

**United Way of Lane County
2010/2011 Strategic/Preventive Proposal**

A. Name of Organization: St. Vincent DePaul Society of Lane County, Inc. (SVDP)

1. Contact Person: Cynthia Weiss

2. Address: 705 S. Seneca,
Eugene, OR 97402

3. Phone: 541-607-0439, X124 Email: cweiss@svdplanecounty.org

B. Name of Proposed Services: Second Chance Renter Rehabilitation and Financial Literacy

C. Amount of Funding Requested for a 12 month period: \$20,000

Please note: We would request that you consider a 2 ½ year funding of \$50,000.

The undersigned confirm that the information provided in this application is true and accurate and that the application has received / will receive Board approval.

Signature: Agency Director Date

Signature: President, Board of Directors Date

Please note: The signed copy of this is in another attachment.

SECTION I: Strategic/Preventive Action Area

Which Community Investment Strategic Action Area do the proposed services primarily address? (Please see **Appendix A UWLC 2010 Strategic/Preventive Goals and Funding Strategies for EDUCATION, INCOME and HEALTH.**)

Section I: Strategic/Preventive Action Area

1. Action Area- Income: Moving families from poverty to financial stability. Working families and individuals between 100% and 250% become self-sufficient.

1. 2. Strategies: The Second Chance Program will address the following strategies:

A. Improved Financial Literacy for families and individuals with incomes between 100%-250% of Federal Poverty Level in our renter rehabilitation program with financial literacy imbedded in the program design and implementation.

B. Pilot a one-stop “prosperity center” for the target population that combines employment, training, banking and financial literacy services, income supports and social service referrals as needed in one convenient /logical location. The SVDP Self-Sufficiency Department has a wide array of programs and a series of referrals to social services at our location at 456 Hwy 99 N, Eugene, OR 97402

3. Executive Summary: Details will be expanded in Section II, questions 1-3

A. The Second Chance Renter Rehabilitation Program (“Second Chance”) is a creative and responsible approach in resolving homelessness and helping individuals earning between 100% to 250% FPI to become self- sufficient. **Second Chance** is a unique housing program which sets the gold standard for bringing landlords and tenants together. The reason this program has been 94% effective in the past (% of graduates who secure stable housing within 6 months of graduation) is because it is not an emergency handout, or a quick fix. The program provides a powerful combination of education, case management, personal responsibility, financial literacy education, money management, goal setting, self-management skills, and a team of Second Chance professionals who help participants begin to make fundamental life changes. Second Chance helps people without stable housing find power within themselves to make changes that will remove the barriers they face in finding stable housing and become the ideal tenants that landlords seek. Also, we encourage our graduates to begin saving for home ownership and refer them to one of the VIDA Programs (Valley Individual Development Account). **B. Our Self- Sufficiency Department** has over 17 different programs which can support the additional needs of the Second Chance Client. Referral to these programs can be made by their case manager or the Director of Self-Sufficiency Services. In addition, SVDP has an array of over 30 additional programs or services for our clients, which not only provide a safety net, but a trampoline, to give participants the tools needed for self-reliance. All of these services are available through our Self-Sufficiency Services Department in our “One Stop Prosperity Center”, located at 456 Hwy 99 N, Eugene, OR 97402.

SECTION II: SERVICE IMPACT

1. Need, Target Population and Program Description

1.A. Need, Target Population The number of individuals and families whose income falls in the 100%-200% of the FPL in Lane County, OR is estimated at 123,927 (with an error margin of 6,509). Data Source: U.S. Census Bureau, 2008 American Community Survey, Lane County, OR. For the 2010 Homeless count, there were 3,834 homeless individuals in Lane County for the one night count Jan 2010. This is an increase of 43%. over 2009. Data Source: Lane County Human Services Commission (Un-audited count) Additionally, in 2009, there were 10,083 individuals who were “literally homeless” in Lane County. Data Source: OPUS Management Information System. Add to these daunting numbers the unemployment rates in Lane County have been between 11%-15% for 2009 (Data source: U.S. Department of Labor Weekly Unemployment Reports) more and more Lane County residents are losing their jobs, losing their homes, and becoming completely dependent on humanitarian help from charities and governmental programs for their basic needs.

In the **Lane County 10 Year Plan to End Chronic Homelessness, adopted in 2006**, there are two goals identified that the Second Chance Renter Rehabilitation Program addresses. **Goal 2-Increase percentage of homeless persons staying in PH (permanent housing) over 6 months to 76%.** Our program will provide some scholarships to those in our target population who have recently lost their housing due to multiple barriers to renting by: giving them the tools and financial literacy education to help them restore their rental history; restore their credit history; understand the elements of sound fiscal policies for their families; provide intensive individualized case management; and landlord guarantees to encourage landlords to give our clients the “second chance” they earn. The Second Chance Renter Rehabilitation Course has a 94% success rate in helping renters overcome their barriers to renting. **Goal 4- Increase percentage of homeless persons becoming employed by 11%.** Although this goal does not directly relate to the Second Chance Renter Rehabilitation Program, it is a goal of our pilot “**One Stop Prosperity Center**” at St. Vincent de Paul’s Self-Sufficiency Department located at 456 Hwy 99 N, Eugene, OR 97402. There is always the question of what comes first, a job or a stable home. It is our contention that a person cannot have one without the other. So we will continue to refer our Second Chance clients to one of our job rehabilitation programs within the Self-Sufficiency Department to help the clients overcome barriers to employment.

This target population is at great risk of becoming homeless, or are already homeless and face many obstacles to securing stable housing. Some of the greatest obstacles are: poor credit history and credit score; previous evictions from housing; lack of financial literacy; lack of personal financial management; lack of personal goal setting; and lack of family budgeting. These are only some of the obstacles faced by our clients. In addition, physical addictions, sexual abuse, criminal records, physical and mental disabilities, and developmental disabilities may all be a part of the difficulties faced in homeless prevention and rapid re-housing. Most of our clients come to us without hope and with no idea how they came into this situation, nor what steps to take to get out of this situation. We feel that this population has the greatest potential for successful, stable housing when these individuals are given the education and support of the Second chance Program and staff, having a 94% success rate of achieving stable housing within six months of graduating from the program. Without financial training, intense case management, and the landlord guarantee, those facing major obstacles to housing are unlikely to become re-housed or be able to prevent future homelessness.

