

City of Burlington / CDBG 2011 Application Form

Eligibility _____ National Objective _____ NRSA _____
(Office Use)

Project # PS4
(Office Use)

Project Name: Housing Assistance Program

Project Location/Address: Chittenden Community Action, 191 North Street, Burlington, VT, 05401

Organization: Champlain Valley Office of Economic Opportunity

Mailing Address: P. O. Box 1603, Burlington, VT, 05402-1603

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I. CDBG Funding Request:

\$ 10,500

II. Project Summary: Briefly describe the project or program to be funded with CDBG. (Please use a one or two sentence description – there is room in Section IV for more detail.)

Since 1986, The Housing Assistance Program (HAP) at Chittenden Community Action has been assisting low income families find or maintain safe, affordable, permanent housing. The HAP staff is fully dedicated to providing essential services to families that are homeless or at-risk of becoming homeless.

III. Description of Organization: Describe the capacity of your organization to successfully carry out the program activities. What is your mission, and how do the proposed activities fit with your mission?

CVOEO was created in 1965 as a part of the nationwide 'War on Poverty' and chartered as a Community Action Agency (CAA) – a private non-profit corporation, locally initiated and governed, and designated by local, state and federal officials as the 'anti-poverty agency' serving the northwestern corner of Vermont – Addison, Chittenden, Franklin and Grand Isle Counties. The Community Services Block Grant funds the anti-poverty Community Action Agencies and family self-sufficiency efforts of a network of 1,100 community agencies, serving the poor in every state as well as Puerto Rico and the Trust Territories. By promoting self-sufficiency, not dependency, Community Action Agencies manage more than \$5.6 billion in public and private resources annually, serving more than 9.3 million low income persons.

The mission of the Champlain Valley Office of Economic Opportunity (CVOEO) is to address the fundamental issues of economic, social and racial justice and to work with low-income people to achieve economic independence. CVOEO provides a variety of programs to help people struggling on low incomes to lift themselves out of poverty. CVOEO is one of five Community Action Agencies in Vermont.

The number of households living below the federal poverty level continues to increase in Vermont and across the nation. Meanwhile, incomes have not risen to help people meet their rising expenses; livable wage jobs remain scarce. Even solid middle-class Vermonters now find it difficult to afford their basic needs.

IV. Project Description:

- a. Describe the specific activities to be carried out by your project with CDBG dollars and the accomplishments you plan to achieve. Please distinguish the total number to be served from the number of Burlington clients to be served. Be specific about the tasks / work that CDBG will pay

for. Use the table below, adding rows if necessary. You may add narrative below the table if needed for further description.

| Specific Service / Activity: | CDBG will pay for: | Unduplicated Total # of Households / Persons to be Served in this Service / Activity: | Unduplicated Total # of Burlington Households / Persons to be Served: | Outcome(s) to be Achieved: |
|------------------------------|--------------------|---|---|--|
| Emergency Housing Assistance | Salaries | 1,425 persons | 625 persons | <ul style="list-style-type: none"> ▪ 80% of persons served will obtain or retain housing ▪ 70% of homeless persons referred to the program by ESD will obtain housing within 60 days of the referral |

b. If you plan to pay for staff with CDBG funding, describe what they do in relation to the specific service(s) / activity(ies) described above. All staff that appear in the salary / benefits line items in your budget (Section XV) must be described below. Add rows if necessary.

| Specific Service / Activity | Position/Title | Work Related to CDBG-Funded Activity | # of Hours per Week spent on this Specific Service / Activity | % of Hours per Week spent on this Specific Service / Activity to be paid with CDBG |
|------------------------------|---|--|---|--|
| Emergency Housing Assistance | Community Service Worker -Housing Field Advocate | Housing search | 10 hours per week | 7% |
| Emergency Housing Assistance | Community Service Worker -Housing Field Advocate | Complete paperwork for General Assistance, Emergency Assistance and ARRA funding | 20 hours per week | 14% |
| Emergency Housing Assistance | Community Service Worker - Housing Field Advocate | Complete Section 8 and other public benefits applications | 10 hours per week | 7% |

V. Beneficiary Information

a. For each service / activity you identified in Section IV, please project how the Burlington residents will break out into the following income categories. Use the Income Table at http://www.cedoburlington.org/cdbg/income_limits.htm.

| Service / Activity: | Unduplicated Total # of Burlington Households / Persons to be Served: | # Extremely Low-Income | # Low-Income | # Moderate-Income | # Above Moderate-Income |
|------------------------------|---|------------------------|--------------|-------------------|-------------------------|
| Emergency Housing Assistance | 625 persons | 513 | 94 | 12 | 6 |

b. Please provide a single unduplicated total beneficiary count below:

| Unduplicated Total # of Burlington Households / Persons to be Served: | # Extremely Low-Income | # Low-Income | # Moderate-Income | # Above Moderate-Income |
|---|------------------------|--------------|-------------------|-------------------------|
| 625 persons* | 513 | 94 | 12 | 6 |

* each program participant is counted once per year

c. How will/do you document beneficiary income levels?

