

City of Burlington / CDBG 2012 Application Form

Eligibility _____ National Objective _____ NRSA _____
(Office Use)

Project # _____
(Office Use)

Project Name: Homesharing & Caregiving

Project Location/Address: 412 Farrell St., Suite 300, South Burlington, VT 05403

Organization: HomeShare Vermont

Mailing Address: same as above

Contact: Kirby Dunn

Title: Exec. Director

Phone #: 863-5625

Web Address: www.HomeShareVermont.org Fax #: 651-0881

E-mail: home@sover.net

I. CDBG Funding Request:

\$ 4,386

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.)

Our homesharing and caregiving services help people stay in their homes, while helping other people find affordable housing and caregiving opportunities. In our homesharing program last year, the average rent for new matches was only \$189/month. Rent and help with utilities is a growing reason why people are looking to share their home.

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?

HomeShare Vermont has been providing services to the community for 30 years. We have a hands-on Board of Directors that is active in all aspects of the organization from policy development and program evaluation to fundraising and publicity. We have a small but dedicated staff and 14 retired volunteer case managers who make the programs succeed.

The core of our service is one of recruitment, screening and matching, and on-going support. Each “match” is tailor-made to the individuals involved. For homesharing to be successful, the needs of both parties must be met. It is a very labor intensive process.

HomeShare Vermont has been able to change over time to meet changing needs in the community. For instance, we recently began focusing our efforts on homeowners who might just need some help with heating bills or help making mortgage payments by bringing in a roomer. We are a leader in the country on homesharing. Unfortunately, homesharing programs are few and far between. However, Burlington is fortunate to have one of the strongest and most successful homesharing programs in the country.

Our mission is “bettering the lives of elders and persons with disabilities by helping them remain in their homes.” We do this by matching them with people seeking an affordable place and willing to offer some service in exchange for a reduced or no rent situation.

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:
Screening and matching	Staff salary	300	110	Affordable housing or Keeping people at home

- 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
Screening and matching Services	Program Coordinators	Direct work with clients: recruiting, screening, matching, staying involved	80 (2 FT staff)	CDBG contributes 7% to salary cost. But coordinators spend 35% of time on CDBG eligible activities.

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
Matched clients	110	50	40	10	10

- 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
110	50	40	10	10

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

Income information is collected at the time of application and confirmed at time of interview. When some people, particularly elders, are not willing to disclose income we assume they are over income.

VI. Problem Statement

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

Affordable housing: The housing crisis in Burlington and Chittenden County is well known and has little hope for improvement in the near future especially for very low-income people. Our homesharing program places people in existing homes for very low or no rent; our caregiving program provides jobs and housing. This is a cost-effective way to provide affordable housing.

Assistance Needed to Stay at Home: With growing fuel costs and the mortgage crisis, homeowners can reduce their housing costs by having someone move in, provide some rent, and, maybe, split the heating bills. Other people can get some service such as help with household chores, yard work, snow shoveling, etc. People, who need more help, can hire caregivers to live with them and provide personal non-medical care in the home.

b. How was this need identified?

Four years ago, our Board went through a comprehensive strategic planning process and invited input from clients, government and non-profit partners, volunteers, board and staff. While confirming our primary mission, we also agreed to target our services more geographically to the location with the greatest need which is the core communities served by the bus service. In January 2012, our board will be starting a new strategic planning process to define our priorities for the next four years.

c. Why is this a funding priority for Burlington?

Our services promote affordable housing by putting more people in existing homes. Homesharing helps use those empty bedrooms and provides a very affordable housing alternative for people who have some time to share and want to provide companionship with their new home provider. This program is meeting several high priority needs simultaneously and in a very cost effective way; it promotes affordable housing and helps some of the most vulnerable citizens in our community.

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?

Seniors have the highest poverty rate of any age group. However, many of them have an underutilized asset-their home. In most homesharing matches, seniors ask for minimal rent and/or some help with the utility costs. Similarly, our homesharers tend to be very low-income. In FY 11, 73% of applicants had incomes considered very low income by HUD standards and 87% of applicants had incomes considered low income by HUD standards. In our caregiving program, we are providing jobs as well as room and board for low-income people. As a society we need to look to homesharing as a way to meet our needs and to help each other.

