

City of Burlington / 2013 CDBG Application Form

Project Name: Homesharing & Caregiving

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

Applicant Organization / Agency: HomeShare Vermont

Mailing Address: Same as above

Physical Address: Same as above

Contact: Kirby Dunn Title: Executive Director Phone #: (802) 863-5625

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EIN #: 13-4287957 DUNS #: 090475273

CDBG Funding Request: \$12,000

1. Type of Organization

- | | |
|---|--|
| <input type="checkbox"/> Local Government | <input checked="" type="checkbox"/> Non-Profit Organization (please provide copy of your |
| <input type="checkbox"/> For-Profit Organization | IRS 501(c)(3) tax exemption letter) |
| <input type="checkbox"/> Faith-Based Organization | <input type="checkbox"/> Institution of Higher Education |

2. Conflict of Interest: See attached form.

3. List of Board of Directors: See attached.

Certification

To the best of my knowledge and belief, data in this proposal are true and correct.

I have been duly authorized to apply for this funding on behalf of this agency.

I understand that this grant funding is conditioned upon compliance with federal CDBG regulations.

I further certify that no contracts have been awarded, funds committed or construction begun on the proposed program, and that none will be prior to issuance of a Release of Funds by the Program Administrator.

Signature of Authorized Official

Kirby Dunn
Name of Authorized Official

Executive Director
Title

January 11, 2013
Date

I. Demonstrated Need

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

Homesharing is an affordable housing option for low-income people who have some time and skills to barter in exchange for an affordable place to live. At the same time it is an option for seniors and others wanting to remain in their home, have an extra bedroom and could use a little household help or caregiving services.

A number of recent studies show an incredibly low rental housing vacancy rate in Chittenden County with some of the highest rents in the country. Currently the local median rent is \$896/month for a one-bedroom apartment. Even if you could afford that rent, it could cost you up to \$2,688 to move in (1st month's rent, last month's rent and a security deposit). For most people this is prohibitive. For people seeking affordable housing the choices are few compared with the need. Homesharing is one of the few alternatives for people who cannot afford market rents.

In general, elders are income-poor and house-rich. Seniors in our communities generally have low incomes, but they typically own their homes which usually have a spare bedroom. In addition, seniors are at risk. According to a recent report commissioned by the VNA, of the residents in Chittenden and Grand Isle counties: 23% are living alone; 31% are considered vulnerable and in need of elder care services; 23% have the nearest child over an hour away; 13% report they do not have anyone to call in an emergency; and 84% expressed the importance of staying in their current home.

Homesharing is a very cost effective way of meeting the need for affordable housing while at the same time helping seniors to age in place. On average, homesharers provide 10 hours a week of service in exchange for an affordable place to live. In exchange, the average rent for new homesharing matches made over the last three years was \$168/month. For people who have greater needs, we also offer live-in care where the person gets paid to take care of a frail elder.

Our goal is to create matches that meet the needs of both people. HomeShare Vermont provides a recruitment, matching and screening service and each match is unique based on the needs of the participants. It is a very personalized service and labor intensive process. Our screening process is extensive with interviews, in-home visits, ID verification, reference checks and five different background checks. While many people might be able to find a roommate on their own, it is very difficult for an individual to replicate the in-depth screening that we are able to provide.

Our success is based on the quality of the matches. It is sharing living space and a high degree of trust and compatibility must occur if someone is to give up their privacy and autonomy-the benefits must outweigh the negatives for them to take someone into their home. When we have two candidates who are interested in meeting each other, we arrange for a facilitated Introduction where all involved can meet each other and see if it's a good fit. Very often each person will have Introductions with several people before the right match is found. When the right candidate is found, a Match Agreement is negotiated. On-going support is provided by staff and volunteers as the match progresses or issues arise.

2. Innovation

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

No new programs or services will be provided and we will continue to focus on our two existing programs. However, homesharing itself is innovative and rare. Currently, less than 1% of the communities around the country have a homesharing program. We are a national model for homesharing programs and weekly get calls from around the country from other places who want to set up a program. In November 2012 we were invited to give a presentation in California at the National Shared Housing Symposium. We were instrumental in drafting and reviewing the report which came out of that Symposium: "Strategies for Scaling Shared Housing: Best Practices, Challenges and Recommendations."

