



# ***I. Demonstrated Need***

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## **1. Project Narrative: Provide a description of the project/program to be funded with CDBG. (Refer to NOFA for required information in this section.)**

Meeting basic needs and stabilizing living situations, including increasing access to affordable housing and to income supports, is the first key component of the City of Burlington's anti-poverty strategy. In a 2012 Community Assessment Survey conducted by CVOEO, affordable housing was listed as the most urgent need for our community by 44.1% of the 215 respondents who took the survey; another 42.0% listed emergency housing as a high need, and 42.2% listed landlord/tenant education as a need; 49.8% listed financial life skills training as a high need.

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.

HAP staff meet with clients who are looking for either financial assistance with back rent or help with a security deposit/first months rent; sometimes, the situation can be resolved with advocacy, budgeting or a facilitated conversation between the landlord and the tenant; other times, financial assistance is required to help stabilize the household. A critical examination of the household's income, expenses, and spending priorities is always part of any financial application; most applications also go through a multi-agency review of individual cases. The process is inclusive with the client, thoughtful, and considered; we seek not simply a "quick fix", but to best utilize ever-shrinking resources for long term stability of the individuals we work with.

## **2. Innovation**

### **a. What new programs and/or services will be provided as a result of CDBG assistance?**

HAP staff have always referred clients (when appropriate) to the services of VT Tenants and Financial Futures. This year, we are proposing a more direct collaboration between our three respective divisions, designed to identify clients in danger of homelessness or with a history of homelessness who could benefit not only from advocacy and direct financial assistance to stabilize their immediate needs, but from a **Successful Renters Curriculum**; a short series of classes designed around financial stability, landlord/tenant law and avoiding any future housing instability through planning and education. Major topics will include: Funding and Security; Financial Planning and Credit; Issue that Will Get You Thrown Out; Resources; and Securing Housing.

### **b. How will existing programs and/or services be expanded as a result of CDBG assistance? Use actual numbers to demonstrate expansion.**

We do not anticipate an actual increase in the number of Burlington residents being served by the HAP staff; this proposal represents expanded services offered to the existing client population.

### **c. Are there other programs in the community that address similar issues? X Yes \_\_\_ No If Yes, how is this proposal different?**

Community Action works closely with COTS to provide comprehensive housing services to the low income community, including a multi-agency collaborative review of housing applications. We are the only agency that offers direct access to the staff that have the experience and training (Financial Futures and VT Tenants) needed to organize and teach the Successful Renting Curriculum proposed as part of this grant application.

## II. Proposed Outcomes

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### 1. How will this project/program impact individuals and contribute to the City's anti-poverty strategy?

The HAP program works to stabilize families that are either homeless (helping them secure housing) or in danger of becoming homeless (stopping an eviction from taking place). Last year we worked with 145 Burlington households, representing 411 residents. Meeting basic needs and stabilizing housing is a key part of the City of Burlington's anti-poverty strategy, and Chittenden Community Action is one of the key agencies involved in working with those at risk of homelessness. This program impacts individuals in need by helping keep them from becoming homeless, and by working with our clients to identify ways in which they could become more successful renters through financial planning and education of their rights and responsibilities as tenants.

### 2. List your goals/objectives, activities to implement and expected outcomes (# of units, # of individuals, etc.)

Our goal is to work with homeless or at-risk of homeless Burlington residents and help them stabilize secure housing, and then further, help them with the tools they need to better manager their finances and learn how to be successful renters.

- CCA HAP staff will work with 150 Burlington households (representing 450 individuals)
  - 80% of those served will obtain or retain housing
  - 25% of these households will take part in a Successful Renting Curriculum

## III. Experience / Organizational Capacity

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### 1. What is your agency's mission, and how do the proposed activities fit with your mission?

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.

Helping families that are either homeless or in danger of becoming homeless to find and secure safe, affordable, long term stable housing is at the heart of helping them build the stable base they need, from which they can work to achieve financial independence.

The efforts of the Financial Futures Program and VT Tenants is about empowerment; providing individuals the tools and education they need to make informed choices, to make decisions that are based on knowledge of resources, their rights and their options.

**2. How long has your agency been in operation?**

CVOEO has been in operation since 1965.

**3. What programs and services do you offer?**

CVOEO offers a variety of free services to help meet the needs of low income people; Chittenden Community Action provides home heating fuel and utility assistance, forms assistance (including help applying for 3SquaresVT, state health insurance and other state and federal benefits), housing advocacy and assistance (back rent/first months rent or deposit, as applicable), basic advocacy and referral services, tax preparation, distribution for Farm to Family Coupons, and a yearly seed and seedling distribution to encourage local gardening; within CVOEO, VT Tenants, the Fair Housing Program and the Mobile Home program provide advocacy and counseling for a wide variety of housing matters, the Financial Futures Program assists people with understanding and controlling their finances, helps with IDA matched savings and self-employment plans, Weatherization works to save people money by weatherizing their homes, and Head Start works to educate and prepare young children for school, and the Chittenden Emergency Food Shelf is the largest food shelf in Vermont.

