





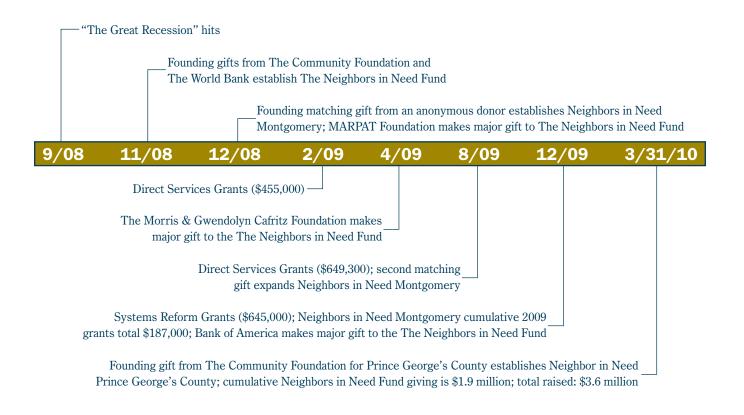
A REGION RESPONDS



The Neighbors in Need Fund

Report to the Community, June 2010

Timeline



About The Neighbors in Need Fund

The Neighbors in Need Fund was launched by The Community Foundation for the National Capital Region in late 2008 to mobilize its strong and growing network of donors—generous individuals, families, businesses and foundations—to respond in the most effective and timely way to the current economic crisis. The Neighbors in Need Fund supports: nonprofit safety-net organizations that provide direct services such as food, clothing, shelter, foreclosure prevention and emergency financial assistance; and efforts to strengthen the safety-net infrastructure provided by public systems and nonprofits, not just now but for years to come.

Neighbors in Need Montgomery, established by The Community Foundation for Montgomery County as part of the regional Neighbors in Need Fund, works in partnership with Montgomery County's Department of Health and Human Services to support effective nonprofit organizations in Montgomery County. The newly formed Neighbors in Need Prince George's County was seeded with a gift from The Community Foundation for Prince George's County.

"It was wonderful how quickly The Community Foundation was able to get the Neighbors in Need funds to us and how quickly we, in turn, were able to get the funds to our clients. The Community Foundation has found a way to eliminate the red tape that many people face in these already trying times."



From the Chair and President

The Community Foundation established The Neighbors in Need Fund in 2008 in response to the economic downturn and subsequent need for food, shelter, clothing and financial support in our region.

In 36 years, we've never seen anything like this.

We're not alone. In December 2009, *The Chronicle of Philanthropy* predicted, "The nonprofit world is about to face the toughest year in its history. By every measure, 2010 could be far more painful for charities and the people they serve than any other they have known." In other words, the crisis is far from over. In fact, many fiscal forecasters believe that real economic relief will not come until 2013 or later.

At the same time, the media is reporting signs of "a recovery." Yet, history reminds us that vulnerable populations are the first to feel the impact of a recession and the last to recover. One such neighbor—"Daryl," whom we'll meet a bit later—understands that all too well.

Local governments in our region are grappling with budget cuts that could have a potentially devastating effect on low-income residents already hit hard by the recession. As governments continue to grapple with staggering deficits over the next couple of years, initiatives such as The Neighbors in Need Fund—though not a substitute for government programs—play an essential role in helping local families struggling to make ends meet.

Not surprisingly, The Community Foundation recently experienced an 89% increase in applications to The Neighbors in Need Fund over this time last year. Requests from safety-net providers to the Fund have reached \$8.4 million, more than twice the \$3.6 million contributed to date.

In recent months, Neighbors in Need funds have helped safety-net providers meet the acute increase in demand for emergency services, keep their doors open and continue to provide services. In total, the first year's grants have helped more than 100,000 people in our region. Funds have provided grantees with increased visibility and helped leverage additional support from other sources. Funding has prevented hundreds of people from being evicted from their homes through emergency financial assistance for rent, mortgage and utilities. And funds have supported the first-ever coordination of safety-net budget advocacy on a jurisdictional and regional level among nonprofits and community residents.

