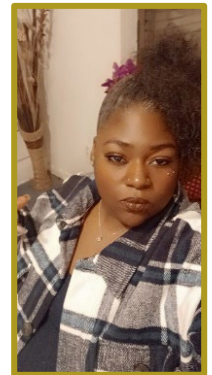


Homeless/Eviction Prevention Fund: A Case for Support

The Impact of Housing

During the start of the COVID pandemic, JR was in crisis. She was working three jobs at the time to support her five children, so her stress level was already high. Her apartment failed its annual inspection, and her landlord said that she wasn't going to fix it — which meant that JR and her five children were in danger of losing their housing. Then her best friend of 24 years was murdered. JR spiraled into despair. "I just broke. I saw no way out. I dropped my children off at their father's, and I packed my car with everything that would fit. For more than a year and a half, I was living house-to-house with friends."



JR's mom suggested she contact EDEN. After confirming that JR qualified for EDEN housing, EDEN staff said they had a potential unit on the west side and took her for a tour. It was ideal — 4 bedrooms upstairs plus an extra room on the ground level. The basement was unfinished, but large enough for a game room for her kids. "This was the perfect neighborhood for my family!"

In December 2021, JR picked up all of her children and said they were going for a ride. When she pulled up to their new address, the kids were curious. "Why are we stopping here?" "This is our new home." Screaming, laughing, and lots of tears and hugging followed!



JR's children are thriving. Her 19-year-old son earned a scholarship for Cleveland State University and is studying science and engineering. He is working as a supervisor at a grocery store in Rocky River. Her 16-year-old son is attending Cleveland's School of the Arts. He has learned Spanish so that he can speak it in the next play he is starring in. Her youngest three children are doing well at Halle Elementary School. Her oldest daughter loves to create tie-dye clothing and art. Her middle daughter is a braider and nail enthusiast. And her youngest daughter is her second voice around the house. "She's the boss, and fashion is her passion!"

JR herself is now working on her own goals. She works at a store part-time and is signed up to work for a housecleaning service during her off-hours. When not working, she spends time with her kids and creates craft projects like the one in her foyer celebrating family. She enjoys writing and listening to music. Her mom takes the kids every other weekend so she can recharge and spend time focusing on her own needs.

“Two years ago, I felt like I was a total failure. Self-doubt was my enemy. I now believe there is a treasure at the end of the rainbow. EDEN literally saved my life. It brought my family together. It helped me be confident in my path and gave me faith in myself. I hope more people can benefit from what EDEN offers!”

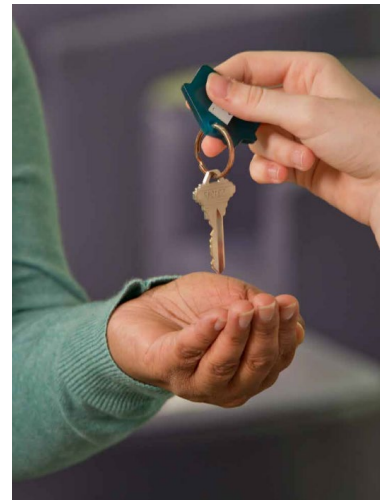
About EDEN

The mission of Emerald Development and Economic Network, Inc. (EDEN) is to provide housing solutions to people facing the challenges of housing insecurities and homelessness. We recognize that housing is a basic right of all people and is the first step in helping them transform their lives. We believe housing serves as a foundation to build stable lives, advance independence, and fulfill aspirations. We envision that, through our efforts, homelessness will be brief and rare; and every family will have a safe, secure place to call home.

Starting with one facility in 1991, EDEN has grown exponentially over the past 34 years. Today, EDEN is a nationally-recognized housing provider that owns and manages more than 1,000 units of scattered-site and Permanent Supportive Housing (PSH) for individuals and families who have a member with a severe mental illness or who are chronically homeless. The Lotus, our newest PSH development with 50 units, houses homeless young adults and their young children. The agency also owns Norma Herr Women’s Center, the primary shelter in Cuyahoga County for single adult women.

Additionally, EDEN administers rental assistance for almost 2,500 households per month, focusing mainly on persons with disabilities and those who are homeless. This includes single individuals, families, those who have experienced domestic violence and/or human trafficking, and citizens re-entering our community from institutions. EDEN is also the primary provider of the Rapid Re-Housing Program in Cuyahoga County.

While EDEN focuses on such housing activities as development, location, housing stability, property owner relations, inspection, maintenance, and management, the agency also partners very closely with dozens of community-based agencies to ensure that tenants obtain the support services they need to improve their health and well-being and sustain permanent housing.



Housing is our foundation, and the linkage of housing and services is the key to the success of the clients we serve.