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

This is an expansion year for us. With an unexpected increase in state funding we have made a commitment to greatly expand the number of people we help in the greater Burlington area. In the last six months we have hired two new staff people to help us meet the growing demand for our services. In a matching program such as ours, the larger the pool of applicants, the better the chance that two will be a good fit. We believe we can exponentially increase our number of matches with the steps we have put in place. We need the CDBG funding to make this happen.

c. Are there other programs in the community that address similar issues? Yes If Yes, how is this proposal different?

There are several different organizations which provide affordable housing. Our program is unique because it is using existing housing stock and creates housing opportunities available when none existed before by encouraging people to open up their homes and hosting someone who can provide a modest rent/and or some service. Our Caregiving service is unique because we provide a live-in care service while others agencies only provide hourly care.

II. Proposed Outcomes

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

Seniors have the highest poverty rate of any age group. However, many of them have an underutilized asset-their homes. In most homesharing matches, seniors ask for modest rent and/or some help with the utility costs to help them make ends meet. Similarly, our homesharers tend to be very low-income. With an average rent of \$168/month, homesharing can provide affordable housing to people with very low incomes. In FY12, 51% of matched Burlington participants had incomes considered very low income by HUD standards and 74% had incomes considered low income by HUD standards.

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

Goal/Objective	Activity Funded	Outcomes
Affordable housing provided for low income	Case management including screening, matching and on-going support	75 people find housing at or below \$400/month
Seniors and others are able to remain in their home	Case management including screening, matching and on-going support	75 people are able to stay at home with the help of a homesharer or caregiver

III. Experience / Organizational Capacity

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

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 affordable housing or caregiving opportunities.

2. How long has your agency been in operation?

HomeShare Vermont has been in operation 30 years as a program. In 2005 we spun off of Cathedral Square Corporation and became an independent non-profit.

3. What programs and services do you offer?

We offer two services, homesharing and caregiving. Both of these services help people stay at home, with a little help (homesharing) or a lot of help (live-in caregiving). For people looking for a place to live, they could consider homesharing if they are just looking to offer a little help, or if they are looking for a job in addition to housing, they might consider live-in care. For both programs, the core of the service we provide is one of recruitment, screening and matching, and on-going support. Each “match” is tailor-made to the individuals involved.

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
Case management helping people find housing and helping others stay in their housing	Program Coordinators	Direct work with clients: recruiting, screening, matching, staying involved	80 (2 FT staff)	CDBG will cover 10% of the eligible costs

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.)

We have the most qualified staff in our thirty year history. Our existing core staff have been with HomeShare from 4-12 years. In September, we added an exceptional new staff person focused on Outreach and Intake. In January we hired an RN, formerly with the VNA, for our Case Manager and we are very excited to have their skills and talents added to our staff. We are now positioned to grow our programs.

6. Have you received Federal or State grant funds in the past three years? Yes

7. Were the activities funded by these sources successfully completed? Yes

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

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

Elderly (62 years +) but not exclusively

2. For your proposed project, please estimate how the Burlington residents will break out into the following income categories.

Service/Activity	Unduplicated Total # of Burlington HH / Persons to be Served	# Extremely Low-Income	# Low-Income	# Moderate-Income	# Above Moderate-Income
Case Management	150	75	40	20	15

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

The key to the success of the program is that the needs of both those looking for housing and those offering a home must be met in the exchange. It is up to people in the program to decide if they want to match and with whom. The bigger the pool of applicants, the better chance two might be a good match. We have developed a specific six step process of Application, Interview, Reference and Background Checks, then Introductions, Trial Match & Match Agreements all of which must happen before an actual Match is made. Then we stay actively involved with regular check-ins and problem solving and renegotiation as necessary.