100% of participants of Second Chance are homeless or at-risk of becoming homeless with multiple barriers to renting such as: low credit score; poor rental history with evictions; criminal background; lack of financial literacy skills; mental/physical disabilities; alcohol and/or substance abuse; lack of employment or lack of sufficient income; and lack of personal budgeting and goal-setting. Due to the multiple needs of our clients in Second Chance, we are expanding the program to include all the services they may need at one place, within our Self-Sufficiency Department, “One Stop Prosperity Center.

In January 2009 SVDP was informed that the State of Oregon regretfully had to cut the funding for Second Chance, which was a terrible blow to the program at a time when the numbers of people applying for the program increased dramatically. The demand for services far exceeds our ability to provide the necessary increase in classes. For 2010, we are increasing our program from about 200 participants to 400 participants, and increasing to 500 participants in 2011, and increasing to 600 participants by the end of 2012. We have doubled our classes in Eugene by adding a day class at our Self-Sufficiency Department, located at 456 Hwy 99 N, Eugene. This was added for those who worked at night or who were homeless. In October 2009, due to a 300% increase in the number of individuals applying for our Second Chance class, and increased needs for those living in the rural communities of Lane County, we expanded our program to include Florence, and Cottage Grove. The reality is that these individuals need scholarships to be able to attend this course, and additionally, many require child care for the children who have not entered school. With the help of funding from UWLC, we will be able to offer these individuals and families the skills they need to become self-sufficient. Thank you for your consideration of this request.

B. Service Description

1.B. Service Description (Proposed strategic or preventive services) Most of our clients are referred to us (or are self-referred) because they have multiple barriers to finding stable housing and many are feeling desperate. They have lost hope. Finding stable housing is our first goal for our clients, but preventing future problems is one of the long-term goals of the program. Second Chance gives clients hope for a new life where they can create long-term stability and self-sufficiency by learning to make long-term goals for their lives. One of the graduation requirements is for clients to create goals for short-term goals (weekly, one month, three month, 6 month, and 9 month) and long-term goals (1 year, 2 year, 3 year, 4 year, and 5 year). Helping the clients visualize their successful completion of goals and giving them a new found sense of self-worth are only the beginning of their journey to self-sufficiency. We give those who are ready to take responsibility for their past actions and future actions, the knowledge and support from our professional staff, to become self-sufficient. We encourage the teenage children of our Second Chance clients to attend evening classes with their parents (at no cost to them) to help them develop good personal and financial management habits before they become independent adults. Helping our clients become more proactive and less reactive in their lives increases the effectiveness of the Second Chance Program. The Second Chance Program was officially begun in 1993. It was the first program of its kind in the country. Many programs throughout the Pacific Northwest have been established using our model. Our program is innovative in its holistic approach in combining financial literacy, landlord/tenant laws and issues, intensive case management, personal responsibility, and stabilizing clients with emergency needs. According to Maslow's Hierarchy of Needs, a person must first have their basic needs met in order to progress to higher levels of functioning and eventually to self-actualization. Our program is designed to progress along those lines. When they have graduated from our program, they have journeyed from having their basic emergency needs satisfied to become self-sufficient. Sadly, there are some clients who are not ready to take these steps, usually due to additional crises in their family, drug or alcohol addiction, and/or mental health issues. Since our program is individualized, we try to re-engage these individuals. It is a tribute to our program design and the professional team that 94% of our graduates are successful in getting stable housing and becoming self-sufficient.

One of the basic needs which is often overlooked in bureaucratic programs is the need to be loved, and that begins with learning to love one's self. We devote one class which basically helps clients learn to believe in themselves and take responsibility for their actions. This is a class which the client questionnaires often show is their favorite class during the course. Many of the clients have given up on themselves, and this class helps to restore their hope. This is necessary for them to have the

courage to face many daunting barriers they face in the double-edged sword of housing and income. It is like the chicken and the egg. Which comes first, housing or a job? Without housing, it is difficult to keep a job. Without a job, it is not possible to be in stable housing. Without knowledge of how to manage money, people who have struggled to overcome bad credit, evictions, and other difficulties, soon find themselves back in the same mess, if they do not receive financial literacy education. Because our program addresses all these issues concurrently, our holistic approach has proven to be just the right combination. We continually address client input, changes in our economy, changes in culture, and changes in our local community to make effective changes in our program. This is one of the reasons why we understood the necessity of adding financial literacy training to the Second Chance Program, long before it was a popular notion. This is an important preventative strategy that works. **The following is an outline of the Second Chance Renter Rehabilitation intervention strategies:**

1. Receive referrals from community partners and other SVDP programs
2. Individualized case management : minimum 3 hours, no maximum limit. Amount of time is determined by the client requests and the case manager's assessment of client needs
3. One hour – two hour intake meeting – one-on-one meeting between client and case manager
4. 10 weekly classes of 2 hours each covering the following topics: 20 hours total)
 - A. **All About You-** Motivational class, self-esteem, self-responsibility, self-sufficiency, and client begins “Action Plan” (preliminary work toward goals and budget) Also, past graduates from the Second Chance program come back to share their success stories with the new clients and have a Q and A session.
 - B. **Finances I, Finances II, and Finances III-** financial literacy, budgeting, banking, family budgets, savings plan, family planning, needs versus wants, how to save money, credit reports (understanding how to have a good credit score and how to repair credit problems
 - C. **Nutrition –** connection between healthy eating/lifestyle and health; eating healthy foods on a budget, and making food stamp/food budget money last for a month. Benefits of growing their own food, even if it's container growing
 - D. **Energy Conservation-** the importance of energy conservation and how to save money on their energy consumption
 - E. **Fair Housing Law-** understanding rights and responsibilities, and what constitutes protected groups from discrimination
 - F. **Landlord/Tenant Law-** Understanding State Landlord Tenant laws, understanding rights and responsibilities as a tenant and a landlord, filling out applications and leases, how to overcome prior evictions, landlord letters, landlord guarantee from SVDP
 - G. **Landlord Presentation-** What landlords expect of tenants and Q. and A with landlords
 - H. **Conflict Resolution-** Learning how to be a good tenant and a good neighbor and how to handle disputes in a positive way for a positive outcome
5. **Exit interview and post-tests-**one to two hours
6. **Monthly case-management for 12 months (12 hours)-** ascertain housing situation and input into OPUS Management for follow-up data collection
7. **Additional case-management, as requested by graduate:** for client advocacy with potential landlords, landlord tenant disputes, as needed
8. **Monthly reports written for the referring agency until graduation**
9. **Client referral to our “One Stop Prosperity Center”** located in our Self-Sufficiency Department at 456 Hwy 99 N., Eugene, OR 97402 where there are all the services they need in one place to become self-sufficient.

