

**I. CHESTER COUNTY COMMUNITY FOUNDATION  
GRANT PROPOSAL SUMMARY SHEET**

**Date:** May 13, 2015

**Contact Information:**

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Year Incorporated: 1 (Landlord Risk Reduction Fund); 52 (HACC)

Has your nonprofit ever applied to the Community Foundation? Yes \_\_\_ No X Not Sure \_\_\_

Has your nonprofit ever received funding from the Community Foundation? Yes \_\_\_ No X Not Sure \_\_\_

**Field/s of Interest:**

\_\_\_ Arts, Culture & Humanities      \_\_\_ Environment/Animal Welfare      \_\_\_ Education  
\_\_\_ Health      X Human Services      \_\_\_ Religion

**Organization Information:**

**Geographic Area Served** (If not all of Chester County, specify primary Chester County regions served):

All of Chester County, PA

**Describe Population Served and Annual Number of People Served:**

The Housing Authority of the County of Chester (HACC) serves 1812 families and individuals through the Housing Choice Voucher Program (Section 8) and 305 families and individuals through Public Housing. The Landlord Risk Reduction Fund will be serving 10-20 families depending on the amount of funding we get. This is a new program and therefore has not served anyone as of yet.

**Mission:**

"To strive to provide quality housing to all eligible persons, regardless of age, race, ethnicity, or disability; and to increase the availability of affordable housing within Chester County."

The mission of the Landlord Risk Reduction Fund is to reduce barriers for families and individuals currently experiencing homelessness, or in danger of becoming homeless find affordable housing.

**Proposal Summary:**

Funds will be used toward creating a "Landlord Risk Reduction Fund." As part of the County's "Decade-to-Doorways" initiative, the Fund's purpose is to ease the minds of landlords that are reluctant to rent to individuals and families that are high risk.

**If Capacity Building Proposal:**

\_\_\_ Mission, Vision & Strategy    \_\_\_ Governance & Leadership    \_\_\_ Strategic Relationships  
\_\_\_ Fundraising & Development    \_\_\_ Operations    \_\_\_ Other: \_\_\_\_\_

**Annual Budget for proposed program** \$15,000

0 # of Full-Time Equivalent Paid Staff  
100 % of budget for program expenses      5 # of Board Volunteers at HACC  
0 % of budget for administrative expenses      0 # of Active Non-Board Volunteers  
0 % of budget for fundraising expenses      0 # of Volunteer Hours

*100 % total*

Top 3-5 funding sources:

Phoenixville Community Health Foundation.

Grant Amount Requested from CCCF: \$5000

## **II. CHESTER COUNTY COMMUNITY FOUNDATION GRANT PROPOSAL NARRATIVE**

### **1. Organization's history, goals, key achievements and distinctiveness**

The Landlord Risk Reduction Fund seeks to help landlords achieve their need of filling their units while ending homeless in Chester County. This will be accomplished by addressing landlord's real and perceived risks of renting to people experiencing homelessness. By establishing partnerships with landlords in the County we can match families and individuals with appropriate landlords, creating an ideal win-win situation.

Landlords who agree to be in this program understand that instead of receiving a security deposit from the tenant they will have a guaranteed 2.5x the rent to back each tenant. For example, if their tenant left the unit without notice and didn't pay their rent, these funds would cover their losses and damage up to 2.5x that units rent.

The advantages of this program include reducing homelessness, reducing barriers to housing, increasing the affordable housing stock for low income residents and giving landlords a sense of security. By having financial, as well as case management, backing landlords are more willing to work with their tenants. This also allows our participants to find affordable housing in Chester County and move them out of homelessness.

If there is no reason for the program to reimburse the landlord, meaning the tenant pays rent on time and keeps the unit in order, the funds would be saved for another participant.

Funds are only distributed to landlords once a team of three people assess the situation and the cost. The three people on this team consist of the Director of Supportive Services at the Housing Authority of the County of Chester, a member of the construction team from the Department of Community Development and a Chester County landlord. This team was chosen for its diverse qualities of being able to assess damage to units, knowledge of costs incurred by landlords in this area, and the ability to disperse funds as needed.