**4. If you plan to pay for staff with CDBG funding, describe what they do in relation to the specific service(s) / activity(ies) in your Project Narrative.**

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 Assistance Program	Produce a weekly list of available apartments in Chittenden County; meet with applicants and screen for eligibility in varied housing assistance programs; provide advocacy and referral; help complete public benefits applications, including Sect 8 applications.	60	7%
Successful Renter's Class	Inter-Program Curriculum team of three staff headed by Director of Financial Futures	Creation of curriculum, including assessment; review credit reports; staff 3 two-hour classes 6 times during the year; follow up and review	4	100%

**5. Explain how your agency has the capacity to carry out the proposed activity (i.e., staff qualifications and years of experience related to this type of activity, etc.)**

Community Action has been working with the low income community since 1965; HAP staff are a valued and integral part of the Chittenden network of housing service providers, and their work is relied on by multiple agencies that refer clients to our office. We have over 180 recipients of our weekly emailed housing search list. CVOEO has the history, infrastructure and experienced staff available to carry out our proposal.

**6. Have you received Federal or State grant funds in the past three years?** X Yes \_\_\_ No

**7. Were the activities funded by these sources successfully completed?** X Yes \_\_\_ No  
If No, please explain:

#### **IV. Proposed Low & Moderate Income Beneficiaries / Commitment to Diversity**

1. Will the program target any specific group of people? (check one below):

- Abused Children                       Elderly (62 years +)                       People with AIDS  
 Battered Spouses                       Homeless Persons                       Illiterate Adults  
 People with Severe Disabilities

2. For your proposed project, please estimate how the Burlington residents will break out into the following income categories. Use the Income Table at <http://www.burlingtonvt.gov/cedo/cdbg/2012-HUD-Income-Limits>.

Service / Activity	Unduplicated Total # of Burlington HH / Persons to be Served	# Extremely Low-Income	# Low-Income	# Moderate-Income	# Above Moderate-Income
Emergency Housing Assistance and Successful Renter's Class	450	366	75	9	0

3. Explain how the target population is selected, qualified and monitored.

The target population is Burlington residents who are either homeless or in danger of becoming homeless; homelessness is self-declared by applicants (due diligence is always conducted by HAP staff), and danger of homelessness is determined through warning/eviction letters from landlord and an examination of the clients own capacity to positively resolve the need (prevent the eviction). The HAP staff work with various housing grants, all of which require stringent documentation and all of which have subtly different eligibility requirements, so we are deliberate in our approach to determining the best fund to use for each client. Families who receive assistance to have their housing stabilized are contacted (or their landlords are contacted) 3 months, 6 months and 12 months after the assist, to determine if they have been able to remain stable. CVOEO keeps records on all housing assists through both our own Tracker system and through required data entry into the HMIS (Homeless Management Information System), a data management tool used by the state of Vermont to track aggregate information on homelessness.

4. How do you ensure that your programs are accessible to all, inclusive and culturally appropriate?

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 that CVOEO is an equal opportunity employer.

5. What steps has your organization/board taken in the past year to become more culturally competent?

CCA staff completed a several month long training and discussion on cultural diversity lead by an Americorps member two years ago; within the past year, the Financial Futures Program underwent a

Vocational Rehabilitation review and made changes to the structure of the workplace to conform with handicapped accessibility guidelines in order to host a disabled Americorps staff member.

**V. Budget / Financial Feasibility**

**1. Project Budget**

Line Item	CDBG Funds	Other	Total
<b>Salary</b>	\$7,487	\$48,923	\$56,410
<b>Fringe</b>	\$3,166	\$20,695	\$23,861
<b>Indirect</b>	\$1,347	\$8,807	\$10,154

**2. Funding Sources**

	Project		Agency	
	Current	Projected	Current	Projected
<b>CDBG</b>	\$ 4,750	\$ 12,000	\$ 17,351	\$ 30,000
State (specify)				
Housing and homeless	29,948	29,948	1,001,746	915,407
Nutrition Programs			19,738	19,738
Energy			1,666,183	2,527,435
Employment and Training			45,565	59,774
State Head Start			3,430	-
IDA			21,686	18,824
VT Center for Crime Services			138,446	115,422
VT Network Against Domestic and Sexual Violence			18,621	-
Federal (specify)				
HHS	5,750	5,750	7,661,714	6,200,731
HUD	57,476	57,476	441,550	501,565
USDA			149,356	152,305
Justice			401,290	258,348
Treasury			50,000	49,000
Labor			102,604	-
SBA			21,829	118,454
United Way	12,000	12,000	248,026	169,923
Private (specify)				
Donations			1,024,026	1,064,424
Foundations			530,066	359,312
Corporate			267,210	172,050
Program Income				
Weatherization			502,391	547,893
Rental			5,030	4,500
Other (specify)				
In-Kind – Food			1,912,851	1,873,878
In-Kind – Volunteer			1,927,108	1,887,845
In-Kind – Space			1,366,111	1,338,277
City of Burlington			20,370	20,370
Interest			10,050	1,650
<b>Total</b>	<b>\$ 109,924</b>	<b>\$ 117,174</b>	<b>\$ 19,574,348</b>	<b>\$ 18,407,125</b>