In closing, we offer our gratitude to the many generous donors to the regional Neighbors in Need Fund and Neighbors in Need Montgomery Fund. Special thanks to our major funding partners—The Morris & Gwendolyn Cafritz Foundation, Bank of America, MARPAT Foundation, Kaiser Permanente, The World Bank Group Community Connections Fund, Howard & Geraldine Polinger Family Foundation, Capital One, Consumer Health Foundation and Community Foundation donors who are listed on pages 9–10.

Together, we can meet our goal of raising \$5 million by the end of 2010 to continue to help our neighbors in need. Please join with your other neighbors to help us maintain and strengthen our region's vital safety net.

In appreciation,

David Bradt Chair Terri Lee Freeman President



Neighbors in Need Fund Grantee: FACETS

"Sometimes the only option for low- or no-income residents is to live outside, live in a car or 'couch hop.' That's not where we want to be as a community."

Fairfax County recently was named the wealthiest county in the United States by Forbes magazine. At the same time, the county's waiting list to get into public housing is five years long.

"Sometimes the only option for our low or no-income residents is to live outside, live in a car or 'couch hop,'" said Amanda Andere, executive director of FACETS. "That's not where we want to be as a community."

For 20 years, FACETS has been a supportive haven for families and individuals in Fairfax County who are homeless and impoverished. From July 2008 to June 2009, the organization experienced a 60% increase in the number of people it serves not only regular clients but many middle income people seeking services for the first time. "Our colleagues are experiencing the same level of increase," says Andere.

Several months ago, FACETS learned of a Fairfax resident who had lost her job. While she was able to line up work as a waitress, that salary was not enough to cover her rent. When the woman lost her apartment, she began sleeping in the storage unit where she houses her belongings.

Andere sites the lack of affordable housing and job opportunities with livable wages as the biggest obstacles to getting people back on their feet. "These are individuals and families who have suffered not only financial challenges, but physical and emotional stress as well."

FACETS has been able to leverage its Neighbors in Need funding and other grants to receive increased funding from The Freddie Mac Foundation and The Phillip L. Graham Fund. Visibility from being a Neighbors in Need grantee has resulted

In Northern Virginia, a FACETS client moves into a safe living space.

in new individual donors and volunteers. The Neighbors in Need grant and other resources helped close to 2,000 people avoid homelessness.

At the same time, FACETS continues to see an increase in clients and an increase in the intensity of services needed to meet clients' short- and long-term needs. "These are tough times," Andere said. "Things are clearly getting worse before they get better."

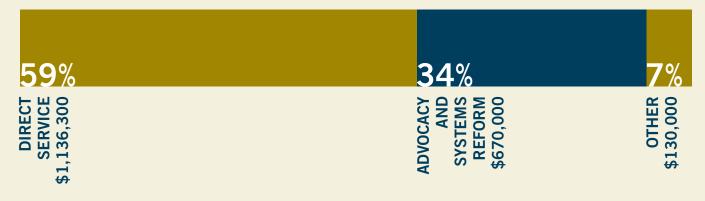
"While it is true that Fairfax County is the wealthiest county in the region, it is a county of stark contrasts," said Community Foundation President Terri Lee Freeman. "For instance, in the first quarter of 2010, Fairfax County had the highest rate of foreclosure in the state of Virginia. There is extraordinary disparity in our region. Fairfax County is but one example."



For more stories of how you made a difference and impacted the lives of neighbors in our region, visit www.thecommunityfoundation.org. If you are a Neighbors in Need Fund grantee with a story to tell, contact **info@cfncr.org**.

2009 Neighbors in Need Fund: Grants Awarded Total Grants: \$1,936,300

Grants by Type



ADVOCACY AND SYSTEMS REFORM

In spring 2010, the Prince William County Board of Supervisors restored funds earmarked for local nonprofits; roughly \$300,000 will now be available for nonprofit-supported programs and services. In addition, the Loudoun County Board of Supervisors voted to increase funding to the county's nonprofit organizations by \$144,000, more than the \$129,000 initially requested. These victories grew out of the "Think Twice Before You Slice" campaign, a project of the Nonprofit Roundtable of Greater Washington and the Center for Nonprofit Advancement aimed at mobilizing more than 900 nonprofit groups to be involved in local budget decision-making throughout the region. The initiative was supported by a Neighbors in Need Fund systems reform grant.

