

**I. CHESTER COUNTY COMMUNITY FOUNDATION
GRANT PROPOSAL SUMMARY SHEET – DONOR ADVISED/FIELD OF INTEREST**

Date: 15 September 2017

Contact Information

Organization Name: Interfaith housing Assistance
Corporation of Chester County
Address: PO Box 3463, West Chester, PA 19381-3463
Office: 330 W. Market St. West Chester, PA 19382
Phone: 610-696-5675
Website: www.interfaithhousingcc.org
Year Incorporated: 1993

Executive Director Name: Joyce Lacy
Executive Director E-mail:
jmlacy1002@gmail.com
Board of Directors Chair Name:
Stuart Brooks
Primary Contact Name: Joyce Lacy
Primary Contact E-mail:
jmlacy1002@gmail.com

Has your nonprofit ever applied to the Community Foundation? Yes No
Has your nonprofit ever received funding from the Community Foundation? Yes No
 Donor Advised Fund(s) Fund for Chester County Don't know/Not sure

Field/s of Interest:

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

Organization Information:

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

Describe Population Served and Annual Number of People Served:

We serve low income single parents who work *full time*, and do not live in subsidized housing, who are striving toward self-sufficiency. We met 56 last Fiscal Year and provided at least one month of rental assistance to 32 families, avoiding homelessness while guiding them toward their goals.

Mission:

We guide Chester County's single working parents with dependent children, who are at risk of homelessness, toward stability and financial independence. We help our participant families remain in clean, safe, affordable housing as the work to secure their future through a structured program of financial assistance, mentoring and supportive services.

Proposal Summary:

We request general operating support focused on rental assistance (average \$223/month per family assisted) and the associated case management expertise which guides families towards their goals.

Annual Budget \$ 232,492	<input type="checkbox"/> 1.54	# of Full-Time Equivalent Paid Staff
<input type="checkbox"/> 75 % of budget for program expenses	<input type="checkbox"/> 10	# of Board Volunteers
<input type="checkbox"/> 12 % of budget for administrative expenses	<input type="checkbox"/> 25	# of Active Non-Board Volunteers
<input type="checkbox"/> 13 % of budget for fundraising expenses	<input type="checkbox"/> 600	# of Volunteer Hours
<small>100 % total</small>		

Top 3-5 funding sources:

United Way of Chester County: (\$17,500); County of Chester Dept. of Community Development (\$22,000); Chester County Fund for Women and Girls (\$10,000); Claneil Foundation (\$5,000) and Patricia Kind Family Foundation (\$5,000)

Grant Amount Requested from the Community Foundation: donor discretion (\$500 - \$5,000)

II. CHESTER COUNTY COMMUNITY FOUNDATION GRANT PROPOSAL NARRATIVE

Provide clear, concise information. 3 pages maximum.

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

Born out of the West Chester Council of Churches, and then established as a 501 (c) (3) non-profit organization in 1993, Interfaith Housing has steadily grown over the last 24 years. We do not discriminate on the basis of race, gender, disability, religious affiliation, or sexual orientation.

Our only program - self-sufficiency - is rental based, helping families avoid homelessness while striving toward independence. We do not own shelters or transitional housing. We do not enter into lease agreements with landlords, but we do coach participants on how to maintain good landlord relationships, advocating for them if necessary.

We help both single mothers *and* fathers with dependent children in Chester County. Our parents must earn a low income while working full-time. We meet them *after hours and on weekends* to provide rental assistance and support services *for up to three years*, enabling families to remain in clean, safe, affordable housing while they improve their stability and approach self-sufficiency.

Our agency made a strategic decision to provide rental assistance only to those interested in working toward self-sufficiency over an extended period of time. This may frustrate those callers who "only need one time assistance" to "get caught up" or to "move to new housing." Our financial assistance comes attached to: monthly budget meetings, workshops on relevant topics, goal setting, progress reports, and more. All are aimed at promoting self-sufficiency.

Our rental assistance helps (on average) 19 families per month avoid the County's family shelters, which can only accommodate a total of 21 families, *combined*. Last year, we helped 32 families avoid 7,120 nights of homelessness. More than 90% of those who stay with us for the full three years exit our program strong and able to provide for their families without assistance from others. They never look back. We are not for everyone: about 20% of those accepted do close in the first six months.

2. Funding request

- **Description of key initiatives – Our Program**

Application Phase: Single working parents meet with us at least twice, one month apart, and fully disclose at least two months' worth of financial data before being presented for acceptance to our Program Committee, composed of three Board members. We run background checks and credit reports.

Our three case managers immediately work to address their issues. They advocate for them with landlords and community partners to keep them stably housed. Sometimes, we collaborate with sister agencies like Friends Association or Home of the Sparrow when a one-time payment is needed to avoid eviction, but, most of the time, the family remains housed with smaller, ongoing payments which we send directly to their landlords. We also assign them action items to begin along their path to self-sufficiency. Those who embrace the process return for a second budget meeting before being presented to our Program Committee for acceptance for up to three years of service.

Participant Phase: We teach each accepted parent sound financial management habits. They attend mandatory monthly budget meetings, usually held in our West Chester office. They show all financial documentation and complete a budget worksheet comparing income to expenses. We

coach them to make decisions and focus on goals aimed at generating a surplus each month. As this occurs, we gradually decrease the amount of our assistance.

