




# Benefits Enrollment Best Practices

NORTHWEST SIDE  
HOUSING CENTER

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The Northwest Side Housing Center (NWSHC) identifies and responds to the needs of the community by leveraging resources to improve the economic well-being and quality of life in Belmont Cragin and the surrounding communities. Belmont Cragin is a northwest Chicago community home to over 82,000 residents, 80% of whom are Latinx (U.S. Census), and an estimated 12,000 of whom are undocumented. Belmont Cragin's unemployment rate is 12.8% and 31% are not in the labor force. Fifty-six percent of households have incomes under \$50,000 per year, and 25.8% of households have annual incomes under \$25,000. Over 59% of residents are cost-burdened, paying 30% of income on housing. In addition, median incomes have plummeted from over \$65,000 in 2000 to less than \$50,000 in 2010, as rising rents and gentrification have displaced thousands of low-income families to Belmont Cragin.

Underpinning the NWSHC's work are the following values:

- RESIDENT LED: Residents steer our work and comprise our board and staff.
- RELATIONAL: Strong relationships advance and enhance our work.
- RESPONSIVE: Our founding principle and the heart of our mission: respond to the evolving needs of the community.
- DATA-INFORMED: We use data from the community to plan and inform all of our work.
- INNOVATIVE: Innovative programs and organizing campaigns drive our work and differentiate us from others.

## **Proposed Benefit Enrollment Center (BEC) Model**

Our Housing Counseling Center and Financial Opportunity Center provide residents with the tools to prevent displacement (foreclosure prevention counseling, rental counseling), supplement household income (benefits enrollment assistance) and build wealth (workforce development, financial coaching, pre-purchase counseling).

Narrowing in, our Benefits Enrollment Center (BEC), housed under our Financial Opportunity Center, comprises of benefits screening that includes light and gas assistance, utility bill relief, SNAP, and senior transit and license discounts, and through partnership with Oak Street Health and Catholic Charities, Medicaid and medical card enrollment.

## Challenges and Best Practices

**Challenge:** Barriers to benefits for people who are immigrants or undocumented

While our community's diverse Latinx identity is our strength, many of our residents who are immigrants or undocumented are dissuaded from applying for public benefits out of fear of jeopardizing their status. This is especially prevalent for Supplemental Nutrition Assistance Program (SNAP) enrollment. Public benefits program jargon is confusing enough without the added stress of the Public Charge rule, and extensive lists of labels of who's eligible or not—"Qualified Immigrant," "asylum seeker," "qualified dependent," "certain asylees," "certain immigrants who have been granted conditional entry," and more. This has created two challenges, the obvious being, whether out of fear or actual ineligibility, families who need income supports aren't receiving them and the second being, our staff have had to seek outside training, legal immigration resources, and legal referrals to ensure participants' safety in enrolling for benefits.

**Challenge:** Older adults' fixed income is "too high" to qualify for some programs

Our BEC largely serves older adults (defined as age 55+), with energy assistance programs like LIHEAP being particularly critical to folks living with fixed incomes. A frustrating challenge in 2019 was providing LIHEAP application assistance at Kelvyn Park Senior Suites (KPSS)—where our agency now oversees the Senior Center and all social, health & wellness, and financial education activities.

Because KPSS includes utilities with rent and comprises many affordable units, many residents did not meet the housing cost burden rate needed to qualify (i.e., paying more than 30% of income on rent), even though many live on very tight, fixed incomes. In light of this, we directed many residents to apply for Direct Vendor Payment (DVP). Unlike LIHEAP which pays your utility company, DVP provides a one-time cash payment directly to an applicant. But even with DVP, many of our older adults didn't qualify because they were Section 8 voucher holders or lived in below market-rate units.

**Best Practice:** Key partnerships to fill gaps to accessing health care

Strategic partnerships are key to our mission to leverage resources to respond to community needs. We work closely with Catholic Charities and Oak Street Health to fill healthcare access gaps, namely, medical card and Medicaid enrollment. Our participant onboarding process now includes a consent to release information to Oak Street Health to automate referrals and

information sharing between our agencies. Throughout 2019, we hosted a representative from OSH directly in our lobby to connect with residents about health care and Medicaid enrollment. And through our Parent University site at Steinmetz College Prep High School, we hosted Catholic Charities on a weekly basis to connect parents and residents with medical card enrollment—in 2019, 30 parents applied for and received medical cards.

We also partner with UnidosUS, whose support has helped us increase our capacity to reach Latinx residents. Here locally, UnidosUS connected us with Alivio Medical who are a Chicago-based group with expertise in enrolling mixed-status families for benefits. In light of the above-mentioned immigrant/undocumented enrollment challenges, Alivio provided us with training about how to enroll families who are mixed-status and undocumented. Through this partnership we learned about and provided enrollment assistance for the COVID-19 Pandemic EBT program, a SNAP program for undocumented children under age 18.

