



I. GRANT PROPOSAL SUMMARY SHEET

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Date 3/5/26

Contact Information

Organization Name: Open Hearth, Inc.
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Year Incorporated: 1991
FEIN: 23-2652023

ED/CEO Name: Kelly Raggazino
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Board Chair Name: Edwin Santiago
Board Chair Approval (check here):
Primary Contact: Kelly Raggazino
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Organization Information:

Field/s of Interest: Human Services

Mission: Open Hearth, Inc., a leader in resource coordination and community building efforts, provides innovative programs to support and empower people to end the cycle of homelessness, acquire affordable housing, a means of transportation, workforce opportunities, and achieve financial stability.

Geographic Area Served (If not all of Chester County, specify primary Chester County regions served): All of Chester County and portions of western Montgomery County along the Chester County border. Ninety-six percent of our clients are Chester County residents.

Describe Population Served & Annual Number of People Served. (Include Chester County # &/or % served.)

We serve the most vulnerable members of the community including those who are experiencing homelessness or facing eviction, those who are struggling financially, as well as those with a serious and persistent mental health diagnosis or other disability. Our clients come from diverse backgrounds and over 95 percent earn less than 80 percent of the median family income. In 2025 we served 948 unduplicated households and provided 1,625 total services, with many households participating in multiple programs.

Annual Budget \$3,328,322

88% of budget for program expenses

5% of budget for administrative expenses

7% of budget for fundraising expenses

100% = total

16.2 # of Full-Time Equivalent Paid Staff

12 # of Board Volunteers

25 # of Active Non-Board Volunteers

599 # of Volunteer Hours

Top 3-5 funding sources:

1) Chester County Dept. of Community Development, 2) Community Care Behavioral Health, 3) Chester County Dept. of Human Services, 4) United Way of Greater Philadelphia & Southern New Jersey, 5) Pennsylvania Housing Finance Agency

This grant proposal is for: Direct Service Programs & General Operating &/or Capacity Building

Grant Amount Requested from the Community Foundation: \$ 10,000

Proposal Summary: (a few sentences, please) We are requesting general operating funds to support Open Hearth’s vital housing and financial management programs, strengthen organizational capacity, and ensure we can continue meeting the needs of Chester County residents with effective, client-focused services. This flexible funding ensures we can adapt to emerging needs while continuing to guide Chester County residents toward long-term financial stability.

II. GRANT PROPOSAL NARRATIVE

Provide clear, concise information in 1-3 pages. Please be brief.

1. Nonprofit's overall aims, key initiatives, key achievements & distinctiveness

Open Hearth is committed to ending homelessness and financial instability through prevention and education. Our programs are offered on a continuum—from preventing homelessness to homeownership opportunities. Staff guide and support program participants as they move towards greater financial stability and self-sufficiency.

Programs include—

Housing—Homelessness prevention • Permanent housing subsidies • Security deposit loans, basic critical furnishings • Temporary stays in motels while waiting for permanent housing

Financial Management—Personal financial education workshops • Individualized budgeting, social service referrals, and goal setting support • Ongoing financial coaching • Matched savings for a first home, higher education, or car

Transportation—\$3,000 in matching funds for the purchase of a car • Zero percent interest auto repair loans

Community Building— Hosting monthly Phoenixville Area Resource Network (PARN) meetings • Managing Chester County's homelessness by-name list and case conferencing • Advocating for affordable housing and coordinated community responses

Since our founding 35 years ago, Open Hearth has become a cornerstone of Chester County's response to homelessness and financial instability. As the administrator of the county's largest Continuum of Care Permanent Supportive Housing program, Open Hearth provides access to permanent housing to 70 families and individuals experiencing homelessness who also have a head of household with a documented disability. The program is unique in that there is no minimum income requirement and those with a criminal record or poor rental history are still eligible.

Through our Targeted Homelessness Resource Coordination Program, Open Hearth's Cory Lovera leads regular case conferencing and homeless crisis response systems meetings with shelters, partner agencies, and County representatives. This work involves aligning all involved in sharing real-time data so that the limited housing and other resources are prioritized for the most vulnerable of those experiencing homelessness in Chester County.

In 2025, because of our efforts and the work of the County and many partner organizations, Chester County was recognized by Built for Zero for achieving *quality by-name data*—a key milestone in building an effective, equitable homelessness-response system. Built for Zero also honored Cory with the Captain of the Partnership Award, celebrating her ability to forge non-traditional partnerships and lead countywide case conferencing that moves households from homelessness into stable housing.