HAP workers complete a CVOEO intake form for each family that is assisted by the Housing Program. Clients are asked to provide documentation of their income by providing pay stubs, a letter from the employer, income tax returns or a letters from DCF or Social Security and then sign the intake form certifying that the information is correct.

VI. Problem Statement

a. What particular problem or need will this project address?

The single greatest unmet need for low income residents of Chittenden County is the availability of vacant, affordable long term housing. The rental vacancy in Vermont was 5.4% in 2009, up from 3.5% in 2008. This housing shortage drives up the cost of rents, making it very difficult for people to afford to keep a roof over their heads while still paying for other necessities.

The top five (6) reasons that participants cite as the cause of lost housing during the past year were:

1. low-income— expenses exceed income resulting in non-payment of rent
2. unemployment/loss of hours
3. loss of unemployment benefits
4. household break-up – 1 member with income moved out, incarceration
5. disabilities/illness – unable to work
6. loss or delay in benefits from ESD through no fault of their own (ESD Modernization)

The average monthly rent paid by the families that HAP served last year was \$510. Excluding those that paid \$0 rent, because they are homeless or have no income and receive a housing subsidy based on income, the average rent was \$803. The average rent for those that receive a housing subsidy was \$319.

According to *“Between A Rock and a Hard Place: Housing and Wages in Vermont”*, the Fair Market Rent for a modest two-bedroom unit in Vermont has risen to \$920 in 2010, (an increase of 54% since 2000), a figure affordable only to a household earning \$36,800 annually. Nearly half of Vermont workers earn less than that at their jobs. The average annual income of the families that HAP served last year was less than \$14,000 per household.

b. How was this need identified?

Low income families face many obstacles and have limited options when searching for housing. Many of our clients do not have the credit score required for many of the local affordable housing agencies. An increasing number of private landlords require credit reports and will only accept tenants with a very good credit score. HAP staff have been trained to read and understand credit reports and refer clients to CVOEO’s Microbusiness Program for financial literacy classes and to non-profit credit counselors. Also, low income families, especially those receiving public assistance and subsidized rent vouchers are often discriminated against and sometimes displaced by sharp rent increases. We work closely with Vermont Tenants and the Fair Housing Program (both CVOEO programs) to assure that the law is adhered to.

c. Why is this a funding priority for Burlington?

The Housing Assistance Program is a funding priority for Burlington because it provides services that are essential in keeping our community and its residents safe, secure and comfortable. Bringing more resources into the household helps our clients to manage their budgets more

easily and will result in healthy and more vibrant citizens. Never has the need for adequate funding been more important, especially the prevention component.

VII. Program Goals: How will this project reduce the number of people living in poverty? Will it help people move out of poverty? Prevent people from entering poverty? Address basic needs of people living in poverty?

The goal of the Housing Assistance Program is to keep families threatened with an eviction in housing. Whether the eviction is due to a rental arrearage, building sale or other reason, HAP will assist the family with getting caught up on their rent or with their search for new housing. Shelter in Vermont is a life sustaining necessity for most of the year. No family can work towards self-sufficiency when they are without housing. Our program will also benefit low income Burlington families by providing reassurance and a voice for our most vulnerable population.

Chittenden Community Action is one of the lead agencies involved with the unique program developed by the Continuum of Care, using the HUD ARRA (Stimulus) funds awarded to the Continuum of Care. Use of CVOEO's CSBG ARRA funds for security deposits or back rent ended on 9/30/10. *(Those numbers are reported separately to HUD and for CSBG).* Chittenden County partners are; CVOEO, COTS, Burlington Housing Authority and the Agency of Human Services. All households requesting housing assistance from Chittenden Community Action (CCA) and the Housing Resource Center (HRC) will be screened for eligibility for these funds. Housing Field Advocates from CCA meet weekly at the HRC to review applications and determine eligibility.

a. Are you targeting any specific disadvantaged population/group of people? If so, who are they? (i.e., people with disabilities, minorities, women with children living in poverty, people with limited English proficiency, at-risk youth, etc.)

Our target population is low and moderate income families that are experiencing a housing crisis; those that are homeless or at imminent risk of becoming homeless. HAP serves families receiving Reach Up and 3SquaresVT (formerly Food Stamps), the unemployed, single and two parent households, families with and without children, those with disabilities, English language learners and any other income eligible Chittenden County household that requests our services.