Populations served by EDEN include:

- **Individuals and families experiencing homelessness** – Those transitioning from shelters, the streets, or unstable living conditions.
- **People with disabilities** – Individuals facing barriers to employment due to physical or mental health conditions.
- **Those who have experienced domestic violence/human trafficking** – Rental assistance ensures safe, stable housing away from their abusers.
- **Youth aging out of foster care** – Provides stability and support as they transition into adulthood.
- **Veterans** – Many veterans face housing challenges despite service benefits.
- **Seniors** – Rental assistance helps aging populations on fixed incomes that do not keep pace with rising rents.

In 2024, EDEN provided housing services to 4,128 households / 7,379 individuals. This means that almost 7,500 men, women, and children were not homeless in 2024 because of EDEN's housing programs. The Norma Herr Women's Center sheltered 1,119 women who lost their homes. Imagine the impact on our community if those 1,200 women found housing in 2025!

Participants Served	Households	Individuals	% of Total HH's
Housing Programs			
ADAMHS-Owned Properties	20	24	0.5%
EDEN-Owned Group Homes	45	45	1.1%
EDEN-Owned Scattered Sites	166	231	4.0%
EDEN-Owned Scattered Sites & Long-Term Sponsor-Based Rental Assistance	14	32	0.3%
Housing First Permanent Supportive Housing	907	913	22.0%
HUD Properties	24	58	0.6%
Limited Time Assistance	55	71	1.3%
Long-Term Sponsor-Based Rental Assistance & Housing First Permanent Supportive Housing	103	107	2.5%
Long-Term Tenant-Based Rental Assistance	2,071	3,997	50.2%
Short-Term Rental Assistance	723	1,900	17.5%
Unduplicated Housing Participant Total	4,128	7,378	100.0%
Shelter Programs			
Norma Herr Women's Center	1,119	1,119	100.0%
Unduplicated Shelter Participant Total	1,119	1,119	100.0%
Emergency Financial Assistance Programs			
American Rescue Plan Act (ARPA)	181	326	22.7%
Emergency Rental Assistance (ERA2)	616	1,388	77.3%
Unduplicated Financial Assistance Participant Total	797	1,714	100.0%
Program Totals*			
Housing Programs	4,128	7,378	
Shelter Programs	1,119	1,119	
Emergency Financial Assistance Programs	797	1,714	
Total Program Usage	6,044	10,211	

** Because participants can receive shelter, move into a housing program, and then receive emergency financial assistance, the total program usage does not represent unduplicated persons served. Data is stored in different systems which currently do not allow for cross-referencing. EDEN is working on determining if a total unduplicated participant count could be identified in 2025.*

In 2024, EDEN was awarded federal grants to distribute emergency financial assistance to those who were at risk of losing their housing (APRPA) and those who were financially impacted by the COVID pandemic (ERA 2). These grants were supplemented with funds from the ADAMHS Board, the MHARS Board of Lorain County, OHMAS/Stepping Up, and Healthy Lakewood. EDEN distributed \$4,415,272 to 797 households, averaging \$5,539 per household. These funds paid for security deposits, first month's rent, rental and utility arrearages, housekeeping and deep cleaning services for those in hoarding situations, motel stays for those who needed temporary housing, and more. This funding made the difference between keeping their homes vs. returning to homelessness.

Community & Economic Beneficiaries

Rental assistance is not just a social service but an economic and community investment. It prevents homelessness, saves public funds, supports local businesses, and strengthens the housing market. By ensuring that EDEN's clients remain housed, the entire region benefits from reduced emergency system costs and increased economic stability.

- **Housing providers** – EDEN currently partners with approximately 2,000 property owners who rent units to our participants in the private market. Rental assistance ensures consistent rent payments, reducing vacancies and financial risks for property owners
- **Businesses** – When families are stably housed, they can spend more in their communities on food, transportation, healthcare, and other goods. Agencies like EDEN contract with myriad local and national businesses who provide services to our staff and for our agency operations.
- **Employment** – Stable housing leads to better employment outcomes for residents. Additionally, housing programs support jobs in construction, maintenance, property management, and social services.
- **Tax Revenue** – Stable renters contribute to the local, state, and federal tax bases through property taxes (paid indirectly through rent) and sales taxes from consumer spending.

The Need

EDEN's housing programs provide a critical service to the northeast Ohio community—not only to its economy and reputation as a thriving community, but to the people who are impacted by housing insecurities in any way. During the incredibly difficult time of the economic challenges following the COVID-19 crisis, we've never stopped working to provide housing solutions to those facing homelessness and housing insecurity. However, we also recognize that we have much work left to do, as the needs are ongoing—and increasing. Nationwide, there was an 18% increase in people becoming homeless in 2024, mostly due to the affordable housing crisis. Here in Cuyahoga County, it's estimated five thousand people are homeless every year, and those people need somewhere to go.