DIRECT SERVICE: FORECLOSURE PREVENTION

Thanks to a Neighbors in Need Fund grant, Legal Counsel for the Elderly (LCE) has helped scores of seniors avoid foreclosure. In the case of one client in particular, who arrived in tears and was ready to abandon her Anacostia home, LCE helped determine that she should apply for assistance from the Home Affordable Modification Program. As a result, she now has a lower monthly mortgage payment for at least the next three months, during which time she will be evaluated for a full loan modification. Not surprisingly, the client left LCE's offices smiling—a crushing burden having been lifted from her shoulders, the fear of homelessness abated. She also left knowing that she had been heard and treated with dignity.



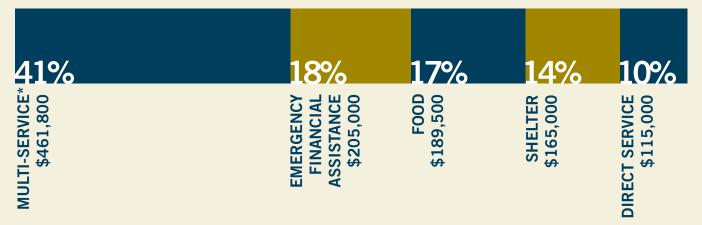
Bread for the City's "Save Our Safety Net" advocacy campaign takes to the streets.

IMPACT

2009 Neighbors in Need Fund: Direct Service Grants

Total Direct Service Grants to Date: \$1,136,300 Total Individuals Impacted by Grants: 100,000+

Grants by Type of Service



*Multi-service refers to grantee organizations that provide two or more of the "eligible" direct services: food, shelter, emergency financial assistance, and foreclosure prevention.

SHELTER

Bethany House serves women and children who have survived family and intimate-partner violence, offering housing and comprehensive emergency and long-term support. Not only that, but the organization provides care to individuals whom most domestic violence agencies cannot help: women who do not fit the classic definition of domestic violence, such as an elderly parent abused by an adult child. The Community Foundation's Neighbors in Need Fund grant helped offset mortgage, rental and utility costs for four of its emergency shelters.

F00D

Bread for the City operates the largest food pantry in the District, providing a three-day supply of groceries to some 10,000 needy individuals every month at their northwest and southeast Washington locations. In the past year, the pantries have experienced a 7% increase in visits and an 8% increase in the number of households served. In response, The Community Foundation provided Bread for the City a \$20,000



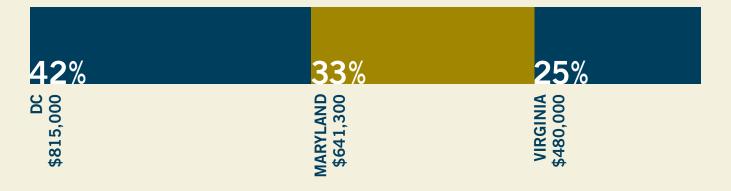
grant for comprehensive support services and a \$25,000 grant for the organization's food program, which has reached heights unseen in its 33-year history.

EMERGENCY FINANCIAL ASSISTANCE

Annandale Christian Community for Action, which provides short term emergency assistance to families and individuals in Fairfax County, reports that, in the past year, clients served increased by 12% over the previous year—including formerly middle-class families. The Community Foundation awarded the organization a \$10,000 grant through The Neighbors in Need Fund, providing emergency financial assistance that helped 55 individuals in 20 households move out of shelters, avoid evictions, restore utility service or prevent cutoffs and buy gas or make car payments.

"In all my years, nothing compares to this. At times I've felt compelled to give clients money from my own wallet because our funding will only stretch so far."