VIII. Equal Opportunity/Accessibility: How do you make sure your programs are accessible to all and culturally appropriate? What equal opportunity efforts do you make in hiring and, if applicable, Board recruitment?

Chittenden Community Action/CVOEO is committed to ensuring that our programs are accessible to all. All staff has the opportunity to attend workshops and conferences that address cultural diversity in the workplace. CVOEO's Executive Director, the Community Service Director, a CVOEO Board member and our Americorps*State worker are participating in the Cultural Competency Project offered by the Americorps*State program. We routinely hire foreign language translators when language is a barrier for our "New American" clients who need to receive our services.

CCA has partnered with the Association of Africans Living in Vermont (AALV) to assist us on a daily basis to bring services to their members and for special events such as a fuel assistance application day and a VITA Tax Preparation Day. AALV provides the translators and clients and CCA provides the forms, knowledge and direct assistance. One CCA direct service worker is fluent in English, French, Russian and Serbo Croation. Our current Americorps*State member is fluent in 5 languages and has friends who will volunteer their services in 7 additional languages.

IX. Impact and Evaluation:

a. How do you define success? How do you measure it? How many of your beneficiaries achieve it?

Success is defined as;

- persons served that will obtain or retain housing – 82% achievement rate FY 10'
- persons referred to the program by ESD that will obtain housing within 60 days of the referral – 70% achievement rate FY 10'

Using the HMIS (Homeless Management Information System) database called *Housing Works*, HAP staff enters non-identifying client demographic data obtained at intake and exit and can track data on services provided, progress, outcomes and follow-up. Other local housing assistance providers enter data into the same database, resulting in clear, unduplicated outcomes for the community.

b. If this is an existing project:

1. What were your projected accomplishments for your most recent completed funding period or fiscal year?

During our last fiscal year we projected that HAP would assist 625 Burlington residents.

2. What were your actual accomplishments for that period? If you did not meet projections, please explain (i) why and (ii) how you will overcome that issue in the future.

The Housing Assistance Program actually assisted 633 Burlington residents with housing assistance services last year. During FY 10' HAP spent \$29,498 in rental assistance payments for 155 households, \$13,875 for security deposits for 155 households and \$400 for mortgage arrearages for 2 households. All payments are sent directly to the landlord or lender.

X. Community Participation & Partners

a. How are the community and/or program participants involved in decision-making and in identifying the program need, design and/or evaluation?

Chittenden Community Action is a participant in the Chittenden County Homeless Alliance (formerly referred to as the Continuum of Care). The group meets monthly to discuss funding, share information and to discuss various housing issues and concerns. The HAP staff has regular meetings with Vermont Tenants, The Fair Housing Project, Mobile Home Program and Vermont Legal Aid regarding our clients that are experiencing a legal problem, usually with a landlord. Staff is in constant face-to-face contact with the households we serve and are very responsive to their needs and suggestions for improving the program. A CCA staff member has served on the Housing Resource Center Advisory Board since the center opened in 2008.

HAP Staff are actively involved with the HELP Fund – reviewing applications and helping to make decisions about grants. These grants are for back rent, security deposits and other related expenses for households that are experiencing a housing crisis.

b. What other agencies or sectors (i.e., government, private) do you work with on this project/program?

The members of the Chittenden County Homeless Alliance are:

- Burlington Emergency Shelter
- Burlington Housing Authority
- Chittenden Community Action
- Community and Economic Development Office (CEDO)
- Committee on Temporary Shelter (COTS)
- Community Health Center – Homeless Healthcare Project
- Department for Children and Families/Economic Services Division (DCF/ESD)
- Howard Center for Human Services
- Lund Home

- Recycle North
- Spectrum
- Vermont Cares
- Vermont Housing Finance Agency (VHFA)
- Vermont Legal Aid
- Women Helping Battered Women

Other organizations that HAP staff collaborates with are:

- Catholic Charities
- Fair Housing Project (CVOEO)
- Housing Resource Center
- Joint Urban Ministry Project (JUMP)
- Joseph's House
- Mobile Home Program (CVOEO)
- Salvation Army
- Vermont Refugee Resettlement Program
- Vermont State Housing Authority
- Vermont Tenants (CVOEO)
- Winooski Housing Authority

XI. Sustainability

a. How will this project have a long-term benefit to the City of Burlington?

The need for the services that HAP provides are in great demand and we will continue to serve the Community of Burlington as long as there are low income city families facing the loss of permanent shelter. Last year, 42.2% of the clients served by HAP were Burlington residents – the remainder were from the other Chittenden County towns.

The City of Burlington benefits from this project because families that are safely housed are more stable and secure. Members of the household are better able to succeed at work or school when their living conditions are stable. As a result of the increased resources being brought into the household, household budgets become and remain more manageable for the families that we serve.

b. If the projects ends, will that benefit continue?