Referrals for EDEN's housing programs come through the Continuum of Care's Coordinated Intake System, ADAMHS partner agencies, CMHA, Ohio correctional facilities, and the County adult probation

office. The most severely disabled and at-risk are given priority. These individuals do not have resources to locate housing on their own. When they do locate housing, it often does not meet NSPIRE standards as determined by HUD.

Many individuals and families experiencing homelessness have significant barriers to accessing and maintaining stable housing. These barriers may include mental health issues, physical disability, substance use disorders, lack of income, expenses related to health care and/or debt, housekeeping/hoarding issues, and/or a history of violating the terms of rental agreements. One of our most pressing needs is to provide on-going support to new residents making the transition from homelessness to housing. Participants often have no possessions other than a few items of clothing. They do not typically own items like furniture, bedding, cleaning supplies, dishes, and other items necessary to live in and maintain a home. They often have difficulties learning how to keep their home clean. In fact, many struggle with hoarding since that was one of the ways they coped with their homelessness. Budgeting, and staying within that budget, is often their most challenging life skill. We have found that following-up with them and providing the support they need can significantly increase their chances of successfully maintaining their housing.

The Solution to Eliminating Barriers to Securing Housing and Preventing Evictions

The success of EDEN's housing programs depends not only on its ability to move clients into appropriate and affordable housing, but also on its ability to connect clients with adequate support so they can maintain that housing. Without the needed assistance and support, participants can have a difficult time getting re-established on their own, inevitably slipping deeper into housing insecurity or back into homelessness.

EDEN and its Continuum of Care (CoC) partners believe housing programs are effective only if they are able to help difficult-to-house persons both secure and maintain their housing. For this reason, we developed the **Homeless Prevention Fund** (the Fund) to keep them from returning to homelessness. The Fund has two purposes: (1) help them secure housing; and (2) once they are housed, help them keep their housing. This can include, but not be limited to:

- **Rental application fees** allow landlords to screen tenants through background and credit checks. They often range between \$25 and \$35, which can be a major impediment for some participants.
- At times, there is a long delay between when the tenant finds the ideal property and when they are ready to move-in, largely due to the unit having to pass inspections or previous tenants who are scheduled to move out at a later date. Property managers don't like losing that 2-4 weeks of rent. **Holding fees** will allow owners to hold the unit for the participant without losing significant income.
- People enduring housing insecurities are very seldom able to save for both a security deposit and first month's rent. In these cases, the Fund will provide the **security deposit**.

- Because of their backgrounds, most of our participants have poor housing histories, including evictions, poor credit, and criminal backgrounds. Property owners tend to avoid renting to these high-risk tenants. A **double security deposit** will ensure that property managers will believe they have enough funds in escrow to mitigate the risk.
- If a current tenant is exhibiting behaviors believed to be high-risk, the property manager may ask for a **second security deposit** to make sure that their financial risk is lowered if something should happen, such as damages to the unit or the tenant leaves without paying the last month's rent.
- There are times when even the **first month's rent** is beyond the reach of people who are either homeless or drowning in debt. Providing that can get them housed so that they can begin working on their financial security.
- Studies have shown that people who have experienced homelessness report that their pets provide a sense of responsibility and give them a reason to live, reduce substance use, and motivated them to seek healthcare. Paying the **pet deposit** helps them begin their healing.
- Before a tenant can finalize a lease, most units must pass an NSPIRE inspection as directed by HUD. If the unit fails, the property owner must make repairs before the tenant can move in. In these instances, the owner will often choose to rent to a non-subsidy holder to avoid making repairs. If the Fund **reimburses inspection repair costs**, they more often choose to accept the EDEN participant.
- If the tenant does not have **renters' insurance**, the landlord is responsible for making repairs if damages are caused by water leaks, fire, burglaries, etc. If a tenant cannot afford the insurance, the housing provider may refuse the voucher. Providing the renters' insurance not only covers the property owner, but the tenants possessions will be replaced if something happens.
- Because of their backgrounds, the majority of participants have poor credit histories. A **rent recording service** can report their rent payments to the credit bureaus so that they can build and increase their credit scores.
- If the tenant falls behind in the rent, the owner does not want to go to Housing Court to get paid arrearages. The Fund can pay for the **rent arrearages**, and the property manager in turn must agree to not evict the tenant.
- There are times when a tenant is not able to pay the rent on time. **Late fees** can add up. The Fund can pay them so that the tenant can start fresh the next month.
- Because monthly costs for utilities can fluctuate significantly, it is difficult to budget for them. An unforeseen car repair or medical expense can easily forestall timely utility payments, and a leaky toilet can result in skyrocketing water bills. The Fund can pay the **utility arrearages** to make the tenant whole and return them to budget solvency.
- There are times when participants need temporary housing. For example, tenants of Shaker Apartments were ordered by the city to vacate the building because of a long-term lack of heat. The water also had to be shut off in the building to keep pipes from freezing. In such cases,

temporary hotel stays can prevent people returning to homelessness while their units are being worked on.