In addition to the training for the clients, the staff of referring agencies get training about our program and how to make referrals. The St. Vincent staff get Prosperity Planner training at Lane Workforce Partnership, and also will receive the Poverty 101 training from one of the Financial Stability Partnership members (to be determined).

After searching extensively for evidence –based research that cites renter rehabilitation courses such as the SVDP Second Chance Renter Rehabilitation is effective in easing or alleviating the problem of renters with multiple barriers to renting, we have found that no such secondary research exists. I contacted every renter rehabilitation course that I found on the internet. No program has found, nor done primary research. Our program pre-dates all other courses of this type and our program is more intensive and has more financial literacy and case-management.

We do have primary data collected from 1993 – 2009 from our Second Chance Renter Rehabilitation which shows an average of 95% of the graduates of the program have obtained stable housing within 6 months of graduation. Beginning in 2009, we are following graduates for 12 months post graduation. SVDP has not done formal research, but has collected the data for 17 years.

We will be contacting the University of Oregon, Public Policy Planning and Management Department to ascertain if they have an interest in a joint research project to determine whether or not the Second Chance Program's interventions are effective in easing or alleviating homelessness and repairing an individual's ability to rent and find stable housing after graduating from this course and if the graduates have achieved self-sufficiency.

2. A. 2010/2011 Service Objectives and Outcomes

12-Month Service Objectives: July /01 / 2010 through June /30 /2011
 (Month/Day/Year) (Month/Day/Year)

Proposed Service Objectives:

2..A. Service Objectives

In 2009 we served a little over 200 clients in the Second Chance Program in Eugene/Springfield. In October 2009 we expanded our program to Florence and Cottage Grove, and added another day class in Eugene. Here are the anticipated numbers of participants for the proposed dates:

- 400 unduplicated households from July 1, 2010 to June 30, 2011
- 500 unduplicated households from July 1, 2011 to June 30, 2012
- 300 unduplicated households from July 1, 2012 to December 31, 2012 (½ year)

B. Proposed Services Outcomes (measurable statement of intended effect on target population.)

Dates should match the service objective dates you specified in question 2 A.

12-Month Outcomes: July /01 / 2010 through June /30 /2011
 (Month/Day/Year) (Month/Day/Year)

Proposed Outcomes and Performance Measures for each proposed service (provide in table format, correlating measures to proposed outcomes):

Example: Note: Table can be expanded as needed to include all information.

<i>Outcomes</i>	<i>Measures</i>
A. 100% of participants have identified their barriers to renting	A. Client intake/Exit Interview- pre-course questionnaire and post- course questionnaire, Barrier assessment tool: Determine current barriers to renting-Metric 1
B. 94% of graduates have decreased their barriers to renting	B Client intake/Exit Interview- pre-course questionnaire and post- course questionnaire, Barrier assessment tool Decrease barriers to renting (Metric 2)
C. 100% of participants have utilized the Prosperity Planner to determine what wages they	C. Prosperity Planner Obtain sustainable budget for

need to earn to become self-sufficient, based on their family needs. www.prosperityplanner.org)	economic independence (Metric 3)
D. 100% of graduates have created a family budget	D. Create and turn in a sustainable family budget (Metric 4)
E. 90% of the graduates with incomes between 100%-250% of FPL and multiple barriers to renting are in stable housing at 6 months post graduation from the Second Chance Program.	E.. OPUS Management Tool - Obtain stable housing by 6 months post graduation (Metric 5)
F. 100% of graduates have created a 5 year plan for self-sufficiency	F. Create and turn in a 5-year plan for self-sufficiency, with intermediate goals, and steps to achieve the goals. This is turned in before graduation, at EXIT Interview-Metric 6
G. 90% of graduates have made a cultural shift and believe they are capable of changing their lives and can be self-sufficient.	G. Self-esteem and self-sufficiency questionnaire: Pre and Post Course-Metric 7

Note: Please include a copy of your Logic Model if one was developed. It is excluded from the 15 page limit. **The logic Model for Second Chance has been attached to this RFP. Thank you for the training.**

3. Tracking Systems

All of the tracking systems are in use, with the exception of the self-esteem and self-sufficiency questionnaire rubric which is being developed now and will be available by June 2010.