We deliver workshops with partners on such topics as “Credit Repair,” “Landlord Expectations,” and “Utility Bills.” We refer parents to resources such as wardrobe providers, food cupboards, and volunteer mentors. We also provide donated home furnishings, funding for children's activities, and grocery or gas gift cards.

Alumni Phase: We close a file when the participant either achieves stability in 36 months or less, voluntarily terminates by ceasing to communicate or attend budget meetings, or becomes ineligible (e.g., moving out of Chester County, moving in with another adult, etc.). Those who lose their jobs are allowed 60 days of unemployed status before being closed.

Most of those who graduate after three years are able to maintain stable housing, without relapse, and proudly raise their families on their own. Those who cannot do so encountered setbacks that did not exist while in our program: illness, unemployment, and the like.

- **Specific needs and issues to be addressed**

Although single mothers and fathers may first call us requesting financial assistance, budget counseling is the hallmark of our program. Through these meetings and our workshops, our participants learn new financial management habits (i.e., how to avoid ATM fees) that keep them on the road to stability. We encourage them to make tough decisions and sacrifices, improve their marketability in the workplace, and maintain open and honest communications with their landlords.

We notice trends through regular monthly case reviews in our Program Committee meetings. For example, in 2016 we began to see that participants seem to ignore scheduled car maintenance and then are surprised that their car repair bills are sometimes higher than the book value of their cars. We held a “Car Care Clinic” at a local repair shop and have designed a “Car Health and Repair” form to be administered semi-annually - a data-driven initiative to encourage participants to take a more proactive stance on auto repair. Concurrent with this will be a more concerted focus on credit repair for participants who might need to purchase a new car or strive toward other financial goals.

- **Organizational impact if initiative is undertaken**

- **How will this grant enhance your organization’s capacity?**
- **How will this increase in organizational capacity be measured?**

We expanded our staff by adding a part-time Project Manager (0.5 FTE) to help improve our program and to enhance our relationships with current and prospective participants, donors and community partners. This includes everything from an Alumni Advisory Board to updates to our website and social media platforms. We plan to send our case managers “on the road” in FY 2018, to meet current and prospective participants nearer to their homes, by staffing one date per month in both Parkesburg and Phoenixville. (Using current IRS rates, a participant can incur over \$200/year in automobile expenses alone just by trying to attend our meetings!)

Grants from Funds of the Community Foundation will not only enable us to support more families with more financial assistance and case management time, they will also strengthen our ability to design program features to help them on their quest for self-sufficiency.

Increased organizational *effectiveness* will be measured through our traditional metric: number of nights of homelessness avoidance. In addition, we hope to observe more specific measures such as amounts spent on bank fees, changes in credit scores, average length of time spent as a program participant, and conversion rates from applicant to participant.

- **Activities to implement the initiative. Please include a description of the expected activities; timeline and costs to implement the initiative.**

In addition to our ongoing activities, we will be working with two WCU Honors groups to complete the development of an Alumni Relations plan by the end of 2017, and hold at least five workshops by June of 2018, some aimed at alumni (ex: first time home buyers). For ongoing program participants, we'll invest \$4,000 annually in rent, case management, workshops, and other financial support.

Why it is important to fund this now

It has become more and more challenging for Chester County's single parents to raise their children here, thanks to a dearth of affordable housing. Since 2010, the Fair Market Rent for a two bedroom rental unit (established by the Federal Department of Housing and Urban Development (HUD)) has risen 11.6%, from \$1,095/month to \$1,266/month in 2018 – including utilities. In the same period, the Area Median Income as established by HUD has risen only 6.3%, from \$78,300 to \$83,200 annually (<https://www.huduser.gov/portal/datasets/fmr.html> and <https://www.huduser.gov/portal/datasets/il.html>). We need to help them bridge the gap!

When we meet them, 80% of our single parent families work full time yet earn less than 50% of the Area Median Income, or less than \$3, 120/month for a family of three. That means that they'll spend a *minimum* of 40% of their gross income on housing - *if* they can find a safe home.

Most of this group also earn 'too much' to qualify for food stamps and thus must also pay out-of-pocket for groceries, transportation, child care, "Affordable Health Care," and other living expenses. These are families who do not live in Public Housing or "Section 8" (Housing Choice Voucher Program) units. We need to show these single parents how to leverage every possible resource and strategy available to make ends meet, avoid homelessness, and help their children thrive.

3. How impact and results will be demonstrated

We have the capacity to meet at least once with 75-80 parents per year at our current staffing levels. Of these, about half, or 38, will be eligible and willing to participate in our program. (Some of these will be retained from the previous fiscal year and continue on in 2017-2018). Through our community partnerships and our three-pronged approach to financial stability (financial, budget coaching, and workshops), we expect to see improved stability indicators by all of our participants.

Thank you for considering our application. Your questions are welcomed.

Sincerely,

Interfaith Housing Assistance Corporation of Chester County

III. ATTACHMENTS

E-mail or mail this support information

1. Copy of 501 (c) (3) federal tax-exempt letter
2. List of Board of Directors, with their affiliations
3. Most recent annual report and financial statement, audited if available – *FY2016 Financial Review and DRAFT FY 2017 Reviewed Financials by our auditing firm; FY2016 Annual Report attached*
4. Itemized organizational operating budget with actual results for prior fiscal year and current fiscal year to date
5. If capacity building initiative, itemized budget - *Not applicable*
6. Current strategic plan. If you do not have a current strategic plan, explain why - *Strategic plan in adopted in 2012 are attached, including new Mission Statement and revisions to Priority #1 (2015).*