- Because many participants have a mental illness, began hoarding to cope with their homelessness, or have to learn/relearn basic skills such as cooking, personal care, or housekeeping, it is sometimes necessary to bring in a **housekeeping or specialty service** if a particular unit requires a targeted cleaning or if there is a hoarding situation. In addition to the cleaning, the vendor teaches the participant how to maintain their home and keep it clean.
- Imagine that you are moving into a new apartment with only a few personal possessions because you've been living in a shelter or on the streets. You may be really looking forward to a warm shower, but you don't have any washcloths or towels. You may be excited to cook your first meal, but you don't have any pots and pans, dishes or silverware. A bed with sheets, a pillow, and blanket would be very appreciated, but you don't even have a bed, let alone a pillow and blanket. The unit doesn't even come furnished with a refrigerator to store your milk. The Fund covers **common household items, furniture, and appliances** that new residents need when they move into their new homes: beds, tables, chairs, dishes, cookware, cleaning supplies, bedding, stoves, microwaves, etc.
- When a lease ends, the owner wants the tenant to leave with all of their belongings so that they can lease to a new tenant. We have found that some participants are over-staying the lease because they have no means of transferring their furniture and possessions to their new home. Providing **moving expenses** motivates them to quit the old unit so that the owner can find a new tenant.
- Finally, if the tenant leaves and the owner finds damage exceeding the security deposit, there is little chance that the owner will be able to recoup the cost of making significant repairs. If EDEN pays for the **damages that exceed the security deposit(s)**, the property manager will more likely agree to rent to future EDEN participants.
- There are also times when **other assistance** can be provided if it might make the difference between a tenant staying in their home vs. returning to homelessness. The fund becomes a safety net for those who are having a difficult time remaining housed.

Outcomes

In 2023, EDEN developed pilot program for a Homeless Prevention Fund with monies from ARPA (American Rescue Plan Act) and other grants. The goal was to identify participants who were finding it difficult to find a property manager willing to rent to them or who were at risk of eviction and provide the support they needed in order to stay in their new homes. The Fund proved that providing participants with this support significantly increased their ability to secure and maintain their housing.

From October 2023 through December 2024, EDEN received 1,522 applications for assistance, and EDEN managers approved 1,066 (70%) of the requests for a total of \$1,051,375. (The remaining 30% were either denied because the applicant was ineligible or are still being processed). The average

assistance per household was \$986.28, which we believe is a valid and cost-effective investment in keeping people housed. 65 applicants received more than one type of assistance.

The most frequent request was for household items, furniture, and appliances (194), which emphasizes the need for these items. This is followed by security deposits (181) and rent arrearages (141). See the table below for assistance provided, number of applications for that assistance, the amount approved for distribution, and the average amount for each assistance area.

Please note that the assistance areas followed by an asterisk were added to the application in November 2024 and are still being processed: pet deposits, first month's rent, renters' insurance, rent recording services, late fees, and moving expenses.

Applied	1,522		
Approved (Unduplicated)	1,066		
Assistance Area	Count	Sum	Average
Application Fees	64	\$2,027.00	\$31.67
Holding Fees	1	\$300.00	\$300.00
Security Deposit	181	\$180,562.00	\$997.58
Double Security Deposit	32	\$60,984.00	\$1,905.75
Second Security Deposit	132	\$133,681.00	\$1,012.73
Pet Deposit*	0	\$0.00	
First Month's Rent*	0	\$0.00	
Inspection Repairs	35	\$26,673.40	\$762.10
Renters Insurance*	0	\$0.00	
Rent Recording Service*	0	\$0.00	
Rent Arrearages	141	\$155,653.56	\$1,103.93
Late Fees*	0	\$0.00	
Utility Arrearages	65	\$41,538.62	\$639.06
Hotel Stays	17	\$11,380.02	\$669.41
Deep Cleaning	15	\$9,755.00	\$650.33
Housekeeping	16	\$9,655.00	\$603.44
Household Items	194	\$224,655.30	\$1,158.02
Moving Expenses*	0	\$0.00	
Damages	103	\$141,352.63	\$1,372.36
Other Assistance	135	\$53,158.00	\$393.76
	1,131	\$1,051,375.53	\$986.28

The application asked why the participant needed assistance. EDEN managers determined that these reasons were valid. Without the available funds, EDEN would not have been able to help them.

Consider:

- Participant is sleeping on the floor with a comforter his case manager gave to him. Participant has no income, but he is trying to get social security.