1. Percent of participants who have identified their barriers to renting (Target 100%)
2. Percent of graduates who have decreased their barriers to renting (Target 95%)
3. Percent of participants who have utilized the Prosperity Planner to identify what wages are needed to cover basic living expenses and what services are available to increase earnings and achieve economic independence. (Target 100%)
4. Percent of graduates who created a sustainable family budget (Target 95%)
5. Percent of graduates with incomes between 100% -250% of FPL and multiple barriers to renting are in stable housing (Target 90%)
6. Percent of graduates who have created a 5 year plan for self-sufficiency (Target 100%)
7. Percent of graduates who increase their score on a pre and post self- esteem and self-sufficiency questionnaire. (Target 90%)

SECTION III: SERVICE MANAGEMENT

1. Client Involvement

Client involvement is key to a program being relevant and responding to the needs of the community and to the individual client. Since these needs are ever -changing, our feedback and cooperation with the clients is always an important part of our Second Chance Program. To determine the needs of the clients, we initially questioned over 200 people who had been denied their application to rent. We also interviewed dozens of landlords and property management agents, including SVDP Property Management to determine what were the barriers to renting and what were some ways we could intervene. That was in 1997 when the program was developed. To this day, we continue to interview and reassess what the clients and landlords' needs are, and how to continually improve and update our program. An important part of client involvement occurs during each class. Clients are encouraged to speak up at any time during the class, to ask questions, to add their knowledge to the subject, and to give fellow-classmates tips and warnings about landlords. Also, graduates of the Second Class course are invited to come back to class to tell their stories and to discuss what worked for them and helped them to achieve stable housing and self-sufficiency. This is a powerful event for both the graduate and the student. The graduate is proud to share their successes, which helps to reinforce their self-esteem and pride in their hard work and accomplishments. For the students, listening to stories of success from those who have "made it", helps them to have hope that they might become successful, also. The instructors and case managers maintain contact with the graduates for 12 months post graduation. The graduates know that they can have the support of their instructor and case manager whenever needed. It is very reassuring to the clients to know they will have advocacy from the professionals when it is needed. At each class, the client fills out a class review sheet and writes what they think of the class they just had, so

there is weekly feedback, which allows for weekly adjustments to the program as needed. Every client, at the exit interview, gives their written response to the questionnaire which also covers their evaluation of the program. Their suggestions are taken into account to keep the program ever changing to meet the changing needs of the community.

2. Coordination/Collaboration **(Please see attached letters of support.)**

As a member of the Financial Stability Partnership, we appreciate the collaboration with many of the FSP, such as Lane Workforce Partnership, US Bank, Siuslaw Bank, and OUR Federal Credit Union. Presently, the Eugene/Springfield clients are referred to the OUR Federal Credit Union 4 week (8 hour) "Lifeline Financial Literacy Program" as part of the graduation requirements for Second Chance. Other community partners providing financial literacy for our Second Chance Program are Wells Fargo Bank, Umpqua Bank, and Siuslaw Bank. Siuslaw Bank is providing financial literacy to the Florence and Cottage Grove Second Chance clients for their graduation requirement. Presently, there are not enough spots available for our expanding program in existing financial literacy programs so we are currently negotiating with US Bank and Wells Fargo to create additional specialized financial programs for our clients.

Another community partner is HACSA (Housing and Community Services Agency). HACSA provides us with a free location for our evening Springfield class, as well as referrals. They give special exceptions for the Second Chance graduates who had previously been denied services because of their prior credit and eviction status. They refer these clients to us and we look for scholarship opportunities for them. Upon graduation, they are able to re-apply for housing through HACSA and have been able to get housing. This is recognition of the success of the program to fundamentally change the lifestyles and decision-making of the graduates.

Other referring partners in the community are DHS (Department of Human Services), Shelter Care, Catholic Community Services, Community Sharing (Cottage Grove), SOS (Siuslaw Outreach Services) Florence, Womenspace, Eugene Mission, Senior and Disabled Services, Rental Owners Association, Laurel Hill Center, Lane County Mental Health, Parole and Probation, LCC Women's Center, HIV Alliance, Veteran's Administration, The Parent Partnership (Cottage Grove), Family Relief Nursery (Cottage Grove), Looking Glass, and many other community service providers. Landlords in the community who have experienced our graduates also refer tenants they turn down to take our program. Clients can also be self-referred. Usually they do not have any money and need scholarships or partial scholarships to attend.

We appreciate United Way of Lane County considering our grant request for 2 ½ years for Second Chance Renter Rehabilitation, which helps residents of Lane County to receive the education and financial literacy education to become self-sufficient. When the State of Oregon cut their support from 100% to 0% in 2009, it put this program in jeopardy. Previously, the State referred and paid for clients totaling over \$20,000 in revenue. It was the backbone of the program. Most of the referrals from DHS need a source of a scholarship. Only a few of the referrals are funded by DHS.

We do not have any formal memorandums of understanding. We have one contract with Lane County for the HPRP (Homeless prevention, rapid re-housing.) However, the amount of money received will be dependent on how many referrals they give us. We cannot count on any of that money actually coming to us until we have a referral. We mutually refer to each other and serve our community's needs, to the best of our collective abilities.

3. Diversity/Accessibility

SVDP does not discriminate against any individuals based on race, gender, ethnicity, physical ability, mental ability, sexual orientation, age, familial status, economic status, rural/urban location, nor any other reason for discrimination. SVDP ensures that all individuals have access to our classes. Recently, we expanded our program into the rural areas, because there was a need and we responded. All of our locations are ADA accessible. If a client needs a particular accommodation, we do all in our power to accommodate them. An example was a person who was hearing impaired. We hired someone to sign the classes for her. We had a person who was seeing impaired. We recorded the classes and gave it to him to listen to at home. We had a person who was suffering from PTSD and could not be in a room with a closed door, so we left the door open, found a larger classroom, and let him sit by the door so he would feel safe. Since accommodations are

individual in nature, it is impossible to list all the various accommodations we make. Please know that we do our best to make sure that any individual is able to take our class. Also, in our hiring practices and those who serve on the Board of Directors and the Advisory Boards we welcome all and actively look for diversity in our ranks.

4. Use of Volunteer and Partnership Resources

SVDP is fortunate enough to have about 4500 volunteers who help deliver services to the 65,000 clients served in 2009. Without their tireless help, SVDP would be unable to serve those in need. Some volunteers work for a few hours each year, while others give of themselves a full 40 hours per week. We have volunteers who serve in every department at SVDP, who serve in our Board of Directors, and in our Advisory Boards. Our volunteers help every day to provide emergency services to our clients, with food, clothing, night shelter, transportation, and in many other countless ways. When we need additional help, such as when the temperature drops, and we need more help than we have, we turn to every member of our community and let them know what the needs are and the community responds. We contact through radio and TV announcements, press releases in the newspaper, and we email and call anyone who might have the ability or resources to help in the particular need.

