



United Way  
of Chester County

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

### Contact Information

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|---|---|
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| <b>EIN:</b> 23-2131877  | <b>Grant \$ Amount Requested:</b> \$10,000                                |
| <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: 02/28/2021 |
|-------------------------------|------------------|

### 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                    |

**Is this Grant for:** Program Operations/General Operating

**Top Funding Sources:**

Chester County Community Foundation Innovation and Resiliency Grant

Chester County Commissioners

Kim Brumbaugh, Brumbaugh Wealth Management

**Grant Proposal Summary:**

We are requesting funding to support 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. This program is critical right now to helping seniors in Chester County stay in their homes and also 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?**

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. 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. In 2020, the Mobile Home Project completed 333 successful reassessments. Of those 333,

- 84% of clients from 2020 below ALICE Survival Budget
- Cities with most number of Mobile Homes

| CITY         | ZIPCODES | TOTAL # OF MH HOMES | HOMES THAT HAVENT STILL DONE A REASSESSMENTS |
|--------------|----------|---------------------|--|
| HONEY BROOK  | 19344    | 649                 | 363  |
| COATESVILLE  | 19320    | 516                 | 353  |
| WEST CHESTER | 19380    | 371                 | 269  |
| NOTTINGHAM   | 19362    | 295                 | 204  |

|              |       |     |     |
|--------------|-------|-----|-----|
| WEST GROVE   | 19390 | 270 | 250 |
| SPRING CITY  | 19475 | 217 | 181 |
| DOWNINGTOWN  | 19335 | 145 | 119 |
| OXFORD       | 19363 | 144 | 114 |
| AVONDALE     | 19311 | 127 | 116 |
| PHOENIXVILLE | 19460 | 107 | 99  |
| MALVERN      | 19355 | 105 | 94  |

- 74 % of the clients served in 2020 were between ages 56 and 85
- 210 households, or 61.2% of all households served, included a woman who was 55 or older
- Of households with women who are 55+, 132 (or 62.9%) were not above ALICE Survival thresholds.
- Of households with women who are 55+, 178 (or 84.8%) were not about ALICE Stability thresholds.

**What would this funding be used for?**

The grant funds will be used for The Mobile Home Reassessment Project, the only one of its kind in the country.

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.

Our goal for 2021 is to serve 500 households and at least 200 families under the ALICE survival threshold.

### **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 home owners 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 will be long-term and the economic impact of this crisis has already disproportionately affected ALICE level and below families. 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 especially women over age 55 years of age 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 \$10,000 in funding to support 133 mobile home reassessments for households with women 55 years and above. 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 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 mobile home owners.

### **Attachments**

- **IRS Determination Letter**
- **Annual Budget**
- **Audited Financial Statements**