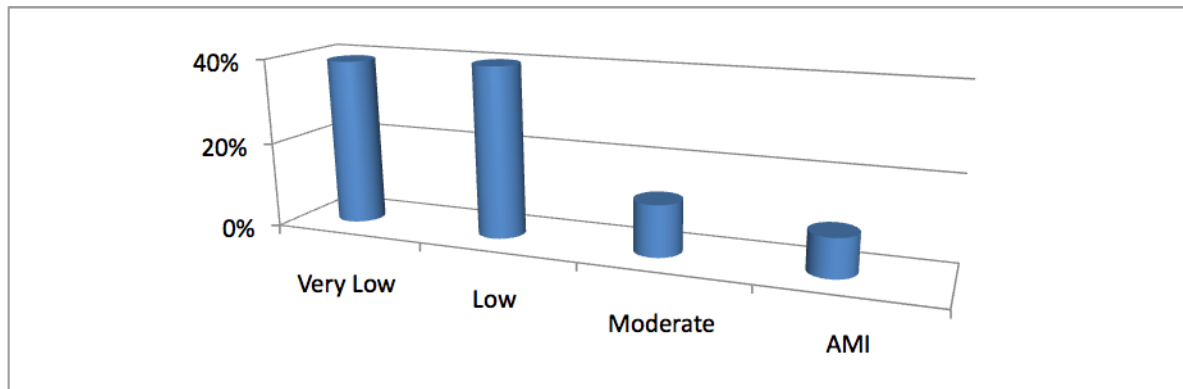


Figure 10- Income Levels of Counseling Participants

Education Services

Education is a major component of WDC’s pre-purchase services. Each class is presented by a trained instructor and combines lectures with visual aids and activities. Class size is limited and materials are accessible in both English and Spanish. WDC schedules three Financial Literacy, Homebuyer Education & Post Purchase classes monthly. There is a minimum of one Saturday class for each topic. Pre and Post-tests are administered to measure the amount of knowledge gained by clients. Participants are also asked to complete an evaluation and offer comments and suggestions on how to improve the class. Upon completion of the course, each participant receives a Certificate of Completion, which is often required by lenders for Down Payment Assistance Programs.

Homebuyer Education

WDC is committed to increasing participant's knowledge regarding homeownership issues. Classes provide information about: (1) Credit Reports; (2) Loan Products; (3) Fair Housing; (4) Predatory Lending; (5) Real Estate Agents; (6) Escrow accounts; (7) Mortgage Insurance; and (8) Property Inspections and maintenance.

Financial Literacy Education

WDC provides invaluable information to participants on the following topics: (1) Budgeting; (2) Goal Setting; (3) Basic Banking; (4) Credit and Debt Management; (5) Predatory Lending; and, (6) Avoiding Scams.

A total of 24 Homebuyer Education and Financial Literacy Classes were offered during the fiscal year. Approximately 25% of the classes were offered in Spanish. A total of 214 individuals received educational services this year, which is a 200% increase over last year.

Foreclosure Awareness Education

The class increases the participant's knowledge regarding: (1) Delinquency and Default; (2) Standard Industry Collection Process; (3) Non-judicial foreclosure; (4) Types of work out options; (5) Role of the housing counselor; and (6) Rescue scams.

Pre and Post tests administered for the educational classes demonstrated an approximate 35% increase in knowledge regarding the information presented.

General Demographics

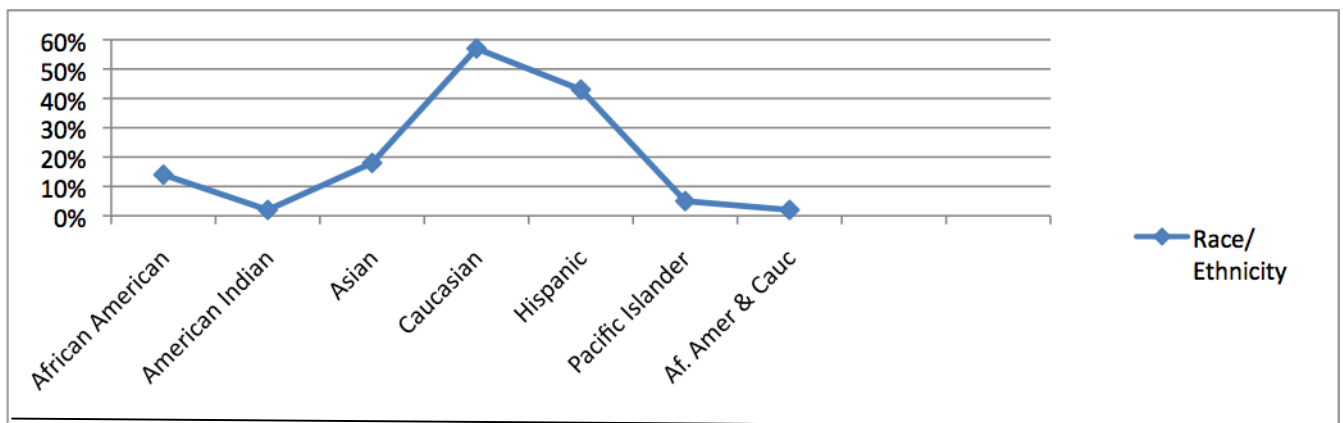


Figure 11- Race & Ethnicity

Outreach

WDC has greatly enhanced its outreach efforts to include government entities, lenders, mortgage companies, title companies, realtors, media, elected officials, and other social service agencies. Our PSA list now includes approximately 60 contacts.

Success Story

The Smiths (name has been changed to respect confidentiality) were referred to WDC by a friend. They had worked for 5 to 6 months seeking default assistance from a for profit agency. The agency had advised them to stop making the mortgage payment and continually reassured them that things were progressing normally. The Smiths eventually received a Notice of Trustee Sale and that's when they sought services elsewhere. The WDC Counselor met with the Smiths to review their situation, and then called the lender to provide them the required information. It took approximately a month for the Smiths to be approved for a special forbearance. Once the trial period is completed they will be considered for permanent loan modification under the Making Home Affordable Program.

Summary

Women's Development Center has expanded the services offered through the Homeownership Services Program to include all facets of homeownership. The most recent enhancement involves Foreclosure Awareness classes, which proved successful during the very first class. WDC will continue to enhance program services as the needs of the community change during this current housing crisis.

Submitted by: Teresa Torres

July 30, 2009