

LOI Cover Page Income

Contact Information

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

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Organizational Information

Mission Statement: We assist the poor and those in need of consolation, seeking out and utilizing every resource. Being mindful of the sanctity and dignity of all, any charitable work that advances those goals is within the mission of St. Vincent de Paul.

No. of Employees: 330 FTE: 280

No. of Volunteers (annually)/ Volunteer Hours (annually) 4,499 / 23,598

Name of Executive Director: Terrence R. McDonald

Name of Board President: Louise "Molly" Westling

Term Ending Date: September 2011

Number of members on Board of Directors: 15

Total Agency Budget: \$ 16,516,221 Gross Income

Fiscal Year End: September 30, 2010

Geographic Service Lane County, Oregon

Unduplicated Lane County Residents Served Last Year: Over 84,500 total for all programs

Has your organization been previously funded by UWLC? No Yes, Year(s) 1995 - 2010

Proposed Service(s): Name of Proposed Services: Second Chance Renter Rehabilitation and Financial Literacy

United Way Lane County LOI

St. Vincent de Paul Society of Lane County, Inc. (SVDP) is requesting \$20,000 for the Second Chance Renter Rehabilitation Program. In 2009 our funding from the State of Oregon was cut by 100%. In addition, increased demand for this program had tripled since then.

1. St. Vincent de Paul Society of Lane County, Inc. (SVDP) mission: We assist the poor and those in need of consolation, seeking out and utilizing every resource. Being mindful of the sanctity and dignity of all, any charitable work that advances those goals is within the mission of St. Vincent de Paul.

2. Goal Alignment: This request for funding for the Second Chance Renter Rehabilitation Program is aligned with the UWLC 2010 Strategic/Preventive Goals and Funding Strategies in the area of INCOME. The Second Chance Program is designed to help low-income individuals and families in our target population of individuals with incomes between 100%-250% of FPL to become self-sufficient through classes designed to give them a “second chance” to overcome barriers, whether self-made or through no fault of their own. Financial literacy classes are imbedded in the program and graduation from one of a number of financial literacy programs is one of the requirements for graduation from Second Chance Program.

3. Funding Strategy Addressed and Proposed Strategic/Preventive Services:

The **Second Chance Renter Rehabilitation Program (“Second Chance”)** is a creative and responsible approach in resolving homelessness and helping individuals 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 (% 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). 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.

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. Finding stable housing is our first goal for the 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 (weekly, 1 month, 3 month, 6 month, and 9 month) and long-term (1 year, 2 year, 3 year, 4 year, and 5 year). We give those who are ready to take responsibility for their lives, the knowledge and support from our professional staff, to become self-sufficient. We encourage the teenage children of our clients to attend evening classes with their parents (no cost to them) so they 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 Class Program was officially begun in 1993, and was one of the first in the country. Many programs since then have been established with our model. Our program is innovative in its holistic approach to 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 satisfied in order to progress to higher levels of functioning and eventually self-actualization. Our program begins with directly helping or referring the client to get their basic needs met. 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 have 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 the favorite class of Second Chance. 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. Because our program addresses all these issues concurrently, our holistic approach has proven to be just the right combination. We continually address 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 preventive strategy which works.

in Eugene/Springfield, and by adding the Florence and Cottage Grove classes.

4. Need and Target Population:

According to the US Census Bureau, 2008 American Community Survey, Lane County, 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). This is the most current information available. 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% 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 homelessness.

In January 2009 SVDP was informed that the State of Oregon was cutting 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 increases in classes. For 2010, we are increasing our program from about 200 participants per year to 600 participants per year, by doubling our program in Eugene. We are adding a weekly class in Eugene at our Self-Sufficiency Department, located at 456 Hwy 99 N, which will be held during the day for those unable to come in the evening. Presently, our evening class is located at the HACSA office in Springfield.

In October 2009, due to a 300% increase in the number of individuals applying for our Second Chance Program, and increased needs for the program outside the Eugene/Springfield Greater Metropolitan area, we expanded our program to include Florence, and Cottage Grove, OR. The reality is that these individuals need scholarships to be able to attend this course, and additionally, many require child care. With the help of grant funding from UWLC, we will be able to give these individuals and families the skills they need to become self-sufficient. Thank you for consideration of this request.

5. Collaboration/ Innovation:

As a member organization 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 Credit Union. Presently, the Eugene/ Springfield clients are referred to the OUR Federal Credit Union for the 4 week "Lifeline Financial Literacy Program", as part of the graduation requirements for Second Chance. Other community partners providing financial literacy for the Second Chance Program are Wells Fargo Bank and Umpqua Bank. We are negotiating with US Bank to provide additional financial literacy classes. Presently, the clients have to wait for financial literacy classes. Since we recognize the importance of this training, and do not want to create another barrier to housing, we are creating additional specialized financial programs for our clients with financial institutions.

Another community partner is HACSA (Housing and Community Services Agency) who provides us with a location for our evening Springfield class, as well as referrals. Other referring partners are: DHS (Department of Human Services), Shelter Care, Catholic Community Services, Community Sharing (Cottage Grove) and SOS (Siuslaw Outreach Services – Florence). Clients are also referred by many other community social service providers. Clients can also be self-referred. In this instance, the clients need scholarships to cover the cost of the course.

We appreciate United Way of Lane County considering our grant request of \$20,000 for the Second Chance Renter Rehabilitation, which helps residents of Lane County to receive the education and financial literacy education to become self-sufficient.