- 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.)**

We are targeting low-income home owners, elders, persons with disabilities, and low-income individuals who need affordable housing or caregiving jobs. Typically, one-third of the Burlington residents we serve are non-white.

VIII. Equal Opportunity/Accessibility:

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

Not only are we breaking down barriers by making intergenerational matches, we continue to make inroads with cross-cultural matches. Last year, we worked with people who were born in 19 different countries. Our program does an excellent job of reaching out to women, people with disabilities and minorities. Although our office is fully accessible, we visit people in their homes so access is not a problem. Most of the people we serve are women and 25% of the Burlington residents we matched in FY 11 were non-white. Our small staff of 4 paid includes women and elders. We work closely with members of several immigrant communities.

- 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?**

The diversity of our staff and board primarily relates to our focus on women, elders and persons with disabilities. We do not have any racial diversity on staff or board at this time.

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

In April our staff and volunteers attended a fair housing training led by the CVOEO Fair Housing Project.

IX. Impact and Evaluation:

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

One way to define success is simply the numbers of people assisted. We have seen a 62% growth in our match numbers in the last five years. In addition, every 2 to 3 years we do a comprehensive Outcomes Project where volunteers and board members interview our matched clients as of a particular date to get detailed feedback on our services and what outcomes people are experiencing. This year we had 138 surveys completed for a 77% response rate. We are still tabulating this data but have some data below.

- b. **If this is an existing project:**

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

In FY 11 we surpassed our CDBG estimates on how many CDBG eligible Burlington residents we would help. We projected serving 75 and we, in fact, assisted 113 in actual matches. These are just the numbers we had in a match during that year. and we, in fact, served many more people from Burlington.

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.**

Rent

According to our Outcomes Project, the average monthly rent paid by *home sharers* was \$119, with 44% of homesharers paying no rent at all in a complete exchange of service. The maximum rent paid by homesharers who completed the survey is \$400/month.

Money Saved

Homesharers and live-in caregivers estimated the amount of money they saved each month due to low/no rent.

- 3% estimate saving \$0 - \$99
- 9% estimate saving \$100 - \$199
- 24% estimate saving \$200 - \$399
- 35% estimate saving \$400 - \$599
- 9% estimate saving \$600 - \$799
- 21% estimate saving \$800+

Use of Savings

How are these savings being used?

- 10 basic needs/living expenses
- 8 savings
- 5 paying off bills/debt
- 4 education
- 3 purchases (clothes, vehicle)
- 3 travel (to see family)

Sample quotes:

- "We paid off almost all debt and saved money to purchase our own home."*
- "I can get by on what I'm making now, couldn't get by before."*

Impact on Home Providers

All *home providers* were asked whether they agreed with the following statements because of their homesharing match. Truly amazing outcomes and improved quality of life indicators for simply having someone living with you.

	% of Home Providers Responding Yes
You feel safer in your home.	71%
You feel less lonely.	71%
You feel happier.	77%
You enjoy your home more.	66%
You worry less about money.	46%
You sleep better.	51%
You eat better than before.	43%
You call your family less often for help.	54%
You have more energy.	39%
Household chores are completed more regularly.	73%
You get out into the community more often.	44%
You feel healthier.	46%
You see friends more often.	34%

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?**

Our Outcomes Project is a huge undertaking where we interview our matched clients, often in their homes. The majority of our Board participates in these surveys after a training session. The rest of the interviews are done by volunteers or our AmeriCorps member. This year, interviews were conducted over the summer and fall. The data is still being tabulated as we write this so we don't have the full report yet. The report will be shared with the Board. In January our board is embarking on a new strategic planning process and they haven't yet defined what that will look like or who they will seek additional input from, but the outcomes surveys are a big piece of this.

