

\$1.2 million in grants to help combat Delaware homelessness

By [Mark Eichmann](#) | January 31, 2019



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

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

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

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

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

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

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

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

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

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

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