2009 Neighbors in Need Fund: Grants by Region



REGIONAL RESPONSE

WASHINGTON, DC

When the DC Council unanimously passed the Unemployment Insurance Reform Act in May 2010, The Neighbors in Need Fund's \$30,000 investment in DC Employment Justice Center's efforts led to a huge return on investment. The Unemployment Insurance Reform Act qualifies the District to receive more than \$18 million in federal stimulus funding, providing an additional \$15 per week to workers with children or other dependents; extending unemployment insurance to those enrolled in a training program; expanding eligibility to those who leave their jobs to care for an ill/disabled family member to relocate with his/her spouse or domestic partner because of domestic violence against the individual or against his/her immediate family, among other benefits. When the law goes into effect, the District will have one of the strongest safety nets in the country to help unemployed workers.

MONTGOMERY COUNTY, MD

"Our community was not functioning well," says IMPACT Silver Spring's Executive Director Frankie Blackburn. With funding from The Neighbors in Need Fund, Neighbors in Need Montgomery Fund and others, IMPACT Silver Spring's Neighbors Campaign is creating a new, systemic approach to delivering emergency services in isolated neighborhoods, ensuring that available emergency services are reaching those who most need them; leveraging community resources to sustain long-term recovery for those in crisis; creating a new sustainable network of mutual support in isolated neighborhoods; and increasing the number of people embarking or staying on a path toward secure employment and greater economic empowerment.

PRINCE GEORGE'S COUNTY, MD

"Southern Prince George's County isn't far from the nation's capital, yet we tend to be forgotten," says Claudia Raskin, Director of Community Support Systems. Raskin describes a geographic area that is mostly rural; includes families who have lived in the county and worked in the fields for generations, some of whom are illiterate; and who don't have access to public transportation or job opportunities. More and more, middle-class families and many seniors are falling off the wagon, she says. She mentions individuals who have survived by living in travel trailers in the woods, with no electricity, no plumbing, no water. With funds from The Community Foundation, Raskin has provided kerosene to some, generators to others.

NORTHERN VIRGINIA

Alternative House has seen a 16 % increase in young people seeking a place to stay; in 2009, the shelter housed a total of 219 teens. "We haven't had to turn anyone away...yet," says Executive Director Judith Dittman, although, at times, Alternative House has reached capacity. The Community Foundation's Neighbors in Need Fund was "the first glimmer that there was help out there," generating interest from other funding sources including several major and unexpected donations. "Clearly, the grant from The Community Foundation has helped to leverage other dollars."

IMPACT

Neighbors in Need Fund Grantees (As of April 2010)

Washington, D.C.

Bread for the City **Catholic Charities Foundation** Center for Nonprofit Advancement and Support **Central Union Mission** Christian Communities Group Homes **DC Central Kitchen DC Employment Justice Center** DC Fiscal Policy Institute / Center on Budget and Policy Priorities Fair Budget Coalition / Washington Legal Clinic for the Homeless Father McKenna Center Food Research and Action Center Housing Counseling Services Legal Aid Society of the District of Columbia Legal Counsel for the Elderly Lutheran Social Services of the National Capital Area Martha's Table Miriam's Kitchen N Street Village Nonprofit Roundtable of Greater Washington Rachael's Women's Center So Others Might Eat Thrive DC (formerly Dinner Program for Homeless Women) **Transitional Housing Corporation** Woman Empowered Against Violence Work Place DC

Maryland

- Centro de Apoyo Familiar, Adelphi Community Crisis Services, Hyattsville
- Community Support Systems, Aquasco
- Family Crisis Center of Prince George's County, Brentwood
- Gaithersburg HELP, Gaithersburg
- Housing Opportunities Community Partners, Kensington
- Human Services Coalition of Prince George's County, Largo
- IMPACT Silver Spring, Silver Spring
- Interfaith Works, Rockville
- Manna Food Center, Rockville
- Mary's Center for Maternal and Child Care, Silver Spring
- Metropolitan Community Development Corporation, Silver Spring
- Mission of Love Charities, Capitol Heights
- Montgomery County Coalition for the Homeless, Rockville
- Prince George's Child Care Resource Center, Inc., Largo
- Shabach! Ministries, Inc., Landover
- Sowing Empowerment and Economic Development, Riverdale
- St. Camillus Food Pantries, Silver Spring
- Stepping Stones Shelter, Rockville
- United Communities Against Poverty, Inc., Capitol Heights
- Upper Montgomery Assistance Network, Gaithersburg