- The participant had a break-in in her last home, and they stole most of her furniture. She is in need of new furniture when she moves into her new home.
- Her unit failed weekly inspections, and an eviction notice was served. A hotel stay will keep her off the streets as she looks for new housing.
- There was a pest infestation in the last unit that the participant resided in, and she had to discard all of her belongings.
- The participant has just moved into a new unit that did not come furnished with a refrigerator and stove.
- Tenant had a heart attack and could not do any housekeeping.
- She is behind in her utilities and this is her only barrier to housing. She plans on keeping her unit and is doing quite well. She has several job applications on Indeed, has attended career fairs, and has participated in Dress for Success.
- Her hours had been cut at work and then she was laid off. She fell behind in utilities, but she made sure she paid her rent so she would not lose her home.
- Participant states that there were plumbing issues in her first apartment of this complex, and it had flooded and damaged all her furniture. Participant relies solely on food stamps from month-to-month.
- The resident failed inspections all of 2023, and her unit smells awful. She has been served with an eviction notice, but housekeeping services can prevent an eviction.
- The participant has had continuing issues with housekeeping and needs assistance with a deep clean to get things back in order with a fresh start. This was initiated by the property owner of the unit where the tenant has been residing for several years.
- Household appliances are either beyond useful life or not working. The participant is unable to replace the requested items due to cut in pay and fewer work hours after the COVID pandemic, increased expenses for utilities, food, and transportation. His social security benefits have also been cut.
- Participant was given a deadline to leave the shelter and currently has no place to stay. The voucher process is moving forward, but his case manager was informed that participant might not be able to move in by the date he has to be out of the shelter. Case manager was asked to complete a hotel stay application for participant.
- Tenant's hours at work are constantly changing and she has had to pay increasing childcare and transportation costs in order to work. Tenant has also had several serious sewer backups into her unit which led to her having to replace most of her and her child's clothing and her laundry equipment.

The Homeless Prevent Fund has provided the assistance these people needed to secure housing or avoid eviction. They were able to remain in safe, secure housing because their utilities and rent were paid when they fell behind. They received help in their housekeeping to make their home habitable. They received beds, stoves, refrigerators, and other household items so that they could live with

dignity. And they were able to stay in a hotel while they were going through the voucher process—a much better alternative than returning to shelter or the streets.

Project Budget

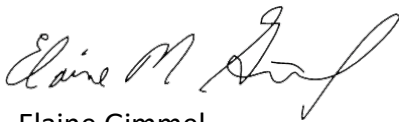
Monies for the most of this funding were depleted in December 2024. EDEN plans to raise a minimum of \$550,000 for the HPD in 2025/2026. \$500,000 will provide homeless prevention assistance to 500 households (assuming a \$1,000 average). \$50,000 will cover EDEN's staffing and administrative costs for identifying when funds will be needed, reviewing the applications, distributing the funds, and tracking/evaluating program costs.

Conclusion

EDEN would be truly honored to partner with you in our shared goal of significantly improving the well-being and quality of life of economically disadvantaged persons by providing needed assistance to help them secure and maintain their homes. If you have any questions about our application or programming, require additional information, or would like to make a site visit to EDEN, please contact EDEN at webmaster@EDENcle.org.

Thank you for your consideration.

Sincerely,



Elaine Gimmel
Executive Director

ATTACHMENT: IRS DETERMINATION LETTER

Department of the Treasury
Internal Revenue Service
Tax Exempt and Government Entities
PO Box 2508
Cincinnati, OH 45201

EMERALD DEVELOPMENT AND ECONOMIC
7812 MADISON AVE
CLEVELAND, OH 44102

Date: April 30, 2024
Employer ID number: 34-1667990
Form 990 required: Yes
Person to contact: Name: R. Gaunce
ID number: 1004974768

Dear Sir or Madam:

We're responding to your request dated April 16, 2024, about your tax-exempt status.

We issued you a determination letter in November 1991, recognizing you as tax-exempt under Internal Revenue Code (IRC) Section 501(c)(3).

We also show you're not a private foundation as defined under IRC Section 509(a) because you're described in IRC Section 509(a)(2).

Donors can deduct contributions they make to you as provided in IRC Section 170. You're also qualified to receive tax-deductible bequests, legacies, devises, transfers, or gifts under IRC Sections 2055, 2106, and 2522.

In the heading, we indicated whether you must file an annual information return. If you're required to file a return, you must file one of the following by the 15th day of the 5th month after the end of your annual accounting period.

- Form 990, Return of Organization Exempt From Income Tax
- Form 990-EZ, Short Form Return of Organization Exempt From Income Tax
- Form 990-N, Electronic Notice (e-Postcard) for Tax-Exempt Organizations Not Required to File Form 990 or Form 990EZ
- Form 990-PF, Return of Private Foundation or Section 4947(a)(1) Trust Treated as Private Foundation

According to IRC Section 6033(j), if you don't file a required annual information return or notice for 3 consecutive years, we'll revoke your tax-exempt status on the due date of the 3rd required return or notice.

You can get IRS forms or publications you need from our website at www.irs.gov/forms-pubs or by calling 800-TAX-FORM (800-829-3676).

