



*Interfaith Housing Assistance
Corporation of Chester County*

Annual Report Fiscal Year 2015

Hello Friends,

Another year of “economic recovery” has come and gone, although it seems that the working poor are the last to see its progress. Rents have increased at a higher rate than incomes, harsh weather created hardships for our working single parents, and some of our families have not been able to afford the ‘affordable’ health care that they are now required to obtain.

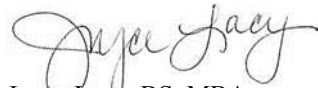
In spite of these challenges, many of our families have been able to avoid homelessness and learn how to become self-sufficient. Not all working single parents are accepted into our program, but those who are have benefitted from the resources and knowledge they gain while working with us.

From July 2014 through June 2015, 71 single mothers and fathers, who were collectively raising 138 children in Chester County, met with us at least once to learn what it takes to successfully raise their families in the communities of West Chester, Downingtown, Devon, Phoenixville, Coatesville, Oxford and more. 31 of these were willing and able to strive towards independence by maintaining their eligibility for our ongoing services. They attended monthly budgeting meetings, took advantage of the knowledge offered in workshops, and connected with many of our community partners. For them, we helped with almost \$66,000 worth of rental assistance sent directly to their landlords to avoid 7,869 nights of homelessness, keeping them in clean, safe, affordable housing.

Single parents do not survive by rental assistance alone, however. It takes habit changing and coaching from others to keep them motivated to succeed. When “Emily” found herself raising her granddaughter as her own, she needed to make room for her in her home, her budget, and her schedule. A case manager showed her how she could manage by keeping a close eye on her expenses, especially eating out, bank fees, and gifts. It has not been easy and it does not happen overnight. That is why Emily is eligible to receive our services and support for up to three years if needed, with our rental assistance decreasing as her budgeting acumen increases. In all, our three case managers spent almost 1,000 hours teaching our participants and applicants how to make ends meet last year.

We invest in these families because we believe that the cycle of poverty can be broken with hard work, dedication, and support. Likewise, we can thrive as a social service agency with hard work, prudent use of funds, and support from our donors and volunteers. We know that government and public funds are shrinking, but the need is not. Thanks to friends like you, there are many single parent families that will emerge from this economic downturn stronger and more resourceful than ever.

With sincere thanks for your support,



Joyce Lacy, BS, MBA
Executive Director

Helping in Three Ways

Financial Assistance Plus

Single parents often seek out immediate financial help to solve a housing problem. Evictions or moves to new housing that require deposits and first month’s rent prompt parents to call us and ask for help. We believe that our resources are better spent to help a family *maintain* housing rather than *obtain* housing, so we focus on providing monthly ongoing assistance throughout a three-year long relationship, rather than one-time assistance which might not result in long term stability.

Average monthly rental assistance: \$248 per family
Average number of families receiving rental assistance each month: 21.5

Additional financial assistance is also available to our families, most notably through food and gas cards to help roughly half of our participants who earn too much to qualify for Supplemental Nutrition Assistance Program (SNAP) benefits. We also allocate \$150 per child to pay for summer activities and camps, and provide school supplies and gift cards at our annual summer picnic.



Number of children supported with camp or activity fees: 19

Our home furnishings service helped supply families with basic furniture and housewares, allowing parents to spend their hard-earned incomes on other essentials. Were it not for a lengthy list of furniture donors and a group of hard-working volunteers who donate their vehicles, time, and muscles, this service would not be possible.

Number of families receiving home furnishings: 9



Case Management

Single parenting is overwhelming at times, and it is not easy for a parent working full time to stay organized and committed to achieving his or her financial stability goals. That's where a case manager's insight and encouragement really help to keep them focused and organized. From coaching parents how to address housing concerns with their landlords to reminding them to avoid predatory lending, bank fees, and income tax preparation fees, Case Managers Diane, Ros, and Cat meet with participants and applicants every month to keep them on track.

Workshops

Our single parents cannot afford attorneys, financial advisors, or other professionals, so we introduce them to experts who teach savvy ways to maintain their stability. In the past year we hosted workshops on: Managing Utility Bills, Understanding Landlord Expectations, and How to Avoid Predatory Lenders. These were presented by professionals in the field who donated their time to educate our parents. Parents were encouraged to take advantage of additional educational opportunities such as the Single Mothers' Conference and workshops offered by other community partners.