



United Way  
of Chester County

## Section 1: Chester County Community Foundation Grant Proposal Summary Sheet

### Contact Information

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<b>EIN:</b> 23-2131877	<b>Grant \$ Amount Requested:</b> \$50,000
<b>Year Founded:</b> 1980	

*In filing this application, the nonprofit certifies that it complies with all federal, state & local laws, including taxation; complies with current public health guidelines; and complies with coronavirus pandemic phased reopening restrictions.*

Agreed by: Christopher Saello	Date: 10/28/2020
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### Nonprofit Field/s of Interest: Human Services

Figures	Current	PRE-COVID (as of 1/1/20)
Annual Operating Budget	\$ 941,325	\$ 977,847
Full-Time Equivalent Paid Staff	# 8	# 8
# Board Volunteers	# 20	# 21
# Committee Volunteers	# 15	# 30
# Active Direct Service Volunteers	# 10 (Since July 1 , 2020)	# 240
Annual Volunteer Hours	# 300 (Since July 1 , 2020)	# 950

**Funding:** None

### Grant Proposal Summary:

We request funding to support two of United Way of Chester County's program initiatives that promote financial stability and self-sufficiency and are critical at this time. The first one is the United Way Financial Stability Center which serves unemployed or underemployed Chester County residents with support services to become financially stable. The second one is the Mobile Home Reassessment Project that assists mobile home owners in filing for tax reassessment appeals to lower their property taxes on their mobile homes. These two program are critical right now to helping people in Chester County become and stay financially stable and self-sufficient.

## **Grant Proposal Narrative:**

**Mission:** The mission of United Way of Chester County is to unite people and mobilize resources to build better lives and stronger communities.

**Geographic Area Served:** Chester County

### **What population is served? How have your service numbers been impacted by COVID?**

With the outbreak of COVID-19, we are facing an unprecedented challenge to our work in the community, while rising to meet the amplified and critical needs from this new crisis. Before the outbreak, overall unemployment rate in Chester County was around 3%. As of August 2020, Chester County unemployment rate is 7.1%, almost a 240% increase compared to the beginning of 2020. The acronym ALICE (which stands for Asset Limited, Income Constrained, and Employed) represents those families across PA that earn more than the federal poverty level but less than the basic cost of living and self-sufficiency level. Currently across the state 37% of the population falls into the ALICE category, and within Chester County the ALICE rate is 20% in addition to the 7% that live at or below the poverty level. Chester County's high cost of living and scarcity of affordable housing escalates the financial challenges and instability for many of our ALICE families, not just those under the poverty line, are experiencing. Both the United Way Financial Stability Center and the Mobile Home Reassessment project serve ALICE.

While the PA CareerLink-Chester County and the United Way Financial Stability Center's physical building was closed to public until July due to the Governor's shutdown notice, our partners kept providing services and adapting service delivery remotely as needed. Since the outbreak, we are seeing a trend where more people who have never needed to utilize services find themselves in that position because they have either lost their jobs or have had a reduction in their work hours or pay. In the last three months alone, we have seen close to 80 individuals engage with the financial navigator to explore services and assistance with short term or long term financial goals.

### **Highlights for 2019-2020**

2019-2020 was an unusual year for the Financial Stability Center (FSC). In November 2019, the PA CareerLink/FSC had a sewer issue that caused the center to close for 6 weeks. All FSC partners continued to provide services remotely during this time but all education workshops were canceled. Again in March 2020, with the outbreak of the Covid-19 pandemic and the Governor's shutdown notice, the PA CareerLink/ FSC was closed until early July. During this time again all FSC partners continued to provide services remotely and education sessions/ workshops were offered virtually starting May. This has affected the overall number of clients served this year.

- **237** consumers received **core** navigation and/or financial coaching services **58 new full 128** brief versus 333 consumers (39 new full and 163 brief) served in 2018-2019
- **106** consumers received **core** individual and group counseling versus 103 consumers in 2018-2019
- **351** consumers received **support** services compared to 279 consumers served in 2018-2019
- **286** consumers received Financial Stability Center sponsored **educational** services versus 546 consumers in 2018-2019

For the Mobile Home project, despite the pandemic we were still able to get 333 appeals approved in 2020. Collectively, these 333 mobile homes were previously assessed at \$11M and were dropped to \$3.1M after the reassessment process. This corresponded in a drop in taxes for these 333 homeowners of \$298,666, an average of \$897 per home annually and almost \$3 million in savings over the next 10 years in taxes they should have never owed. This validates that the economic impact of this project for mobile homeowners is huge and has tremendous return on investment.