If you have questions, call 877-829-5500 between 8 a.m. and 5 p.m., local time, Monday through Friday (Alaska and Hawaii follow Pacific time).

Thank you for your cooperation.

Sincerely,

A handwritten signature in cursive script that reads "Stephen A. Martin".

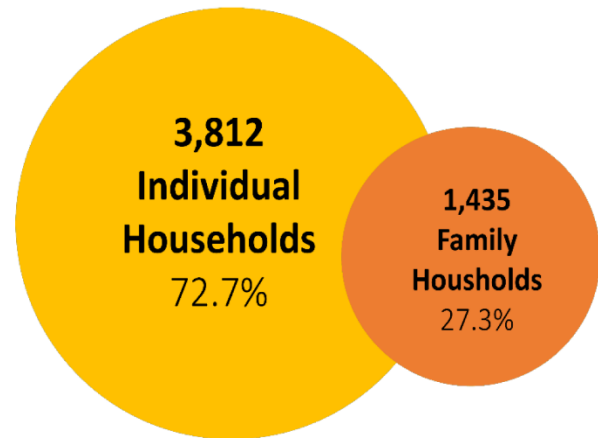
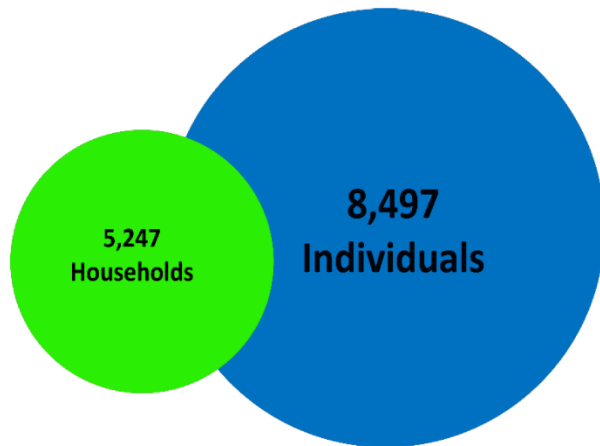
Stephen A. Martin
Director, Exempt Organizations
Rulings and Agreements

ATTACHMENT: 2024 Participants Served – Housing/Shelter Programs

Housing/Shelter Participants Served in 2024

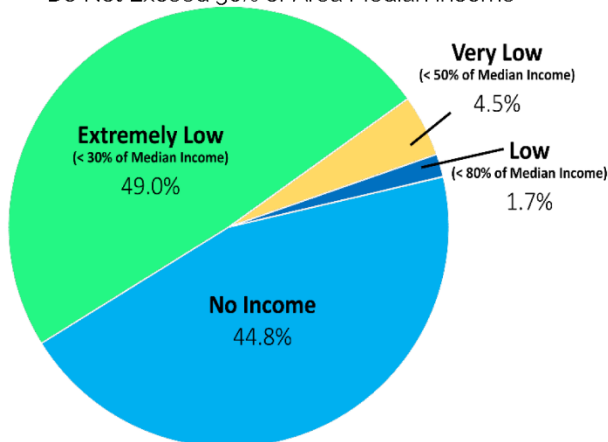
Households Served

In 2024, EDEN served 5,247 Households/8,497 Individuals
72.7% of households are individuals; 27.3% are families of 2 or more



Income Level

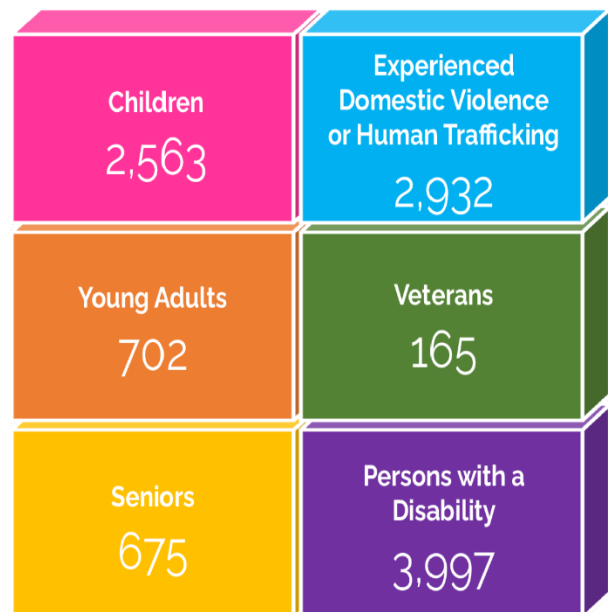
98.3% of households
Do Not Exceed 50% of Area Median Income



No Income	2,349
Extremely Low (30% or below area median)	2,571
Very Low (50% or below area median)	238
Low (80% or below area median)	88
Above Median Limit	1