Open Hearth has proudly served as the lead agency for Chester County United Way's Financial Stability Center, which is co-located with the Chester County CareerLink in Exton, since 2014. Our services include financial navigation/coaching and a matched savings program.

Very few organizations combine housing, financial management, transportation assistance, and community building under one roof. Open Hearth is simultaneously:

- A direct service provider
- The convener of the county agencies and nonprofits that make up the homelessness response system

- And a host of staff from 30+ nonprofits each month at the Phoenixville Area Resource Network

This unique structure allows Open Hearth to respond to individual crises while strengthening the entire community's capacity to address homelessness and financial instability.

2. • What specific needs & issues are being addressed, via what programs and services?

Despite Chester County's affluence, many residents struggle with high housing and transportation costs. This is especially true for residents who are living with disabilities, have a fixed income, or are underemployed. Setbacks like missing work due to an illness or an unexpected car repair can lead to eviction or job loss. Open Hearth's programs provide an integrated response to these challenges—

The **Housing Contingency Fund** (HCF) provides one-time housing start-up costs and emergency assistance to adult Chester County residents with serious and persistent mental illness. Additionally, HCF can provide households who are experiencing homelessness with temporary respite in hotels while they seek permanent housing.

Open Hearth administers the HUD-funded **Continuum of Care Permanent Supportive Housing program** for individuals and families experiencing homelessness who also have a disabling condition. The program uses a Housing First model, meaning participants are not screened out due to poor credit, criminal history, or lack of income. In addition to administering the rental subsidies, supportive services are also offered to every program participant who wants assistance with resource coordination and housing stability services.

JumpStart provides zero-percent interest loans of up to \$1,000 to be used toward the repair of a car. In a county with limited public transportation, a working car is often essential to maintaining employment, attending medical appointments, and buying groceries.

The **Family Savings Partner program** is the only countywide matched-savings program for low- and moderate-income households. Participants save toward an asset goal and receive a 1:3 match for a car or post-secondary education and a 1:2 match for first-time homeownership. Required financial education ensures that participants are prepared to make an informed purchase and have a basic understanding of credit and savings concepts.

The **Financial Navigation** program provides extensive budgeting support, financial/credit coaching, goal planning, social service referrals, and advocacy to support the development and growth of financial assets and resources for low and moderate-income households. Financial navigators act as a resource coordinator in order to support a participant's goal(s) of increasing income, decreasing debt, and/or increasing assets.

Open Hearth offers **no cost financial education workshops** year-round which are facilitated by volunteers from business and financial service backgrounds on topics including but not limited to: building a better credit report, budgeting and debt reduction, the car and home purchase process (from financing to the buying process), and the basics of retirement planning and saving.

According to the US Department of Housing and Urban Development, the best practice for ending homelessness for any targeted population is through the creation and management of a by-name list. The **Targeted Homelessness Resource Coordination** program is responsible for maintaining this list for Chester County and overseeing a community-wide effort among all housing providers to prioritize those on this list for permanent housing opportunities via case conferencing.

Open Hearth has been hosting the **Phoenixville Area Resource Network (PARN)** meeting monthly for the past 20 years. Attended by local social service agencies and community members, presentations on topics relevant to the nonprofit sector are made and attendees are encouraged to share news and updates from their nonprofits.

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

This past year has brought significant challenges due to major, unexpected changes announced by the U.S. Department of Housing and Urban Development (HUD). Had these changes proceeded as proposed, an estimated 170,000 people nationwide could have lost their housing. The shift would have redirected funding away from long-standing permanent supportive housing programs toward new, time-limited transitional housing models requiring up to 40 hours per week of work or service—an approach that does not align with the needs of many individuals with disabling conditions such as serious and persistent mental illness.

Although advocacy efforts have paused the immediate implementation of these changes, the future remains uncertain. With the current state of financial and operational unpredictability of government funding, grants from private sources are of even more importance to those facing homelessness and financial instability.

• **How will results & impact be demonstrated?**

Success is reflected in participants securing/maintaining safe housing, securing/maintaining reliable transportation, and/or progress towards long-term financial stability. Open Hearth measures impact at the individual, organization and system levels.

Housing

- Percentage of households who retain housing through the Continuum of Care Permanent Supportive Housing program

Financial Management

- Increases in savings, decreases in debt, and/or increases in assets
- Number of participants purchasing a car, paying for tuition, or buying a first home
- Amount of matched savings leveraged through the Family Savings Partner program

System-Level Impact

- By-name list data showing reduced time experiencing homelessness
- Increased placement rates for the most vulnerable households