### **Impact of COVID-19, and how has your nonprofit responded?**

When the pandemic hit we immediately saw problems arising in our community and had to pivot our work quickly to raise funds for county wide Covid-19 response. We were the first United Way in the state of PA to run a response fund and in just 88 days we were able to raise over \$810,000 that allowed us to provide rapid response grants to 83 Chester County non-profit organizations. One positive thing that came out of this crisis is that the community was reminded how important the United Way is to Chester County and that we are probably the ONLY organization that could have mobilized the resources that we did as quickly as we did during this crisis.

While our Covid-19 response was critically needed by our county, it brought all of our normal community impact fundraising to a halt for the final 4 months of our budget year. We made the commitment to invest 100% of the Covid-19 funds into the community with no fees and also to continue providing program grant funding from March-June and converting them to general operating grants despite the fact that most of the programs were not running and agencies closed. This caused our organization to lose significant revenue that helps to run our business and pay our staff. We are very grateful to have received a Payroll Protection Program loan/grant that helped us make it through the past 6 months without reducing our staff who were desperately needed during that time to serve the community during this crisis. Demand for our staff's time and expertise was really tested through this process as many organizations turned to us, both ones that we work closely with as well as ones we don't that needed our support, technical assistance, advice and counsel. We have yet to know the full impact this crisis will have on our fundraising efforts this fall as many companies are still working remotely and have either laid off staff or reduced their salaries but it is expected that we could see as much as a 25% decrease in our annual campaign.

### **What would this funding be used for? How does this demonstrate innovation and resiliency in dealing with COVID impacts? What would be the community impact of this anticipated funding? Why is it important to fund this now?**

The grant funds will be used for two of our most innovative Financial Stability Initiatives of the United Way of Chester County; 1) The United Way Financial Stability Center, the only one of its kind in the state of PA in a CareerLink facility, and 2) The Mobile Home Reassessment Project, the only one of its kind in the country.

#### **1) United Way Financial Stability Center**

We are requesting funding to support the operations of the United Way Financial Stability Center. This funding is important now because we continued to operate the center remotely from March-June at a cost of \$10,000/month despite not being able to raise funds for it due to our commitment to raise Covid-19 Response Funds.

The only unique and one-of-its-kind partnership in Pennsylvania, the United Way Financial Stability Center (UWFSC) services strategically collaborates with Pennsylvania CareerLink-Chester County (PACL) centrally located in Exton, PA. The PACL and UWFSC specifically aims to create a path to financial independence by empowering individuals and families to move from crisis financial management to meeting essential needs, maximizing their financial resources and

planning for the future. The Financial Stability Center's goal is to help motivated, unemployed and under-employed families move toward greater economic stability and independence by increasing income, decreasing debt, and building savings and assets.

This one-stop framework provides an integrated service delivery system that includes participation from multiple community-based organizations with shared goals and a commitment to providing a holistic range of services to unemployed and underemployed Chester County residents. To date, 12 providers are operating from the United Way Financial Stability Center with an additional 12 providers operating from PA CareerLink®-Chester County. This allows access to a breadth of both workforce development, financial stability and other supportive services. PA CareerLink®-Chester County partners provide critical employment and training services while the United Way Financial Stability Center provides financial stability and other supportive services.

The Financial Stability Center provides three levels of services: core, supportive and educational. All services are offered remotely at the moment.

**Core services:**

- Financial coaching & Navigation services: brief or full service including individualized assessment and planning, financial goal setting, assistance in bundling services to meet individual needs, and guidance through complicated health and human service systems.
- Brief (short term) services direct clients to needed programs and services
- Full (long term) services includes a complete personal and financial assessment, sets goals and bundles services offering on-going support to clients until they reach their goals
- Individual and/or group counseling: treatment designed to help individuals overcome the stress and emotional burden due to financial hardships and addresses issues interfering with financial stability success
- Master level counselors offer group sessions and individual counseling

**Supportive services:**

- Family benefit enrollment assistance (CHIP, Medicare, SNAP)
- One-on-one legal clinic (civil matter issues- expungement, UC, custody)
- One-on-one interviewing and resume assistance clinics
- One-on-one computer training
- One-on-one adult English language tutoring
- Free tax preparation services
- Disability Resources to Support Independence
- Health insurance enrollment education and enrollment assistance
- Access to work appropriate clothing as needed (off site but transportation available)

**Educational sessions:**

- Held monthly and addresses an array of financial, legal, job search tools and health topics
- Administrative oversight is provided by United Way of Chester County, including scheduling, promotion, data collection and coordinating staff meetings.