5. A. Budget: (Appendix B) Please see attached budget.

B. Return on UWLC investment

SVDP is ever mindful of the great responsibility we have to leverage our resources to provide for the greatest good to the community. We have developed partnerships in the business community, private foundations, and individual donors. SVDP earns 79.1% of the money to operate the budget from the retail sales of the thrift stores and the recycling-based manufacturing. The rest is from grants, both private and governmental. Also, only 7.9% of our budget goes to overhead and administration. The rest goes directly to client assistance. We try to utilize every waste-stream from our community to turn it into resources to help those in need in our community. As the largest humanitarian organization in Lane County, we provide a framework which helps provide part of the social network web in Lane County. All of us do our part, and together, we do our best to alleviate suffering in our county.

C. Not applicable

6. Follow-Up

Second Chance did not receive any concerns or conditions for continued funding identified by the United Way review panel.

7. Governance, Management & Organizational Capacity Exhibit A- Best Organizational Practices and Management - See attached Exhibit A

Second Chance Renter Rehabilitation is in the Self-Sufficiency Department, headed by Jul Orr, Director of Self-Sufficiency Department. She reports directly to the Executive Director, Terry McDonald, who reports to the Board of Directors. The daily financial management is done by Bev Dorman, the finance manager for the Self-Sufficiency Department. All grant funds are over - seen by the Chief Financial Officer, Toni Schindler. The funds from each grant are tracked in separate general ledger accounts. Disbursements are reviewed by Self-Sufficiency Services accounting and approved by Jul Orr. Check disbursements are reviewed and approved by the CFO. The daily client information is input within 72 hours by the staff of Second Chance into the OPUS Management System which is kept by all service providers in Lane County. The Board of Directors oversees all operations within SVDP.

The staff of the Second Chance Program have over 50 years combined experience of providing self-sufficiency services to clients. The Second Chance Renter Rehabilitation course is the first of its kind in the United States (1993) and is considered the Gold-Standard for these types of programs throughout the United States. SVDP has all the resources and personnel to provide the services of this program.

8. Policy Adherence- Please find Exhibit B United Way of Lane County Policies and Certification Documents attached.

Thank you very much for consideration of our grant request for St. Vincent de Paul Society of Lane County, Inc. request for Second Chance Renter Rehabilitation Program for a one year request of \$20,000, and a 2 ½ year request for \$50,000 total. On behalf of the residents of Lane County, we thank you on their behalf. Thank you for all the excellent work United Way of Lane County does to anticipate the needs of the Lane County residents. We are proud to work with you.

Appendix A
UWLC 2010 Strategic/Preventive Goals and Funding Strategies for
Education, Income & Health

EDUCATION

Vision: All children in Lane County are safe, healthy, cherished and enter school ready to learn

Action: Preparing children for success in school and life.

GOAL:

By 2020, the majority of children entering public school in Lane County demonstrate basic literacy proficiency and adequate social/emotional development.

Target Population(s)*:

Underserved, underrepresented families with children ages 0 to 6 years and expectant parents, including but not limited to:

- Low income, homeless and families living in poverty
- Ethnic minority communities (including English Language Learners)
- Single parents
- Teen parents
- Children with disabilities
- Families dealing with Mental Illness/Substance Abuse/Domestic Violence
- Foster Children
- Foster Parents

** Special consideration will be given to services provided in rural communities and in the Fairfield/Malabon and Brattain/Maple neighborhoods as part of Success By 6[®]'s neighborhood projects.*

Note: Proposals may be for individual strategies or any combination of strategies.

Education Strategies:

- Research-Based strategies to increase the early literacy/language and social/emotional development of high-risk children.
- Research-Based Parent Education, Support & Coaching to increase target populations' parental involvement and ability to support children's early literacy/language and social/emotional development.

Agency Capacity Building:

- Open to consideration

Note: Proposals that have the potential to impact multiple action areas (Education, Income and Health) will receive extra points in the scoring process.

Appendix A (Cont.)
UWLC 2010 Strategic/Preventive Goals and Funding Strategies for
Education, Income & Health

INCOME

Vision: Working families and individuals between 100% and 200% of Federal Poverty Level (FPL) become self sufficient.

Action: Moving families from poverty to financial stability.

GOALS:

- ***By 2020 an increase in the % of households between 100 – 200% of FPL that can pay their bills for two months or more after losing their main source of income.**
- ***By 2020 an increase in the % of households over 200% of FPL.**

Target populations:

Families and individuals with incomes between 100 – 250% of FPL (primarily low income working families) and youth at high risk of a life of poverty.

Income Strategies

- **Improved Financial Literacy** for target population, may be imbedded in or combined with debt management, credit repair, foreclosure prevention, or renter-rehabilitation type programs, and should include connecting with the financial mainstream.
- **Strategic expansion of free Tax Sites** that promote the use of EITC and Childcare Tax Credits. Prefer that sites emphasize linking tax preparation with related financial services. Funds may support site-development, site infrastructure needs and/or expanded and specialized volunteer recruitment.
- **Pilot a one-stop “prosperity center”** for the adult target population that combines employment, training, banking and financial literacy services, income supports and social service referrals as needed in one convenient/logical location.
- **Building Assets** of target youth or adults by Individual Development Account use or other savings strategies.

Preventive Strategies:

- Services and supports that **increase high school graduation rates** among high risk youth.
- **Youth pregnancy prevention.**
- Programs to **promote career and post secondary training and education for high risk youth.**

Agency Capacity Building:

- **Prosperity Planner training** for agency staff – Workforce Partnership is the preferred strategic partner to manage this training.
- **Poverty 101 training** for agency staff and community – A Financial Stability Partnership (FSP) member organization would be the preferred strategic partner to manage these trainings.

