

City of Burlington / CDBG 2012 Application Form

Eligibility _____ National Objective _____ NRSA _____
(Office Use)

Project # _____
(Office Use)

Project Name: Housing Assistance Program

Project Location/Address: 255 S. Champlain Street, Suite 9, Burlington, VT, 05401

Organization: Champlain Valley Office of Economic Opportunity/Chittenden Community Action

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 support and 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 incorporated in 1965, and is one of five Community Action Agencies in Vermont. CVOEO serves primarily the northwestern corner of the state -- Franklin, Grand Isle, Chittenden, and Addison Counties. The three Coordinated Statewide Housing Services programs of CVOEO (the Fair Housing Project, the Mobile Home Project, and Vermont Tenants, Inc.) serve residents statewide.

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.

Chittenden Community Action (CCA) is one of the many CVOEO programs. CCA provides a broad base of services and programs for low income residents of Chittenden County. Emergency services include; fuel and utility assistance, housing assistance, transportation, and pharmacy co-payments.

CCA provides assistance for those entering or re-entering the workforce by paying for identification, transportation and clothing. We also provide emergency vouchers to ReSource for their store, for furniture and other essential household items. CCA staff distributes Farm to Family coupons, seeds, plants, compost and determine eligibility for the Burlington Parks and Recreation Department for subsidized garden plots.

CCA also distributes tickets or vouchers for our clients to attend functions at ECHO, the Flynn Theater, Lane Series and the Shelburne Museum. Other services include; advocacy, information and referral services, assistance with various applications for both public and private agencies, 3SquaresVT outreach and eligibility. For more than 30 years CCA has hosted a VITA income tax preparation site.

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 and livable wage jobs remain a scarce commodity. 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	1,200 persons	575 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 HRF 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
Housing Search	575 P	500	45	25	5
Complete paperwork for HRF funding	300 P	250	30	20	0
Complete Section 8 and other public benefits applications	400 P	325	40	25	0

- 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
575 P	500	45	25	5

* 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. According to the 2011 update of *“Between A Rock and a Hard Place: Housing and Wages in Vermont”*, a modest 2-bedroom apartment in Vermont now costs \$990 a month on average, which is affordable on an hourly wage of \$19.03 or an annual income of \$39,595. This represents a 7% increase over the year before and a 58% increase since 2000. At least 53% of Vermont’s occupations have median wages below this threshold

Paying less than 30% of income for housing is typically the benchmark for “affordable.” Forty-seven percent of renters and 38% of owners with mortgages pay more than 30% of their income for housing

costs. When families pay more than 30% of their income for housing costs, they don't have enough left over for other basic necessities, like food, clothing, transportation and health care.

Homelessness in Vermont continues to grow. On one day in January 2011, the state's network of shelters and service providers counted over 2,500 people who were homeless and living in shelters, on the streets, or in other places not meant for habitation.

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 \$728. The average rent for those that receive a housing subsidy was \$305. The average annual income of the families that HAP served last year was less than \$16,000 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 Financial Futures 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.

Vermont's housing stock is among the oldest in the United States. Sixty-three percent of owned homes and 74% of rentals in Vermont were built in 1979 or earlier, before newer energy efficiency technology was available, housing codes were more lax and the use of lead based paint was wide-spread. (Source: 2011 update of *"Between A Rock and a Hard Place: Housing and Wages in Vermont"*). These factors make an important impact on the cost of operating housing, assuring the health and safety of all residents, and providing access to Vermonters with different abilities.

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 their current 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 newly created Housing Replacement Funds (HRF) which replaced the HUD ARRA (Stimulus) funds awarded to the Continuum of Care. Use of CVOEO's CSBG ARRA funds for security deposits or back rent has ended. 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.

VII. Equal Opportunity/Accessibility:

- a. **How do you make sure your programs are accessible to all, inclusive and culturally appropriate?**

Chittenden Community Action/CVOEO is committed to ensuring that our programs are accessible to all. All staff have had the opportunity to attend workshops and conferences that address cultural diversity in the workplace. We routinely hire foreign language translators when language is a barrier for our clients. Staff works closely with staff from Association of Africans Living in Vermont (AALV). One African staff member is fluent in 5 languages. When hiring new staff for vacancies each employment announcement states *'People of color and from diverse cultural groups are especially urged to apply'* and *"CVOEO is an equal opportunity employer."*

- b. **Describe the diversity status of (i) your staff for this program and (ii) your Board. How does that compare with the diversity status of the clients of the program / project you're requesting funding for?**

Chittenden Community Action has an African woman, fluent in five languages, on staff. A member of the CVOEO Board of Directors is also African.