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

Not only are we breaking down barriers by making inter-generational matches, we continue to make inroads with cross-cultural matches. Last year, we worked with people who were born in 17 different countries. 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 20% of the Burlington residents we matched in FY 12 were non-white. We work closely with members of several immigrant communities.

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

This past year we approached a local diversity trainer about providing training for our board and staff. However, with our unexpected increase in funding and the subsequent hiring of new staff we decided to hold off until the new staff were hired and trained. This is now in our work plan for FY 14.

V. Budget / Financial Feasibility

1. Project Budget

<u>Line Item</u>	CDBG	Other	Total
Salaries	12,000	239,000	251,000
Fringe	0	76,125	76,125
Marketing, Events, Trainings, Mileage	0	17,200	17,200
Occupancy & Office expenses	0	36,700	36,700
Other	0	20,150	20,150
Volunteers In-Kind	0	30,000	30,000
TOTAL	12,000	419,175	431,175

2. Funding Sources

	Project		Agency - Same	
	Current FY 13	Projected FY 14	Current	Projected
CDBG	\$ 4,386	\$ 12,000	\$	\$
State (specify) Dept. Aging & Ind. Liv.	179,940	179,940		
Federal (specify)	0	0		
United Way	58,000	60,000		
Private (donations, in-kind, fundraising)	113,921	120,135		
Program Income (fees)	14,500	15,500		
Other (grants, towns, interest, rent)	37,175	43,600		
Total	\$ 407,922	\$ 431,175	\$	\$

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

$$\begin{array}{rcl} \$12,000 & \div & \$431,175 = 2.8\% \\ \text{CDBG Funding} & & \text{Total Project Cost} \quad \text{Percentage} \end{array}$$

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

$$\begin{array}{rcl} \$12,000 & \div & 150 = \$80.00 \\ \text{CDBG Funding} & & \# \text{ Proposed} \quad \text{Cost Per Person} \\ & & \text{Beneficiaries} \end{array}$$

5. Why should CDBG resources, as opposed to other sources of funding, be used for this project?

We are on the cusp of a major expansion of service delivery with the goal of doubling the number of people we help in the next five years. We believe Burlington should be at the center of this expansion of services. Your funding at this time is critical to our success and will assure that our resources are focused on the City instead of outlying areas or other counties. We have done all we can to expand other revenue sources and keep costs contained. We already raise over 25% of our income from fundraising and individual donations.

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

A key piece of our program's design is the use of Staff Volunteers. No other program uses volunteers to staff their service delivery as we do. We currently have fourteen Staff Volunteers who provide a substantial amount of our service delivery in the program under supervision of our full-time Homesharing Coordinator. They are typically retired professionals, including nurses, social workers, teachers and others. Each volunteer has their own caseload of clients. Staff Volunteers have been a cornerstone of our program for 30 years and one of the reasons we are able to develop high quality matches in a very cost effective way. Staff Volunteers donate an average of 6 hours week each to our agency and together are the equivalent of a full-time staff position. To provide adequate supervision, we cannot add more volunteers without adding additional staff.

7. Has your organization experienced any significant changes in funding levels during the past year? Yes If Yes, please explain.

This year we are expanding our services due to increased funding from the State of Vermont. We have increased our staffing from 4 to 6 persons. A major focus of our work this year will be to dramatically increase the number of people we serve and our efforts will focus on Burlington which is where most people who come to us looking for housing want to live.

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

We are a small and cost efficient organization. Over the years we have suffered funding cuts and have had to reduce costs accordingly. For instance, several years ago our Executive Director took a 20% pay cut when one funding source unexpectedly cut our funding. The board stepped in and they have been working hard to increase and diversify our funding streams. We have kept our mission focused and not been enticed to chase grants for new initiatives that aren't sustainable. For a decade we didn't increase staffing level but instead increased the use of volunteers to keep up with increasing demand for our services. At this time, we cannot add more volunteers without more staff to provide the needed supervision. We launched a capital campaign to purchase our office space which substantially cut the fastest growing part of our operating budget-rent.