**Best Practice:** Expanding programs, boosting participation, and addressing anti-Black sentiment at KPSC

In our first four months of leadership over Kelvyn Park Senior Center (KPSC), membership increased by 40%. In 2019 alone, we saw 13,000 visitors, and provided a robust calendar of weekly activities ranging from Yoga to health screening days to online banking classes. Alongside an increase in programming also came an increase in participation among Black community members. Due largely to the efforts of our Director of Older Adults, Linda Peters, we worked to ensure that programs and activities were marketed in both Spanish and English, and that specific outreach was done to include Black residents who shared with Linda past experiences of discrimination and unwelcoming attitudes. In addition to ramping up programs, we routinely host our Financial Opportunity Center/BEC team at KPSC to provide benefits enrollment workshops, especially transit and license plate discounts for seniors.

**Best Practice:** One-stop shop

One of our greatest strengths lies in our capacity to respond to peoples' needs as a whole, thus minimizing the need for outsourcing and referring participants to resources/organizations which may be inaccessible by transportation, or which may not reflect a resident's language or culture.

Since its creation in 2018, our Financial Opportunity Center has grown from two income support specialists offering energy assistance to a team of six with three income support specialists, two financial coaches who lead one-on-one and cohort-model financial education and workforce development programs, and an on-site workforce staffing account manager from Cara

Connects. Our FOC has become a one-stop-shop to apply for public benefits, work to repair your credit, and build savings, connect with job training and placement, and build wealth— all in one place.

Since 2018, we have served 1,000+ families with LIHEAP assistance with a 94% approval rate, 40 financial coaching clients per year, and two cohorts of 20 Latinas per year through our Women Forward Chicago financial literacy cohort program. Lastly, in 2019, we launched our first cohort of Adelante: Latinos Moving Forward in the Digital Workforce, providing 20 Belmont Cragin residents with the digital, financial, and workforce development skills needed to gain full-time, meaningful employment.

**Best Practice:** A team who are relatable to the community

All of our staff, especially our counselors and coaches, live our values rooted in being relational, resident-led, and responsive. We intentionally foster a culture that challenges the dehumanizing “take a number” bureaucratic mentality because many of our own staff know from first-hand past experience how it feels to apply for and rely on some of the very programs we provide, and have navigated such systems. That’s why we treat our workspace like a living room, where you are always called by your name and offered a warm cup of coffee or tea—and oftentimes the food off of our kitchen table, and one time, quite literally, the coat off of one of our staff’s back.

One participant, Henry, a Belmont Cragin resident of 30 years worked with our income support specialist, Cassandra Hernandez in 2018 to apply for LIHEAP and a new furnace. He shared, “Until retirement, I never relied on financial assistance. But when my daughter moved out last year, my household income met the cap to qualify for the Low-Income Home Energy Assistance Program (LIHEAP).” He continued, “Cassandra was wonderful, very client-minded, and made the application process easy.”

This culture of care stems from the authenticity of our staff members’ racial and ethnic identities and languages reflecting those of the community we serve, predominantly Latinx, Black, immigrant, and Spanish-speaking community members. We are proud to offer all of our FOC and BEC programs in English and Spanish and have an on-site native Polish speaker available to help with interpretation as well.

## Client Stories

### Manuela's Story

Manuela is a Dominican immigrant, a mother of two, and a Belmont Cragin community member. We met Manuela in 2019 when she worked with us to apply for SNAP. From there, we referred her to our partners at Catholic Charities who connected her with a medical card, and most recently when the COVID-19 pandemic hit, we helped her access LIHEAP, Cradles to Crayons infant/child supplies, and emergency cash assistance.

On top of these programs, Manuela is also a recent graduate of our Women Forward Chicago program, led by our financial coach Carmen Landecho. "Women Forward was a door to discover myself and come out of a deep sleep; I joined hoping not to return to a life of intensely thinking about how to move forward. And it helped me leave behind my fears and adversities that prevented me from achieving my dreams," Manuela shared.

She continued, "It was a beautiful experience meeting all those women who give so much of themselves to our families, but when we are together in class, it's as if we are the only people who exist. It shocked me in an incredible way. It was the first time that I joined a group of people to listen and learn. I was very blown away by Carmen, she has a unique spirit and energy that illuminates."

Looking ahead, Manuela's goals include buying a home, "I have always longed to own my house, it frees you from many ties. I think I will be very happy and my soul will have room to breathe." What we admire most about Manuela's story is her resilience and self-empowerment. She embodies what the core of our mission is: to respond to the whole needs of a person so they are empowered to realize their own financial and personal goals.