Notes:

1. Proposals that have the potential to impact multiple funding strategies (Education, Income and Health) may receive extra points in the scoring process.
2. Proposals will be welcomed for individual strategies or any combination of strategies. Recommend that applicants incorporate the use of the Prosperity Planner as a complement to most strategies (available at www.prosperityplanner.org, log in as “guest”). Training for staff on the use of this tool will be available.
3. Community Outcomes are focused on 200% of poverty as a measure that can be reliably tracked over time. It is our intention, however, to serve individuals and families who are under 250% of poverty.

Appendix A (Cont.)
UWLC 2010 Strategic/Preventive Goals and Funding Strategies for
Education, Income & Health

HEALTH

Vision: Increase access and reduce barriers to health care for people below 200% of FPL

Action: Ensuring people have basic access to healthcare

GOAL: **By 2020, connect an additional 15,000 uninsured or underinsured Lane County residents to a community-based system of healthcare**

Target Population:

Families and individuals with incomes below 200% of FPL who are uninsured or underinsured

Scope:

Funding for patient direct care services will be provided through the Basic Needs Investments funding mechanism (*not* the Strategic Investments). Healthcare for the purposes of United Way Community Investments is defined as Physical Health, Mental Health, Substance Abuse, Dental Services, and Prescription Support

Health Strategy:

- Any strategies that are designed to increase the number of patients existing safety net clinics can serve will be considered.
- Individual agency proposals and/or joint proposals will be welcomed.

Preventive Strategies:

- Evidence based approach to patient directed chronic disease self-management

Agency Capacity Building:

- As above and/or including systems reform

Note: Proposals that have the potential to impact multiple funding strategies (Education, Income and Health) may receive extra points in the scoring process.

Strategic/Preventive Investment Application

Proposed Services BUDGET

(fill in the yellow cells)



Agency Name:

St. Vincent de Paul Society of Lane County, Inc. Second Chance

Proposed Services:

Second Chance Renter Rehabilitation Program

	Prior 12 Months	Future 12 Months
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REVENUE/SUPPORT

United Way Funding/Request (do NOT include Donor Designations)	\$11,022.00	\$20,000.00
Public Support: Contributions/Fundraising Events (include Donor Designations)	\$35.00	\$2,250.00
Government Funding	\$6,830.00	\$38,100.00
Foundation/Corporation/Other Grants or Major Gifts	\$0.00	\$4,000.00
Program Service Fees or Membership Dues	\$9,775.00	\$13,000.00
Other Revenue (Agency referrals)	\$0.00	\$5,700.00
Total Revenue	\$27,662.00	\$83,050.00

	Actual	Estimated
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EXPENSES

Personnel Related	\$20,771.00	\$55,200.00
Client Assistance		\$10,000.00
Other Direct Program Expenses	\$5,938.00	\$14,350.00
Administrative Overhead	\$3,789.00	\$3,500.00
Total Expenses	\$30,498.00	\$83,050.00

NET (should be zero)	(\$2,836.00)	\$0.00
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What percent of your agency budget do these proposed services represent?	less than 1 %	less than 1%
What percent of your agency revenue is the United Way request?	0.001	0.001
Number of employee FTE's (full-time equivalents) in proposed services?	1.05	1.65
Percentage United Way request to overall proposed services revenue	40%	24%
Administrative overhead percentage applied to proposed services	14%	4%

Completed by:

Beverly Dorman

#Logic Model for Second Chance

Impact social benefit as a result of population shift

Neighborhoods and communities stabilize through individuals becoming self-sufficient and gaining stable housing. Another impact in the community is that fewer people are accessing social services.

Outcome individual benefit as a result of personal shift

- A. 100% of participants have identified their barriers to renting
- B. 94% of graduates have decreased their barriers to renting
- C. 100% of participants have utilized the Prosperity Planner (www.prosperityplanner.org) to determine what wages they need to earn to become self-sufficient, based on their family needs.
- D. 100% of graduates have created a family budget
- E. . 90% of the graduates with incomes between 100%-250% of FPL and multiple barriers to renting are in stable housing at 6 months post graduation from the Second Chance Program.
- F. 100% of graduates have created a 5 year plan for self-sufficiency
- G. 90% of graduates have made a cultural shift and believe they are capable of changing their lives and can be self-sufficient.

Milestones short –term outcomes on the way to full benefit

- Within 10 weeks of beginning course:
 - Credit Report ordered, evaluated, and credit history established
- Determine initial barriers to renting
 - Prosperity Planner utilized to identify what wages are needed to achieve economic independence

Evaluation methods used to gather metric data

- A. Client intake/Exit Interview- pre-course questionnaire and post- course questionnaire, barrier assessment tool
 - Determine current barriers to renting (Metric 1)
 - Decrease barriers to renting (Metric 2)
- B. Prosperity Planner
 - Obtain sustainable budget for economic independence (Metric 3)
- C. Create and turn in a sustainable family budget (Metric 4)
- D. OPUS Management Tool
 - Obtain stable housing by 6 months post graduation (Metric 5)
- E. Create and turn in a 5-year plan for self-sufficiency, with intermediate goals, and steps to achieve the goals. This is turned in before graduation. (Metric 6)
- F. Self-esteem and self-sufficiency questionnaire: Pre and Post Course (Metric 7)

Metric outcome measurement

1. Percent of participants who have identified their barriers to renting (Target 100%)
2. Percent of graduates who have decreased their barriers to renting (Target 95%)
3. Percent of participants who have utilized the Prosperity Planner to identify what wages are needed to cover basic living expenses and what services are available to increase earnings and achieve economic independence. (Target 100%)
4. Percent of graduates who created a sustainable family budget (Target 95%)
5. Percent of graduates with incomes between 100% -250% of FPL and multiple barriers to renting are in stable housing (Target 90%)
6. Percent of graduates who have created a 5 year plan for self-sufficiency (Target 100%)
7. Percent of graduates who increase their score on a pre and post self- esteem and self-sufficiency questionnaire. (Target 90%)

Output number of participants exposed to particular intervention in a specific timeframe

400 unduplicated households in 2010-2011

500 unduplicated households in 2011-2012

600 unduplicated households in 2012-2013

Activity exposure details: specific frequency and duration of exposure to intervention method