**2) Mobile Home Reassessment Project**

In PA, state tax law requires all homes to be taxed the same. But, while a house appreciates in value, a mobile home depreciates like a car. Because they are taxed the same a mobile home quickly becomes “over-assessed” and the only way to fix this issue is through the cumbersome reassessment process.

A small local reassessment project came to our attention and after learning more about the issue, we were determined to help this population through the reassessment process. We piloted a reassessment project in two mobile home parks in Honey Brook. We partnered with the Honey Brook Food Pantry and engaged Legal Aid of SEPA to assist with hearings and paperwork. Through this pilot we found that the 177 mobile homes the team reassessed were being taxed as though they were worth \$6.5 million. After the assessment hearings, the appeals board determined that they should have been assessed at only \$1.9 million, a drop of \$4.6 million and an over assessment, on average, of 70%. The corresponding drop in taxes for these 177 mobile homeowners was \$171,580, or nearly \$1,000 in annual savings per homeowner. That means they will save over \$1.71 million in taxes over the next ten years that they should not have owed in the first place. With the success of the pilot, United Way of Chester County set out with an aggressive goal of helping 1,000 mobile home owners in 2020 but when the pandemic hit in the middle of the effort we had to change our entire process to accommodate for safety of the volunteers as well as the mobile home owners. Despite the pandemic we were able to complete an additional 333 reassessments and we hope to continue this important work and scale it to assist all of the 3,600 mobile home owners in Chester County who may be in a similar situation and want to go through the reassessment process.

### **Changes in Response to the COVID-19 Pandemic**

To increase efficiency during the COVID-19 pandemic, the mobile home assessment team requested that the county accept DocuSign to make it easier for clients to fill out tax reassessment forms. The county agreed and the team also made the forms editable on PDFs so team members could just call the home, fill out all the forms online, and send them electronically. The team started pushing that online approach with program participants, but about one quarter of participants preferred to submit their paperwork by mail. As they approached the August 1 deadline, their team directed more and more people to use DocuSign.

The changes the team made in response to the COVID-19 pandemic ultimately enhanced the reassessment process by making it much more efficient. Clients could read the documents and sign them on their phones or computers and then staff and interns from Legal Aid could take care of the rest. Mobile homeowners do not have to drive anywhere to fill out the forms; many mobile homeowners are seniors and have health conditions so it is not safe for them to go out, or they are busy with other appointments and do not always have time to fill out forms in-person. The team was happy to see so many clients adapt to the technology.

The impact of COVID-19 is long-term and the economic impact of this crisis will disproportionately affect ALICE and below families. Both the UWFSC and the Mobile Home Reassessment project are geared towards enabling individuals and families be financially stable as well as maintain their current housing, both very important to keep families safe as well as work towards a path of economic mobility.

### **How much funding is sought? How does this compare to your annual operating budget and this years' projected deficit? What is the expected timeframe for use of funds?**

We are requesting \$20,000 in funding to cover two months of the operating costs of the United Way Financial Stability Center and \$30,000 in Mobile Home Reassessment project funding to allow us to do an additional 400 reassessments. The request for support is less than 17% of our annual operating budget of \$120,000 for the Financial Stability Center. The \$30,000 request for the mobile home project is approximately 40% of our budget of \$75,000 to do 1,000 reassessments. Despite the incredible return on investment these funds must be raised first so the number of mobile home

reassessments will be based directly on how much of we can raise specifically earmarked for that project. The funds will be used for the July 2020 to June 2021 fiscal year to provide services at the FSC and to mobile homeowners.

### **Attachments**

- **IRS Determination Letter**
- **Annual Budget**
- **Audited Financial Statements**
- **Strategic Plan:** The pandemic showed us that the needs of the community are continuously evolving. United Way of Chester County plans to start the planning of a new strategic plan in January 2021 with implementation plan of July 2021. Attached is the previous strategic plan.