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

In our direct service with clients we work with many different organizations first in getting referrals and in service delivery. In order to help seniors stay at home, we often work closely with the VNA, CVAA, Cathedral Square and other service providers. COTS, Burlington Housing and Community Action regularly refer people looking for housing.

XI. Sustainability

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

With the affordable housing crisis and the dramatic aging of the population, the need for our programs and services will only grow. Most communities around Vermont and elsewhere in the country are not as fortunate to have these services which give people another choice for housing and jobs while simultaneously helping seniors and persons with disabilities continue to live independently in a non-institutional setting.

- b. If the project ends, will that benefit continue?**

The existing matches would likely continue, but without staff support so many fewer people would be served.

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

Without adequate funding the program could cease to exist. Of all homesharing programs around the country, 75% have closed down since the height of programs in the early nineties, and most closed due to lack of funding. Funding to HomeShare from the City of Burlington has decreased over 50% in the last decade.

XII. Consistency

- a. What Consolidated Plan objective does this project support?**

Objective DH-3.4 Help residents to remain housed and living independently
Objective DH-2.1 Develop new units of affordable housing

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

Our homesharing and caregiving programs are components of the Burlington/AARP Livable Cities Project helping to meet both the priorities of affordable housing and the growing need for in-home care and allowing our elders to remain living at home, if they so choose.

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?
- 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?

CDBG funding allows for communities to determine local priorities. Our programs are unique and efficient solutions to local needs as originally developed by a local group of volunteers 30 years ago. Funding for our program is difficult as we are a blending of social services and housing, but not exclusively either. Our services meet a variety of priorities for the city of Burlington including affordable housing, helping those most in need and making Burlington a livable city for older adults.

- 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?

We don't have any formal matching funds. Our staffing is supplemented to a large degree by Staff Volunteers who provide much of the casework in our Homesharing Program. Currently we have 14 Staff Volunteers, all retired professionals, who each donate an average of 10 hours/week interviewing customers, doing introductions, conducting match checks, attending weekly staff meetings and much more. Our programs have always had a strong volunteer component. These volunteers are one of the primary reasons for our success.

- c. Has your organization had any significant changes in funding levels over the last year? If so, please describe.

In FY 12 we had a funding cut of a special grant of \$25,000 which we have received over the last several years. In FY 13, we are also concerned of the likely loss of our AmeriCorps member who is one-fifth of our "staff."

- d. What percent of Agency funds are used for administration vs. program costs? 16.7%

XV. Budget

a. Summary

	Project		Agency (same)	
	Current FY 12	Projected FY 13	Current	Projected
CDBG	\$ 4,386	\$ 4,386*	\$	\$
State	73,668	73,668		
Federal	0	0		
United Way	57,605	57,605		
Private (donations, in-kind, fund)	112,550	122,041		
Program Income (fees)	13,000	13,000		
Other (grants, int., rent)	44,300	44,300		
Total	\$ 305,509	\$ 315,000**	\$	\$

* Must match your CDBG request amount on Page 1.

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

b. Proposed Project Budget Sources

CDBG	\$ 4,386 *
Other Federal – please specify funder and program (i.e., HUD – Emergency Shelter Grant, etc.)	0
State – Dept. of Disability, Aging and Independent Living	
	\$ 73,669
United Way of Chittenden County	\$ 57,605
Private – please specify (i.e., individual donations, foundations, faith-based organizations, etc.)	
Donations, fundraising events	\$ 92,040
In-Kind	\$ 30,000
Fees for services	\$ 13,000
Other – please specify (i.e., fee-for-service, etc.)	
Grants, towns, foundations	\$ 37,000
Interest, office rent	\$ 7,300
TOTAL	\$ 315,000 **

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

<u>Line Item</u>	CDBG	Other	Total
Salaries	4,386	165,126	169,512
Fringe	0	48,000	48,000
Marketing, AmeriCorps, Events, Trainings	0	19,500	19,500
Occupancy & Office expenses	0	24,200	24,200
Other	0	23,788	23,788
Volunteers In-Kind	0	30,000	30,000
TOTAL	4,386	310,614	315,000

* Must match your CDBG request amount on Page 1.

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