Virginia

ALIVE! Inc., Alexandria Alternative House, Dunn Loring Annandale Christian Community for Action, Annandale Arlington Food Assistance Center, Arlington Arlingtonians Meeting Emergency Needs, Arlington Bethany House of Northern Virginia, Alexandria Carpenter's Shelter, Alexandria Catholic Charities of the Diocese of Arlington, Arlington Doorways for Women & Families, Arlington FACETS, Fairfax Good Shepherd Housing and Family Services, Alexandria Housing and Community Services of Northern Virginia, Springfield Korean Community Services Center of Greater Washington, Annandale Legal Services of Northern Virginia, Falls Church Lorton Community Action Center, Lorton Northern Virginia Family Service, Oakton Offender Aid and Restoration of Arlington, Arlington Offender Aid and Restoration of Fairfax County, Fairfax Reston Interfaith, Reston SERVE, Inc., Manassas United Community Ministries-Community Solutions, Alexandria Western Fairfax Christian Ministries, Chantilly

"We offer shelter, food, a help line—this is what we do and this is what we tell our supporters. Yet, sometimes we get the response, 'Everybody does that; what else do you do?' They're looking for something that's 'different' but, the truth is, the need for basics such as food and shelter is more critical than ever."

GIVING

Neighbors in Need Fund Donor: Cliff White

"People who previously had been donors to Manna's food pantry had become clients."

Dozens of individuals, families and corporations have generously contributed to The Neighbors in Need Fund. One such donor is Cliff White. When he retired in 2009 as a founding member and chief financial officer of N.E.W. Corporation—the nation's leading provider of extended-service plans—he found himself with some extra time on his hands. "We have a saying at church," he offers. "Everyone can help—whether through time, talent or treasure."

In White's case, he enthusiastically has devoted his time, talent *and* treasure to The Neighbors in Need Montgomery Fund. As Co-Chair with Julie Davis of the Fund's Steering Committee, White plays an active role in setting strategy and approving grant proposals from safety-net organizations from throughout Montgomery County. He also is a generous donor to the Fund.

White who, along with his wife has a donor-advised fund and has served on the Sharing Montgomery Fund grants committee of The Community Foundation for Montgomery County, is no newcomer to issues affecting vulnerable residents of our community. "I was at a grants committee meeting in the fall of 2008 when someone mentioned that Manna Food Center in Rockville was experiencing a 40% increase in requests for food," he recalls. "That was at the beginning of the economic downturn. It was clear then that things were going to get worse. I'm not sure any of us knew how much worse." By the end of that year, people who previously had been donors to Manna's food pantry had become clients.

It was then that he realized how those of us who are in a position to give have a tremendous responsibility to make a difference. "Many of us have a financial cushion and are able to weather an economic storm of this magnitude. And for those of us who are, we need to give more than ever." Giving to The Neighbors in Need Fund "ensures your money will be spent wisely and efficiently and will go to a select list of worthy organizations."

"My parents taught us to look out for our neighbors," White adds. "That's something that's always been important to me."



Rockville MD's Manna Food Center serves clients via one of its mobile distribution centers.

GIVING

Funding Partners

The World Bank Community Outreach Program

"Our region's safety-net nonprofits need our help," said Viki Betancourt, manager of The World Bank's Community Outreach Program, in announcing a \$150,000 matching grant to The Neighbors in Need Fund in December 2008. "Thanks to the generosity of World Bank employees, we're able to assist organizations throughout the Greater Washington area that are on the front lines supporting our neighbors in need, now and into the future. With its sound stewardship of charitable dollars and knowledge of our region's issues and nonprofit community, The Community Foundation is the ideal place to invest these funds."