1. Receive referrals from community partners and other SVDP programs
2. Individualized case management : minimum 3 hours, no maximum limit. Amount of time is determined by the client requests and the case manager's assessment of client needs
3. One hour – two hour intake meeting – one-on-one meeting between client and case manager
4. 10 weekly classes of 2 hours each covering the following topics: 20 hours total)
 - A. **All About You-** Motivational class, self-esteem, self-responsibility, self-sufficiency, and client begins Action Plan (preliminary work toward goals and budget). Also, past graduates from the Second Chance program come back to share their success stories with the new clients and have a Q and A session.
 - B. **Finances I, Finances II, and Finances III-** financial literacy, budgeting, banking, family budgets, savings plan, family planning, needs versus wants, how to save money, credit reports (understanding how to have a good credit score and how to repair credit problems
 - C. Nutrition – connection between healthy eating/lifestyle and health; eating healthy foods on a budget, and making food stamp/food budget money last for a month. Benefits of growing their own food, even if it's container growing
 - D. Energy Conservation- the importance of energy conservation and how to save money on their energy consumption
 - E. **Fair Housing Law- understanding rights and responsibilities, and what constitutes protected groups from discrimination**
 - F. **Landlord/Tenant Law- Understanding State Landlord Tenant laws, understanding rights and responsibilities as a tenant and a landlord, filling out applications and leases, how to overcome prior evictions, landlord letters, landlord guarantee from SVDP**
 - G. **Landlord Presentation- What landlords expect of tenants and Q. and A with landlords**

H. Conflict Resolution- Learning how to be a good tenant and a good neighbor and how to handle disputes in a positive way for a positive outcome

- 5. Exit interview and post-tests-one to two hours**
- 6. Monthly case-management for 12 months (12 hours)- ascertain housing situation and input into OPUS Management for follow-up data collection**
- 7. Additional case-management, as requested by graduate: for client advocacy with potential landlords, landlord tenant disputes, as needed**
- 8. Monthly reports written for the referring agency until graduation**
- 9. Client referral to our “One Stop Prosperity Center” located in our Self-Sufficiency Department at 456 Hwy 99 N., Eugene, OR 97402 where there are all the services they need in one place to become self-sufficient.**

Input resources required to fully implement activities (intervention exposure)

Existing:

Director/program manager- 5% FTE
Accounting/Support/Attendance-10% FTE
Instructor-90% FTE
Instructor-15% FTE
Office Space
Classroom Space

Needed:

Director/Program Manager – 10% FTE
Accounting/Support/Attendance – 15% FTE
Instructor- 22% FTE
Instructor- 75% FTE
Case Manager-25% FTE
Child Care Provider- 8% FTE
Administrative Assistant- 10%FTE
Office Space
Classroom Space

Strategy: Evidence-based research that cites particular intervention is effective in easing or alleviating particular issue

After searching extensively for evidence –based research that cites renter rehabilitation courses such as the SVDP Second Chance Renter Rehabilitation is effective in easing or alleviating the problem of renters with multiple barriers to renting, we have found that no such secondary research exists. I contacted every renter rehabilitation course that I found on the internet. No program has found, nor done primary research. Our program pre-dates all other courses of this type and our program is more intensive and has more financial literacy and case-management

We do have primary data collected from 1993 – 2009 from our Second Chance Renter Rehabilitation which shows an average of 95% of the graduates of the program have

obtained stable housing within 6 months of graduation. Beginning in 2009, we are following graduates for 12 months post graduation. SVDP has not done formal research, but has collected the data for 17 years.

We will be contacting the University of Oregon, Public Policy Planning and Management Department to ascertain if they have an interest in a joint research project to determine whether or not the Second Chance Program's interventions are effective in easing or alleviating homelessness and repairing an individual's ability to rent and find stable housing after graduating from this course and if the graduates have achieved self-sufficiency.

Indicator legitimate, current data sources that track issue's prevalence and severity

1. **The number of individuals and families whose income falls in the 100%-200% of the FPL is estimated at 123,927 (with an error margin of 6,509). Data Source: U.S. Census Bureau, 2008 American Community Survey, Lane County, OR.**
2. **For the 2010 Homeless count, there were 3,834 homeless individuals in Lane County for the one night count Jan 2010. This is an increase of 43%. Data Source: Lane County Human Services Commission (Unaudited count)**
3. **In 2009, there were 10,083 individuals who were "literally homeless" in Lane County. Data Source: OPUS Management Information System**

Condition individual benefit deficit as a result of personal/societal factors

100% of participants of Second Chance are homeless or at-risk of becoming homeless with multiple barriers to renting such as: low credit score; poor rental history with evictions; criminal background; lack of financial literacy skills; mental/physical disabilities; alcohol and/or substance abuse; a lack of employment or lack of sufficient income; and lack of personal budgeting and goal-setting.

Exhibit A

United Way of Lane County Best Organizational Practices and Management

Agency Name: St. Vincent de Paul Society of Lane County, Inc.

The following questions represent generally accepted best practices for the management and governance of non-profit organizations. Please respond with Yes or No. If No, provide a brief explanation. (Note: These are not required and some policies and activities may not be appropriate for your agency.)