Special Populations

EDEN provides housing services for typically under-served populations

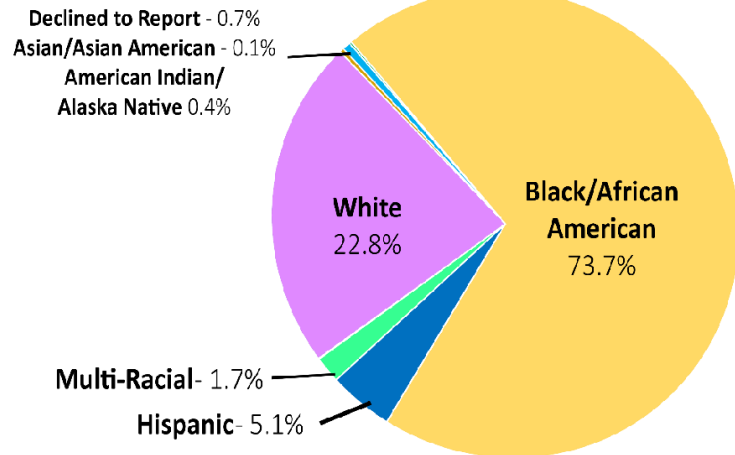


Housing/Shelter Participants Served in 2024

Ethnicity & Race

All Individuals Served

Ethnicity/Race	
American Indian/Alaska Native	35
Asian/Asian American	9
Black/African American	6,263
Hispanic	433
Multi-Racial	143
Native Hawaiian/Pacific Islander	3
White	1,553
Middle Eastern/North African	1
Declined to Report	57



Age Range

5,247 Heads of Household

Age Range	Count	%
Young Adult	288	5.5%
Adult	4,307	82.1%
Senior 65 and Over	652	12.4%

Age Range

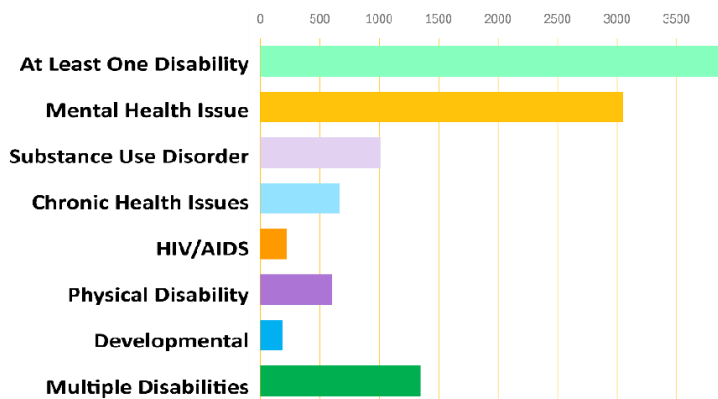
8,497 Individuals

Age Range	Count	%
Child Under 18	2,563	30.2%
Young Adult	702	8.3%
Adult	4,557	53.6%
Senior 65 and Over	675	7.9%

Types of Disabilities

73.4% of Heads of Household Have One or More Disabilities

Disability Status	Count	%
At Least One Disability	2,577	49.1%
Mental Health Issue	3,052	58.2%
Substance Use Disorder	1,009	19.2%
Chronic Health Issues	664	12.7%
HIV/AIDS	221	4.2%
Physical Disability	607	11.6%
Developmental Disability	188	3.6%
Multiple Disabilities	1,348	25.7%

