

HDF GRANT SYNOPSIS

APPLICANT: Lutheran Community Services, Inc. (LCS)

PROGRAM NAME: Housing Assistance Program

PROGRAM SUPPORT GRANT REQUEST: \$50,000

TERMS: Grant to be used for the program support of LCS's Housing Assistance Program.

LCS's annual goal is to provide 250 grants per year. It is estimated that the average amount of assistance per individual will be \$200 for utilities and \$600 for rent or security deposits.

PROGRAM DESCRIPTION:

LCS Housing Assistance Program provides financial assistance to low-income households for housing needs including security deposits, rent and utility payments. The goal of the housing program is to assist renters to stay in their current housing and prevent homelessness. Households are referred to LCS through the Delaware Helpline, the State Service Centers, or local community service agencies. Households can also self-refer to access services. Once referred, households must complete the application process which includes a review of monthly income. After income is verified and eligibility for financial assistance is determined, the household attend basic financial education sessions and then receive funding. These services are provided by staff and volunteers who complete the assessment process. Payments are approved by the Program Director. Payments are paid directly to the utility company or landlord on behalf of the household. LCS program services are provided at two locations in Wilmington:

- Rodney Street Office (west side of Wilmington)
- Walnut Street Office (east side of Wilmington)

APPLICANT EXPERIENCE: LCS Housing Assistance Program was established in 1990. The Housing Assistance Program has assisted over 4,000 families since the program's inception. LCS also provides emergency food assistance at 12 sites throughout the state. This is the first year that LCS has sought HDF funding.

SOURCES AND USES OF FUNDS

SOURCES:

Pledges	\$ 60,000
Individual donations and pledges	55,000
City of Wilmington	40,300
Martin Luther Foundation	37,000
Westminster	35,000
United Way designations	23,000
United Way funding agreement	21,283
ELCA DE-MD Synod	19,800
EFSP	17,000
New Castle County	15,000
Bethel	12,500
Grant in Aid	11,800
Gimme Shelter	11,495
Immanuel	5,000
Thrivent Financial for Lutherans	5,000
LCMS	4,000
Sts. Andrew and Mathew	4,000
Additional churches and faith-based organizations	3,382
Lawton Trust	2,900
Christmas Shop	2,500
Concordia	500
Westminster	500
Grace	240
Subtotal	<u>\$ 387,200</u>
HDF	<u>\$ 50,000</u>
TOTAL	<u>\$ 437,200</u>

USES:

Salaries/Benefits *	\$ 169,700
Housing Assistance	185,000
Professional Services (audit, credit bureau, software contracts)	30,300
Walnut Street Site Utilities	8,500
Subtotal	<u>\$ 393,500</u>
Indirect Costs	<u>\$ 43,700</u>
Total	<u>\$ 437,200</u>

* Salaries include proration of 7 staff persons.

NOTE: HDF funds support 11% of the budget.

RECOMMENDATION:

One year grant in the amount of \$50,000 from November 1, 2011 through October 31, 2012 with conditions listed below.

CONDITIONS OF FUNDING:

1. Grantor funds will be drawn on an as-needed basis but not more often than quarterly. It is expected that Grantee will close approximately 65 grants per quarter.
2. Grantor will receive quarterly progress reports through the entire grant period. Copies of Grantee's monthly reports on grant approvals and any other pertinent information will be received by Grantor and included in the progress report. Progress reports should also contain follow-up information on recipients at 30-, 90-, 180-, 365-day intervals.
3. All households will receive case management.
4. Grantee is expected to close a total of 250 grants for the year.
5. Grantee agrees to submit a current audit to Grantor within 120 days after receipt thereof. Audit report will clearly show actual revenue expenses of program, including those in excess of Grantee's other funding sources.
7. Grantee's accounting records should provide a detailed schedule of all Grantee program expenses in excess of Grantee's other funding to enable Grantor to verify the need for additional sources to support the Grantee program.
6. Grantee shall make a full disclosure of Program funds or commitments received from other sources for Program's budget prior to execution of Grant Agreement with Grantor.
7. Should Program fall short of expectations, Grantee shall immediately notify Grantor to identify problems.
8. Should Program dissolve, Grantor should be notified immediately and any funds remaining in loan account after all debts have been settled will revert back to Grantor. If other sources have participated in loan funding, the amount returned to Grantor will be on a pro-rata share.
9. All users of this grant program are required to avail themselves of financial and housing counseling services per their case manager.
10. Grantee shall make its best efforts to work cooperatively with other providers of rental assistance to prevent duplication of services.
11. Grantee is encouraged to provide outreach efforts and coordination with the State of Delaware's Office of Minority and Women-Owned Enterprise to maximize the number of minorities and women-owned businesses participating in HDF funded projects/programs, when applicable.