### **2. Funding request:**

We are requesting \$5,000 dollars towards our annual budget of \$15,000 for this pilot program. If the program is successful, then next year we will be looking at a bigger budget to assist more families.

#### **• Description of key initiatives**

- This program seeks to add incentive and backing to families and individuals in Chester County who have severe housing barriers. The incentives for landlords to house risky clients is to provide 2.5x the clients' rent if necessary. Participants will be chosen based on their housing barriers and past failures to find willing landlords while working with the Housing Locator Program. Barriers could include, but are not limited to: poor credit, previous evictions, criminal history, no rental history, mental health and no or poor references from previous landlords.

#### **• Specific needs and issues to be addressed**

- The needs of the community are being addressed by finding a way to get the neediest population out of shelters and into secure and safe housing. The Decade to Doorways initiative believes no one should be without a home.

#### **• Organizational impact if initiative is undertaken**

- **How will this grant enhance your organization's capacity?**

- This grant will greatly enhance HACC’s Supportive Services division by addressing an identified need. The Housing Locator Program has seen great difficulty in finding willing landlords to house previously homeless individuals. The difficulty grows additional barriers such as poor credit, criminal background etc.
- This grant will allow more people to be housed and more relationships with landlords to be fostered.
- **How will this increase in organizational capacity be measured?**
  - Data will be kept on the success and failures of this program. Statistics such as cost claims, how many landlords would participate again, how many participants stayed housed and how many new landlords were utilized will be kept. Surveys will also be given to participating landlords.
- **Activities to implement the initiative. Please include a description of the expected activities; timeline and costs to implement the initiative. If external consulting services are required, include the anticipated costs and expertise of the consultants to be hired**
  - When the Housing Locator Program has a family or individual that cannot find housing due to increased housing barriers, and the Housing Locator feels they need additional assistance, they will be referred to this program. At that time the requirements and stipulations will be reviewed and a contract will be signed.
  - Landlords in Chester County that have previously worked with Decade to Doorways will be contacted to see if they would be interested in overlooking housing barriers for potential tenants if they were in this program.
  - Once the participant is successfully housed, two home visits will be conducted in the first 6 months of the lease. This is to check on the condition of the unit and to make sure the tenant is keeping up with their responsibilities of being a renter.
  - Participants can be in the program for two years. If they are still in the same unit at the end of the two years and have had no issues with the rent or keeping the unit in good shape, they will “graduate” from the program. The landlord and tenant would abide by their lease and remain in the unit if that is what they desire; however, since they are no longer part of the program if there are any issues the landlord would not be paid by the Landlord Risk Reduction Fund. If a participant chooses to move from the unit at the end of their lease, but before two years, they will be able to stay in the program if the new landlord is willing.
  - If a participant is evicted from their unit or the program pays the landlord for damages or rent etc., then the participant is no longer eligible to be in the program in the future unless they pay the program back the money that was paid out. Should this situation arise, the oversight committee will keep the records and be in charge of recouping the money.
  - As soon as funding is secured, the program will begin enrolling eligible participants and willing landlords. No timeframe has been established yet.

• **Why it is important to fund this now**

- This program and its subsequent funding are needed in order to aid the efforts to end homelessness in Chester County. It is evident that there are many factors at play when trying to move someone out of homelessness. Some examples are; the lack of affordable housing, no money for security deposit or first month's rent and no willing landlord to work with client barriers. The Landlord Risk Reduction Program assists in ending homelessness by asking landlords to require no security deposit and to overlook other housing barriers such as criminal history or poor credit.
- The Housing Locator Program has been very successful in finding housing for the literally homeless, but has also seen that there are some families and individuals that need additional assistance. The Landlord Risk Reduction Fund will be that assistance and will be the difference for families and individuals in finding a new home.

## **2. How impact and results will be demonstrated**

The impact and results will be measured by keeping precise data on each case. Data will be collected by the Housing Locator and reviewed by the Director of Supportive Services at HACC. Data that will be collected will include family size, income level, education level, employment history, rental history and the specifics on what barriers are present (why is their credit poor, what is their criminal history, why were they evicted).