- c. **Describe the diversity / cultural competency trainings that your staff and Board have participated in during the last year.**

All CVOEO staff in the Burlington office, including HAP staff, recently had the opportunity to participate in a year-long cultural competency project with the City of Burlington's Community and Economic Development Office (CEDO). CEDO's "We All Belong AmeriCorps*State Program" envisions a more welcoming and inclusive community by removing barriers that perpetuate poverty, racism and social inequity. It was an education, outreach, and community engagement initiative that engages diverse populations in the school, community and public life. Our Cultural Competency journey, which included a book club, a tour of shops owned by new Americans in the old North End and a luncheon with ethnic foods has allowed us to begin developing a defined set of values and principles, and demonstrate behaviors, attitudes, policies and structures that assist us to work effectively cross-culturally.

VIII. 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 – 81% achievement rate FY 11'
- persons referred to the program by ESD that will obtain housing within 60 days of the referral – 73% achievement rate FY 11'

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 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?

We anticipated assisting 625 Burlington residents during our last fiscal year.

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.

HAP actually assisted 572 Burlington residents, a difference of 53. I believe we simply overestimate the number of Burlington residents as opposed to residents from other towns in the county and have reduced the projected number of Burlington residents to be served next year.

IX. 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.

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. Who do you mainly work with (i.e., what partners) to get the outcomes you want for your clients?

The members of the Chittenden County Homeless Alliance are:

- Burlington Emergency Shelter
- Burlington Housing Authority
- 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, 41% 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 project 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.

XIII. Readiness to Proceed

a. Is the project ready to begin July 1, 2012 and be completed by June 30, 2013?

Yes.

b. If not, what are the expected start and completion dates?

N/A

c. Are there any other conditions (i.e., obtaining permits, the availability of other funding, etc.) 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.

The Community Services Block Grant, (CSBG), which is the core funding for Community Action Agencies was reduced by approximately 5% during the 2011 Fiscal Year. Nearly all staff were required to take at least 1 week unpaid furlough. It is unclear if the grant will be cut further during FY 2012.

d. What percent of Agency funds are used for administration vs. program costs?

CVOEO’s administration cost in the current budget, as a percentage of total CVOEO expenses is 5.7%. The remainder of funds are used for program activity.

XV. Budget

a. Summary

	Project		Agency	
	Current	Projected	Current	Projected
CDBG	\$6,659	\$10,500	\$23,901	\$37,000
State	\$29,948	\$29,948	\$2,287,306	\$2,844,060
Federal	\$57,476	\$57,476	\$6,591,660	\$6,764,792
Federal ARRA			\$2,001,174	\$0
United Way	\$15,109	\$12,000	\$162,786	\$167,670
Private			\$1,454,138	\$1,497,775
Program Income			\$262,003	\$365,250
Other			\$59,255	\$60,000
In-kind			5,100,000	\$5,355,000
Total	\$109,192	\$109,924	\$17,942,223	\$17,091,547

* Must match your CDBG request amount on Page 1.

** Must match in all three boxes on Pages 7 and 8.

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	\$29,690
HUD – Emergency Shelter Grant	\$27,786
State – please specify funder and program (i.e., Department of Health – AIDS Prevention, etc.)	
Department for Children and Families – Economic Services Division – Reach Up grant	\$29,948
United Way of Chittenden County	\$12,000
Private – please specify (i.e., individual donations, foundations, faith-based organizations, etc.)	
	\$0
Other – please specify (i.e., fee-for-service, etc.)	
	\$0
TOTAL	\$109,924

c. Proposed Budget Uses: Please be sure that all funding uses (including staff) that appear in Section IV also appear here.

Line Item	CDBG	Other	Total
Salaries	\$10,500	\$47,500	\$58,000

Fringe – federally approved rate of 35.8%		\$20,764	\$20,764
Admin - federally approved indirect rate of 21.4% of salaries		\$12,412	\$12,412
Occupancy		\$2,748	\$2,748
Telephone		\$600	\$600
Postage		\$600	\$600
Supplies		\$800	\$800
Client Services		\$14,000	\$14,000
TOTAL	\$10,500	\$99,424	109,924

* Must match your CDBG request amount on Page 1.
** Must match in all three boxes on Pages 7 and 8.