12. Grantee agrees to affirmatively further fair housing and comply with the provisions of all applicable federal, state and local law prohibiting discrimination including but not limited to Title VI of the Civil Rights Act of 1964 as amended.
13. All terms and conditions of this Grant shall be set forth in a fully executed Grant Agreement between Grantee and Grantor within 30 days of this date or the Grant approval shall be null and void.

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9/27/11

COUNCIL ON HOUSING

RESOLUTION NO. 432

LUTHERAN COMMUNITY SERVICES INC.
HOUSING ASSISTANCE PROGRAM

WHEREAS, Lutheran Community Services Inc. ("Grantee") is a nonprofit corporation located in Wilmington, Delaware which provides quality of life programs for its neighborhood residents and citizens of New Castle County through housing assistance and other social service programs; and

WHEREAS, Grantee has assisted over 4,000 families since 1990 in securing leases for rental units while providing intensive counseling for family self-sufficiency; and

WHEREAS, Grantee is a housing sponsor approved by the Delaware State Housing Authority ("Grantor") and is an approved nonprofit organization meeting the prescribed requirements for financial responsibility; and

WHEREAS, Grantee is seeking a \$50,000 one-year grant ("Grant") for the purpose of continuing a Housing Assistance Program ("Program") for very low and low-income households (50% to 80% of area median income) that have been referred from the Delaware Helpline, the State Service Centers or local community service agency or are facing imminent housing displacement and are in need of financial rental assistance to secure or remain in rental housing; and

WHEREAS, Grantee will provide financial assistance to low-income households for housing needs including security deposits, rent and utility payments. Once referred, households must complete the application process which includes a review of monthly income. After income is verified and eligibility for financial assistance is determined, the household attends basic financial education sessions and then receive funding. Payments are paid directly to the utility company or landlord on behalf of the household; and

WHEREAS, support through a one-time grant is available to approved applicants, who experience financial emergencies or lack repayment capability; and

WHEREAS, Grantee expects to assist 250 families by granting an average amount of \$200 in utility assistance and \$600 for rent and/or security deposit assistance through a grant; and

WHEREAS, Grantor, requires that program support grants be matched at least dollar for dollar by other funding sources; and

WHEREAS, Grant will provide administrative support funding for approximately 11% of Grantee's fiscal year 2012 budget; and

WHEREAS, Grantor recognizes the need for this type of grant funding due to the lack of affordable housing in Delaware.

NOW, THEREFORE, the Council on Housing advises approval to the Director of Housing of the Grant to Grantee of \$50,000 for a period of one year. The Grant shall be subject to the terms and conditions fixed by Grantor including, but not limited to, the following:

1. Grantor funds will be drawn on an as-needed basis but not more often than quarterly. It is expected that Grantee will close at least 65 grants per quarter.
2. Grantor will receive quarterly progress reports through the entire grant period. Copies of Grantee's monthly reports on grant approvals, rental amounts, household data, and any other pertinent information will be received by Grantor and included in the report. Grantee shall submit progress reports with status of assisted clients at 30-, 90-, 180-, 365-day intervals.
3. Grantee agrees to submit on a quarterly basis upon request of Grantor, accounting records providing detailed schedule of all Grantee program expenses in excess of Grantee's other funding sources.
4. All households will receive case management through contracts with the YWCA and DCRAC housing and budgeting counseling programs.
5. Grantee agrees to submit audited annual financial reports on program within 120 days after receipt thereof. Audit report will clearly show actual revenue expenses of program in excess of Grantee's other funding sources.
6. Grantee shall make a full disclosure of Program funds or commitments received from other sources for Program's budget prior to execution of Grant Agreement with Grantor.
7. Should Program fall short of expectations, Grantee will immediately notify Grantor to identify problems and avoid dissolution of Program.
8. Should Program dissolve, Grantor will be notified immediately and any funds remaining in loan account after all debts have been settled will revert back to Grantor. If other sources have participated in loan funding, the amount returned to Grantor will be on a pro-rata share.
9. All users of this grant housing assistance program are required to avail themselves of financial and housing counseling services per their case manager.
10. Grantee shall make its best efforts to work cooperatively with other providers of rental assistance to prevent duplication of services.

11. Grantee is encouraged to provide outreach efforts and coordination with the State of Delaware's Office of Minority and Women-Owned Enterprise to maximize the number of minorities and women-owned businesses participating in HDF funded projects/programs, when applicable.

12. Grantee agrees to affirmatively further fair housing and comply with the provisions of all applicable federal, state and local law prohibiting discrimination including but not limited to Title VI of the Civil Rights Act of 1964 as amended.

13. All terms and conditions of this Grant shall be set forth in a fully executed Grant Agreement between Grantee and Grantor within 30 days of this date or the Grant approval shall be null and void.

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10/10/11