ORGANIZATIONAL MISSION AND DIVERSITY	Yes	No	Other/Explain
A. Mission			
1. Our agency has a written mission statement that reflects our purposes and values.	X		
2. The board regularly reviews our agency's mission statement.	X		
3. Our agency engages in annual planning that helps define organizational and divisional goals.	X		
B. Diversity			
1. Our agency's governance and operations strive to be inclusive of all parts of our community.	X		
2. Our agency strives to reflect the diversity of the community we serve.	X		
3. Our agency has a written policy and practice of non-discrimination in the following areas:	X		
a. Employment (recruitment, hiring, assignment, promotion, discipline, termination)	X		
b. Board and committee participation	X		
c. Volunteer selection	X		
d. Service delivery	X		

FINANCIAL MANAGEMENT	Yes	No	Other/Explain
A. Audit			
1. Our agency has an annual audit or review done by an independent certified public accounting firm.	X		
2. If yes, the reports and management letter (if provided) are reviewed by a finance committee or the board.	X		
B. Financial Transactions and Controls			
1. Our board has approved a policy specifying that dual signatures are required on checks over a certain amount.	X		
C. Money & Investments			
1. Bank deposits are FDIC insured and account balances are at or below the \$250K limit.	X		
2. The board has adopted an investment policy that is regularly reviewed.			N/A

3. Securities, mortgages, insurance policies and similar instruments are under the control of the executive director, chief financial officer, or board member.	X		
D. Capital Equipment	Yes	No	Other/Explain
1. The board approves all equipment purchases, leases, and related renewals over a certain dollar amount.	X		
2. Periodic physical inventories are taken and compared with the capital equipment ledgers.	X		
E. Accounts Payable	Yes	No	Other/Explain
1. The board has approved a written purchasing policy.	X		
2. All deposits for payroll taxes, employee retirement contributions, etc. are made in a timely manner.	X		
3. Purchases for or on behalf of employees are made pursuant to a board-established policy.			N/A
4. Credit cards are issued in the agency's name but assigned to specific employees and in line with board policy.	X		
5. Credit card usage by employees is limited to use specified by board policy and is periodically reviewed by supervisors or, in the case of the executive director, the budget or finance committee.	X		
F. Employees Expense/Reimbursement	Yes	No	Other/Explain
1. We have a board-approved policy governing if and when salary advances (draw), travel advances, and per diems are provided to staff.	X		
2. There is a travel and employee expense reimbursement policy approved by our board.	X		
3. Employees are required to submit expense reports for all reimbursements within 60 days of expenditures.	X		Actually within 30 days
4. The board assures that the executive director's travel and expense reimbursement are reviewed and approved.	X		
G. Budgeting and periodic financial reports	Yes	No	Other/Explain
1. Our agency forecasts financial requirements for proposed program activity and optimum use of funds.	X		
2. The executive director prepares an annual comprehensive operating budget and capital budget, presents the budget to the board for approval, and establishes controls to assure that budgetary objectives are achieved.	X		
3. Substantial changes in the budget are presented to the board for approval.	X		
4. Our board, or the financial committee:			
a. Reviews the financial statements (statement of activities, statement of position) on a quarterly basis	X		Reviews are done monthly
b. Receives explanations of major variances.	X		
c. Receives a comparison of actual to budgeted expenditures for the reporting period and year-to-date by program.	X		

d. Reviews source and amounts of funding by function.	X		
GOVERNANCE	Yes	No	Other/Explain
A. Board of Directors			
1. Our agency has a governing board of citizen leaders.	X		
2. Our board is a volunteer group serving without compensation.	X		
3. Each board member has received training, as well as guidance materials on board governance and our agency operation.	X		
4. Our board ensures the creation of and approves agency policies and procedures.	X		
5. Our board hires, terminates, evaluates, and sets compensation for the executive director.	X		
6. Our board delegates responsibility for day-to-day agency operations to the executive director.	X		
7. Our board meets at least quarterly. Indicate how often:	X		Monthly
8. Our agency creates and maintains permanent board minutes.	X		
9. Our agency ensures continuity by having overlapping board member terms.	X		
10. Our board's nominating process ensures that the board remains appropriately diverse with respect to gender, ethnicity, culture, economic status, disabilities, and skills and/or expertise.	X		
11. Our board has a process for handling urgent matters between meetings.	X		
12. Each board member has contact information for the entire board.	X		
13. Our board evaluates the executive director on an annual basis.	X		
14. Over the last year, at what percent of your board meetings did you have a quorum in attendance? Indicate percentage	X		100%
B. Bylaws and Policies	Yes	No	Other/Explain
1. Our agency has written bylaws.	X		
2. Our agency provides each board member a copy of the bylaws.	X		
3. Our bylaws state the requirements for a board quorum.	X		
4. Our board regularly reviews the bylaws.	X		
5. Our agency has written operational policies and procedures.	X		
6. Our board has approved a code of ethics for both staff and volunteers, which includes provisions for ethical management, client confidentiality, publicity and fundraising practices.	X		
7. Our agency has a written conflict of interest policy and a mechanism for resolving conflicts should they occur.	X		
8. Our board ensures that the agency has personnel	X		

policies and written job descriptions.			
C. Board Committees	Yes	No	Other/Explain
1. Our agency has standing and special committees that have been established to achieve efficiency of operations and share responsibility for decision-making.	X		
2. Our agency's board members serve on at least one board committee.	X		And on Advisory Boards for each Program
3. Our agency committees meet on a regular basis (monthly or quarterly).	X		Monthly, with a few exceptions
4. Our agency committees' activities and recommendations are reported to the board (verbally or in writing) for approval/action.	X		
D. Compliance with legal requirements	Yes	No	Other/Explain
1. Our agency complies with all applicable legal, local, state, and federal operating and reporting requirements, including non-discrimination and non-profit requirements.	X		
2. We have been the subject of a governmental investigation in the last 24 months.		X	
E. Insurance	Yes	No	Other/Explain
1. We have liability insurance covering volunteers, staff and board of directors.	X		
2. We have general liability coverage.	X		

Agency Name: St. Vincent de Paul Society of Lane County, Inc.

Prepared By (Name): Cynthia Weiss and Toni Schindler

Title: Grant Writer/ Chief Financial Officer
Date: March 4, 2010

Exhibit B

**United Way of Lane County
Policies and Certification Documents**

"I hereby certify that

St. Vincent de Paul Society of Lane County, Inc.
(print agency name)

agrees to follow and adhere to the following UWLC Policies and Certification Documents:"

- **Non-Discrimination Certification**
- **USA Patriot Act Anti-Terrorism Compliance Measures**
- **Agency Direct Fundraising Policy**
- **Donor Designation Policy**

Signature, Agency Director: _____ 

Print name: Terry McDonald

Date: March 4, 2010