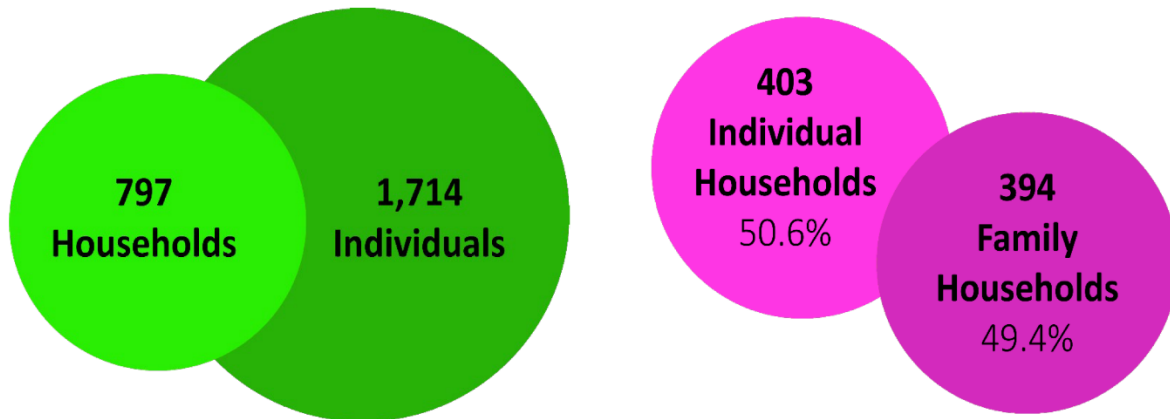


ATTACHMENT: 2024 Participants Served – Emergency Financial Assistance

Emergency Financial Assistance Participants Served 2024

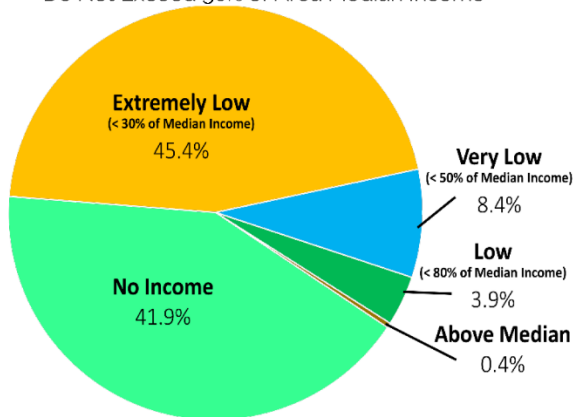
Households Served

In 2024, EDEN provided emergency financial assistance to 797 Households/1,714 Individuals
50.6% of households are individuals; 49.4% are families of 2 or more



Income Level

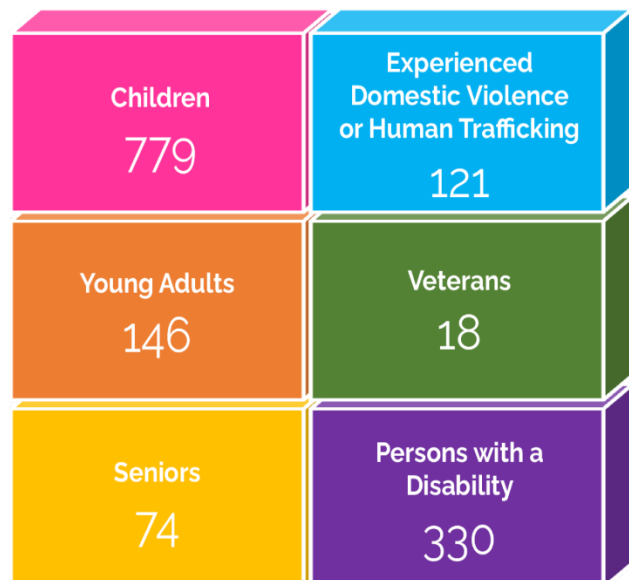
95.7% of households
Do Not Exceed 50% of Area Median Income



No Income	334
Extremely Low (30% or below area median)	362
Very Low (50% or below area median)	67
Low (80% or below area median)	31
Above Median Limit	3

Special Populations

EDEN provides housing services for typically under-served populations

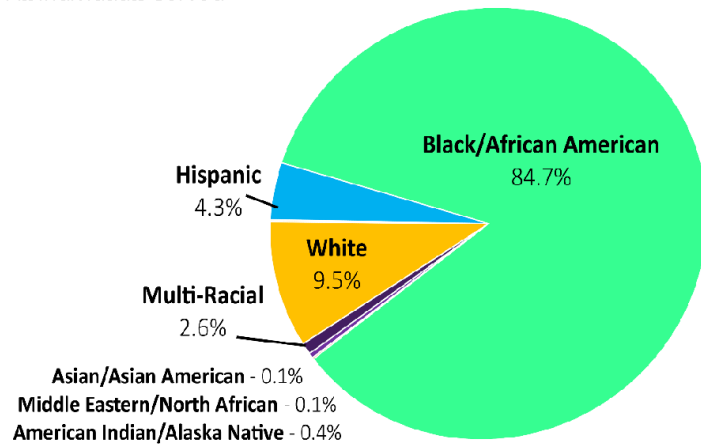


Emergency Financial Assistance Participants Served in 2024

Ethnicity & Race

All Individuals Served

Ethnicity/Race	
American Indian/Alaska Native	5
Asian/Asian American	1
Black/African American	1,464
Hispanic	96
Middle Eastern/North African	2
White	103
Multi-Racial	19
Declined to Report	24



Age Range

5,263 Heads of Household

Age Range	Count	%
Young Adult	61	7.7%
Adult	664	83.3%
Senior 65 and Over	72	9.0%

Age Range

8,530 Individuals

Age Range	Count	%
Child Under 18	779	45.4%
Young Adult	146	8.5%
Adult	715	41.7%
Senior 65 and Over	74	4.3%

Types of Disabilities

39.9% of Heads of Household Have One or More Disabilities

Disability Status	Count	%
At Least One Disability	187	23.5%
Mental Health Issue	240	30.1%
Chronic Health Issues	63	7.9%
HIV/AIDS	50	6.3%
Physical Disability	50	6.3%
Developmental Disability	11	1.4%
Multiple Disabilities	131	16.4%