No – we believe that the need for HAP services will continue to be essential, especially in these tough and uncertain economic times.

c. If CDBG funding ends, will the project be sustainable (i.e., able to continue)?

HAP is a fully staffed program that is currently providing services to its target population. We will continue to maintain and enhance our working relationships with ESD/DCF, COTS and the United Way of Chittenden County. The funds that we receive from the United Way are used only for client services, usually security deposits but sometimes for back rent.

XII. Consistency

a. What Consolidated Plan objective does this project support?

Protect the vulnerable: Objective DH-3.4: Help 3,585 residents each year over the next five years to remain housed and living independently

Objective SL-1.1: Provide 1,640 homeless residents with shelter and services each year over the next five years

b. What other City plans, if any, does this project support or complement?

None that we are aware of at this time.

XIII. Readiness to Proceed

- a. Is the project ready to begin July 1, 2011 and be completed by June 30, 2012?
Yes.
- b. If not, what are the expected start and completion dates?
N/A
- c. Are there any other conditions that may affect your ability to begin or complete this project?
No.

XIV. Financial Narrative

- a. Why should CDBG resources, as opposed to other sources of funding, be used for this project?
HAP uses a creative mix of funding sources in order to maintain a fully staffed multi-service program. Loss of CDBG funds would have a detrimental effect on this mix.
- b. Describe your use of community resources. For example, will your project be matched or leveraged with other funding sources or resources (such as volunteers) that don't appear in the budget summary below?
Financial support from Burlington's CDBG funds helps HAP to leverage funding from the Economic Services Division of the Department for Children and Families and the United Way of Chittenden County.
- c. Has your organization had any significant changes in funding levels over the last year? If so, please describe.
No
- d. What percent of Agency funds are used for administration vs. program costs?
CVOEO's administration cost is based on 22.2% of direct salary, the federally approved rate for FY11'. The remainder of funds are used for program activity.

XV. Budget

a. Summary

| | Project | | Agency | |
|----------------|-------------------|------------------|----------------------|----------------------|
| | Current | Projected | Current | Projected |
| CDBG | \$7,250 | \$10,500 | \$ 28,750 | \$37,000 |
| State | \$29,948 | \$29,948 | 1,614,600 | 1,620,000 |
| Federal | \$59,892 | \$59,892 | 6,545,100 | 6,740,000 |
| Federal ARRA** | 0 | 0 | 2,739,166 | 1,003,200 |
| United Way | \$10,000 | \$20,000 | 180,820 | 186,000 |
| Private | \$7,000 | \$7,000 | 370,000 | 395,000 |
| Program Income | 0 | 0 | 21,000 | 21,000 |
| Other | 0 | 0 | 1,390,000 | 1,432,000 |
| In-kind | 0 | 0 | 5,300,000 | 5,300,000 |
| Total | \$ 114,090 | \$127,340 | \$ 18,189,436 | \$ 16,734,200 |

*Agency budget covers a four-county service area. Budgets cannot be moved from one county to another.

b. Proposed Project Budget Sources

| | |
|--|-------------|
| CDBG | \$ 10,500 * |
| Other Federal – please specify funder and program (i.e., HUD – Emergency Shelter Grant, etc.) | |
| HUD – Supportive Housing Program | \$ 30,106 |
| HUD – Emergency Shelter Grant | \$ 29,786 |
| | \$ |

| | |
|--|-------------------------|
| | \$ |
| State – please specify funder and program (i.e., Department of Health – AIDS Prevention, etc.) | |
| Department for Children and Families – Economic Services Division | \$ 29,948 |
| | \$ |
| | \$ |
| | \$ |
| United Way of Chittenden County | \$ 20,000 |
| Private – please specify (i.e., individual donations, foundations, faith-based organizations, etc.) | |
| Chittenden Bank | \$ 5,000 |
| Ben and Jerry's Foundation | \$ 2,000 |
| | \$ |
| Other – please specify (i.e., fee-for-service, etc.) | |
| TOTAL | \$ 127,340 ** |

c. Proposed Budget Uses

| <u>Line Item</u> | <u>CDBG</u> | <u>Other</u> | <u>Total</u> |
|----------------------------|------------------|------------------|-------------------|
| Salary | \$ 10,500 | \$ 51,980 | \$ 62,480 |
| Fringe | | \$24,049 | \$24,049 |
| Admin | | \$ 12,314 | \$12,314 |
| Occupancy | \$ | \$ 1,250 | \$ 1,250 |
| Telephone/Postage/Supplies | \$ | \$ 500 | \$ 500 |
| Client Services | \$ | \$ 26,747 | \$ 26,747 |
| TOTAL | \$ 10,500 | \$116,840 | \$ 127,340 |