3. Of the total project cost, what percentage will be financed with CDBG?

$$\frac{\$ \underline{12,000}}{\text{CDBG Funding}} \div \frac{\$ \underline{117,174}}{\text{Total Project Cost}} = \underline{10} \% \text{ Percentage}$$

4. Of the total project cost, what would be the total cost per person?

$$\frac{\$ \underline{12,000}}{\text{CDBG Funding}} \div \frac{\underline{450}}{\text{\# Proposed Beneficiaries}} = \$ \underline{26.66} \text{ Cost Per Person}$$

5. 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 our ability to continue at our current level, and would certainly impact our ability to grow or expand our services.

6. Describe your use of community resources. Include any resources not listed in your budget.

Community Action actively works with many local social service providers and resources within the community; we have partnered on housing information outreach efforts with Burlington Housing Authority several times over the past year, and have used space within their buildings to meet with clients. It is difficult to list the many ways in which we work to provide integrated services with the many varied community organizations.

7. Has your organization experienced any significant changes in funding levels during the past year?  Yes  No

If Yes, please explain.

8. What cost-cutting measures has your organization implemented?

The CVOEO administration office has been working to reduce overall administration costs by changing the payroll system and improving the Community Action database for more efficient grant reporting.

## ***VI. Community Support / Participation***

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**1. What other organizations or key individuals (if any) have given support to this project?**

The HAP staff have a working relationship with the following organizations; there are many other organizations we work with on a regular basis as we seek to help families, but the list would be far too long to include without exceeding the maximum page requirement of this grant.

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

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

CVOEO conducts an annual Community Assessment Survey, a process during which the responses of program participants are actively sought. We are also active participants in the Continuum of Care, which meets monthly to discuss funding, share information and to discuss various housing issues and concerns. The process of determining eligibility for HRF funding is, in part, a collaborative process with the Housing Review Team, made up of local social service and housing providers.

## ***VII. Readiness to Implement***

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**1. Is the project ready to begin on July 1, 2013 and be completed by June 30, 2014?**

Yes  No

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

**2. List any conditions (i.e., obtaining permits, availability of other funding, etc.) that may affect your ability to begin or complete this project.**

To our knowledge there are no other conditions that would affect our ability to complete this project.

## ***VIII. Impact / Evaluation***

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### **1. Describe how this project will effectively measure outcomes.**

All households who receive assistance are tracked for up to 12 months to determine if their housing has remained stable.

All households who participate in the Successful Renting curriculum will create a monthly spending plan, and show increased knowledge and awareness of VT Landlord/Tenant law.

### **2. What strategies will you implement to collect the data necessary to analyze your results?**

CVOEO uses the HMIS system to track client data, as well as our own Tracker system. Client demographics, information on household composition, income and source of income are all tracked, as well as information on their current living situation, updated each time someone comes in for services from Community Action.

### **3. How are clients better off as a result of your program?**

The clients we are able to serve remain safe and stable in their homes; this is the most immediate result of our services, and the result most eagerly anticipated by the clients we work with. An increased working knowledge of their rights and responsibilities, and understanding of their personal budgets, will help keep people out of a cycle of need for emergency services.

## ***IX. Sustainability***

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### **1. How will this project have a long-term benefit to the City of Burlington? If this project ends, will that benefit continue?**

Community Action will continue to serve the needs of low income families who are either homeless or in danger of becoming homeless; if this project were to end, it would make it more difficult to see the same number of families, as it would put increased pressure on our ability to staff the HAP positions. The costs of increased homelessness to our local system of providers would be staggering, as evidenced by the significant statewide costs incurred over the last year by the state GA system in trying to address temporary housing needs of homeless families.

### **2. Provide evidence of long-term support for this project.**

Community Action has been an active member of the local Continuum of Care for many years; we are the fiscal agent and primary recipient of the state Housing Replacement Funding, and we work with the state Office of Economic Opportunity on Emergency Solutions Grant Program. We are an active member of the District Leadership Team, the VT Rental Subsidy Workgroup and we have active housing grants with the Department of Children and Families and the Emergency Food and Shelter Program. We have a proven track record of long term support for our advocacy efforts and support for our housing services.

### **3. If CDBG funding ends, will the project be able to continue?**

The HAP program would continue, but we would likely serve fewer people without CDBG investment.