The Morris & Gwendolyn Cafritz Foundation

"The Neighbors in Need Fund is but one example of how The Community Foundation brings funders together to address community needs in a timely way," says Calvin Cafritz, Chairman, President and CEO of The Morris & Gwendolyn Cafritz Foundation. As the economy spiraled downward and the demand for emergency services skyrocketed, The Morris & Gwendolyn Cafritz Foundation announced a \$2 million donation to the Fund to help meet critical needs and strengthen nonprofits so that they can better meet such challenges in the future. "This collaborative approach is increasingly vital," continued Cafritz, "especially as we tackle regional issues."



Volunteers at ALIVE! Inc. in Alexandria, VA prepare food for distribution.

"5% Day" at Whole Foods Markets in Montgomery County

It wasn't just the sound of cash registers ringing up sales–it was the sound of a community caring for each other when, Whole Foods Markets throughout Montgomery County sponsored one of their signature "5% Days," benefiting The Neighbors in Need Montgomery Fund of The Community Foundation for Montgomery County. In total, more than \$18,000 was collected, making the event one of the most successful "5% Days" ever. "Our community of givers really came together for this," beams Sally Rudney, Executive Director of The Community Foundation for Montgomery County. Enthusiastic volunteers passed out flyers, greeted shoppers, bagged groceries, even convinced customers to buy extra items and then donate them to Manna Food Center in Gaithersburg or Shepherd's Table in Silver Spring. More than 2,600 pounds of food in all was collected.

It takes many donors to strengthen the region's safety net. Other Neighbors in Need funding partners include Bank of America, MARPAT Foundation, Kaiser Permanente, Howard & Geraldine Polinger Family Foundation, Capital One, Consumer Health Foundation and many individual donors. In-kind media partners include Washington City Paper and Bethesda magazine. Read profiles of our funding partners at www. thecommunityfoundation.org. If you are a donor willing to share your story, contact info@cfncr.org.

"Many people in Montgomery County lead 'the good life.' But many others are just getting by or, increasingly these days, not getting by at all. Bethesda Magazine is proud to support the Neighbors in Need program because we believe it is the most effective and efficient way to help our neighbors when and where they need it the most."

-Steve Hull, Editor and Publisher, Bethesda Magazine

Neighbors in Need Fund Donors

The Community Foundation is grateful to the following donors to The Neighbors in Need and Neighbors in Need Montgomery Fund who contributed between November 2008 and April 2010.

Mr. Daniel Abrahams Dr David B Sacks and Ms. Julie B. Abrams Abramson/Silverman Family Fund Mr. Bruce Adams Adamson Fund Esthy and James Adler Philanthropic Fund Mr. and Mrs. Nader Alapour Mr. and Mrs. Alcus Ms. Ann H. Aldous Ms. Mary Jane Alexander Ms. Christine Allen Alper Family Foundation, Inc. Ms. Paula M. Amann America's Charities Ms. Cindy Anderson Ms. Karen Auerbach Ms. Kathryn Baer Bank of America Ms. Margaret Bare Ms. Judy Barlas Mr. and Mrs. Ben Beach **Beaty Family Fund** Mr. James R. Beers Mr. and Mrs. James R. Beers Ms. Rachel Berger Ms. Aditi Bhaskar Mr. Andrew R. Norton and Ms. Jo Ellen Bilanin Mary Malgoire and Beatrice Birman Fund Mr. Robert B. Shepard and Mrs. Julie A. Black Ms. June Bland Ms. Naomi Bloch Mr. Jerome N. Bluestein Mr. Mark Bober Ms. Katherine Bradley Bradt Family Fund Mrs. Shirley Brandman Ms. Gitta Brandt Mr. James H. Chessen and Ms. Patricia C. Brennan Mr. Scot Brody Ms. Beth A. Brophy Ms. Adrienne K. Brown

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While support from The Neighbors in Need Fund has benefited dozens of safety-net nonprofits and thousands of individuals and families across our region, we can't do it alone.

The reality is this: for every family that benefits from services at local shelters, food pantries or foreclosure prevention assistance, others are turned away. For every person living paycheck-to-paycheck, there is one who just cashed her last check. And for every person who received a three-day supply of groceries, there is someone who just ran out of food.