We have made a strong case to the State of Vermont that we save them money by delaying, preventing and reducing nursing home stays while at the same time helping find people affordable housing much more cost effectively than any other organization. Our funding from the State of Vermont has been increasing accordingly.

VI. Community Support / Participation

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

Nearly every match we make requires collaboration with other agencies. Very often our clients are referred to us by other agencies which are serving them such as VT 211, United Way, and other housing agencies. We work very closely with local nursing homes and hospitals to help with discharge planning for their patients who want to go home. Whenever we interview seniors we automatically refer them to CVAA if they are not already involved. For those clients with high care needs, we encourage families to bring in the VNA if they are not already involved. We also work with Meals on Wheels, Cathedral Square and other elder service organizations who refer clients to us.

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

We constantly seek the input of our program participants through regular match-checks, post-match exit interviews and our extensive outcomes interviews. On our board we have a former homesharer and two daughters of former clients. Their experience with our services is invaluable.

VII. Readiness to Implement

- 1. Is the project ready to begin on July 1, 2013 and be completed by June 30, 2014?** Yes
- 2. List any conditions (i.e., obtaining permits, availability of other funding, etc.) that may affect your ability to begin or complete this project.** None.

VIII. Impact / Evaluation

1. Describe how this project will effectively measure outcomes.

We have been measuring outcomes for over a decade. Every 2 years we have a comprehensive outcomes process to solicit feedback from our matched clients to assess how our services are meeting their needs. This process includes 7 separate survey instruments. We have our board members and volunteers visiting many clients in their homes to get their input. The data is then analyzed by an independent third party. It is then reviewed with our staff and board of directors.

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

We collect a range of data on people who apply for our services and on each match we make. Quarterly the board and staff review this data and constantly tries to come up with new ways to reach out to people who could use our services. Outcomes surveys are scheduled for this spring and summer with data analysis this fall.

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

In our most recent Outcomes Surveys we had a 77% response rate-very high by most standards. The surveys were done of matched clients as of a specific date. The data has been incredibly consistent over the last decade.

Our most recent Outcomes Surveys showed that the average monthly rent paid by *Home Sharers* was \$119 with 44% of *Home Sharers* paying no rent at all in a complete exchange of service. The maximum rent paid by home sharers completing the survey is \$400/month.

Home Sharers and *Live In Care Givers* estimated the money saved each month due to low/no rent:

- 12% estimate savings of \$ 0 - \$ 199
- 24% estimate savings of \$200 - \$399
- 35% estimate savings of \$400 - \$599
- 9% estimate savings of \$600 - \$799
- 20% estimate savings of \$800+

In our Outcome Survey, 45% of home providers and 100% of live-in care receivers said that they would not have been able to live at home comfortably and safely without their homesharer or caregiver.

In addition, in our Outcomes Surveys, people who had a homesharer living with them said:

- 71% feel safer;
- 71% are less lonely;
- 77% feel happier;
- 54% call their family less often for help;
- 51% sleep better;
- 46% feel healthier;
- 43% eat better and
- 44% get out in the community more.

The outcomes above allow people to stay in their home longer than they might otherwise. All of this just by having someone share a home. It is a simple but practical concept that doesn't require expensive subsidies, building new housing or top notch medical care-just someone who has an extra bedroom sharing it with someone who needs a place to live.

IX. Sustainability

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

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. If the project ends, the existing matches would likely continue, but without staff support many fewer new people would be served.

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

We are one of the oldest homesharing programs in the country. We have been a United Way Member Agency for over two decades. We have received a direct state appropriation for almost 25 years. Many of our donors, on whom we rely for over twenty-five percent of our income, have been donating to us for over a decade. Most of our matched clients have been involved with our services for multiple years.

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

With our increased state funding we have made a commitment to expand our services and to do this have increased our staffing by 50%. This is our first staffing increase in ten years. We believe that we can grow our program exponentially over the next few years. If CDBG funding ends, we expect that both homesharing and caregiving will continue but that we will not be able to help as many people as we planned and it will hurt our efforts at expansion. We will not be able to commit the resources we had planned to the City. The state of Vermont will be pressuring us to serve areas not already served. 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.