Today, we share the story of "Daryl" (not his real name), one neighbor we came to know in the past year who, like so many, is at risk of falling through the safety net. With your help, maybe we can catch him.

DARYL'S STORY

Daryl lives in an apartment in Northeast Washington and, until recently, worked at a local department store. He is a skilled, resourceful 39-year-old with a degree in political science. He is also scared to death. "I need a miracle," Daryl said recently. And with that, he shared his story.

One year ago I was living in Atlanta, where I couldn't find work. A sales job brought me to Washington. I rented an apartment, bought a car and settled in. That is until last fall, when things started to unravel. When I fell behind on payments, my car was repossessed. Two months later, with no advance warning other than the failing economy, I was laid off. My coworkers were like family to me. Older employees looked out for the younger ones, telling us, "Retail is no place for you." But where were we supposed to go? There are no jobs. My number was up.

I went to my apartment and prayed.

My folks always told me I should have two to three months of savings in case something happens; I've always lived that way. But this time, I've had to rob Peter to pay Paul. I was behind in my utilities. Behind in my phone payments. After I was laid off, my health insurance ran out. There's a real domino effect. It's like standing in quick sand.

I watched my bank account dwindle to \$23.00. I survived on peanut butter sandwiches. I was frugal before; now it was embarrassing.

In the weeks after I lost my job, I watched out my window as two families were evicted from my apartment building. One had been relocated here after Hurricane Katrina. All their possessions were laid out on the curb. It was heartbreaking.

Determined not to let that happen to me, I did three things. I prayed, I began applying for jobs and I took the few sentimental possessions I had and put them in a box and stored them at a friend's house. No matter what happened, I was not willing to have my most treasured possessions put out on the curb. I may not have much in my bank account, but I still had my pride.

I began calling nonprofit organizations asking for help with my rent, contacting a dozen organizations in D.C. and around the region. All but one turned me down, many citing the increase in requests over the past year. Some said I didn't qualify because I'm not a senior, don't have dependents and I'm not HIV positive or disabled. It got to the point that groups that turned me down were referring me to groups that turned me down. The one organization that did say they might be able to help with a rent subsidy suggested I call back in three months.

My rent was due in one week.

Postscript: As this report went to the printers, we were unable to reach Daryl. While we don't know how his story turns out, whether he kept his apartment or found a new job, we do know this: there are many Daryls out there. It is with them in mind that we call upon you to join with others in strengthening our region's safety net through The Neighbors in Need Fund.

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"There is power in numbers."

-Jackie Marlin, Neighbors in Need Fund donor



At DC's Miriam's Kitchen, clients receive nutritious meals daily

About The Community Foundation

Since its founding 36 years ago, The Community Foundation for the National Capital Region has helped its neighbors in need by promoting and supporting effective giving. The Foundation works with hundreds of individuals, families and companies in the Washington region, managing their charitable funds and connecting them with effective nonprofits. A "community of givers," The Foundation is the largest funder of nonprofits in the region and one of the largest community foundations in terms of giving in the country. As the community's permanent source of giving, The Community Foundation connects people and resources to tackle the region's toughest issues, from drugrelated violence of the 1980s to the terrorist attacks of September 11 to the economic recession beginning in 2008. In times of crisis, for nearly four decades, The Community Foundation has been there for its neighbors. Visit **www.thecommunityfoundation.org**.

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TAKE ACTION

In times of crisis, the worst thing you can do is nothing. With the need so great, it's hard to know how to help. The Neighbors in Need Fund provides a safe, simple and trusted way to help neighbors who are hurting now.

Help us reach our goal of \$5 million by the end of 2010 as we continue to grow the Fund.

Give to The Neighbors in Need Fund and know that your donation is going to organizations that make a difference. Your gift can mean a nourishing meal, a coat for a child, a roof over a family's head, lights in an elderly woman's apartment—in short, the basics.

Your gift could mean the difference between Daryl keeping his apartment, or becoming homeless.



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