

**STAFF REVIEW OF PROPOSALS FOR YEAR 2009-2010
COMMUNITY/NEIGHBORHOOD DEVELOPMENT FUNDS**

1. **Project Name/Title:** Second Chance Tenant & Financial Education Program/SKILLS
2. **Agency Name:** YWCA of Madison, Inc.
3. **Requested Amount:** \$20,600 2009
\$20,600 2010 plus COLA
4. **Project Type:** New Continuing (Prior Year Level \$20,600)

5. **Framework Plan Objective Most Directly Addressed by Proposed Activity:**

- | | |
|---|---|
| <input type="checkbox"/> A. Housing – Owner-occupied housing | <input type="checkbox"/> G. Strengthening Madison's Neighborhoods – Civic places |
| <input type="checkbox"/> B. Housing – Housing for homebuyers | <input type="checkbox"/> L. Strengthening Madison's Neighborhoods – Comprehensive revitalization |
| <input type="checkbox"/> D. Housing – Rental housing | <input checked="" type="checkbox"/> M1. Access to Community Resources – Low/moderate income persons seeking housing |
| <input type="checkbox"/> E. Business Development – Business creating jobs | <input type="checkbox"/> M2. Access to Community Resources – Homeless services |
| <input type="checkbox"/> F. Business Development – Micro-business | <input type="checkbox"/> K. Access to Community Resources – Capital facilities |

6. **Product/Service Description:**

The Second Chance Tenant and Financial Education Program is a 6 hour hands-on training held over two days that provides households with the knowledge and skills they need to obtain and maintain affordable housing. Participation is open to any low-income single adult or family. The activities include understanding their credit report, creating and sticking to a spending plan, learning to communicate with landlords and property managers and understanding their rights and responsibilities as tenants. The YWCA also provides a similar program, SKILLS, targeted to high school students who will soon become independent. In addition to the workshops, the YWCA has long-term case management available to program graduates. The case manager develops relationships with local landlords to help program graduates obtain rental housing. A number of local housing non-profits collaborate with the YWCA in the workshops including The Fair Housing Center of Greater Madison, Tenant Resource Center and the Apartment Association of South Central Wisconsin, local landlords and credit unions.

7. **Anticipated Accomplishments (Numbers/Type/Outcome):**

80% of the 50 program graduates who avail themselves of case management services will maintain stable housing at the 6 month mark (40 households).

Total Cost/Total Beneficiaries Equals: \$99,910 / 391 participants = \$256

CD Office Funds/CD-Eligible Beneficiaries Equals: \$20,600 / 391 participants = \$51

CD Office Funds as Percentage of Total Budget: 21%

8. **Staff Review (content, strengths/weaknesses, issues):**

The CDBG Office has funded the YWCA program during the summer process for several years. In addition, the Homeless Services Consortium's application to the WI Bureau of Supportive Housing also includes funds for this program which is consistently ranked very high amongst its peers.

In 2007, 80% of the graduates of the Second Chance Workshop program remained in stable housing at the 6 month mark.

Date of Review: 6/20/2008

Staff Reviewer: Sue Wallinger

| Technical and Regulatory Issues | Project information |
|---|--|
| Within unit, capital, mortgage limits | <input type="checkbox"/> yes <input type="checkbox"/> no NA |
| Within Subsidy layering limits | <input type="checkbox"/> yes <input type="checkbox"/> no NA |
| Environmental Review issues | <input type="checkbox"/> yes <input checked="" type="checkbox"/> no |
| Eligible project | <input checked="" type="checkbox"/> yes <input type="checkbox"/> no |
| Conflict of interest | <input type="checkbox"/> yes <input checked="" type="checkbox"/> no |
| Church/State issues | <input type="checkbox"/> yes <input checked="" type="checkbox"/> no |
| Accessibility of program | <input checked="" type="checkbox"/> yes <input type="checkbox"/> no |
| Accessibility of structure | <input checked="" type="checkbox"/> yes <input type="checkbox"/> no |
| Lead-based paint issues | <input type="checkbox"/> yes <input checked="" type="checkbox"/> no |
| Relocation/displacement | <input type="checkbox"/> yes <input type="checkbox"/> no NA |
| Zoning restrictions | <input type="checkbox"/> yes <input type="checkbox"/> no NA |
| Site and Neighborhood Standard/Issues | <input type="checkbox"/> yes <input type="checkbox"/> no NA |
| Inclusionary Zoning Unit: Enhancement / Benefits | <input type="checkbox"/> yes <input type="checkbox"/> no NA |
| Fair Labor Standards | <input type="checkbox"/> yes <input type="checkbox"/> no NA |
| Vulnerable populations | <input type="checkbox"/> yes <input checked="" type="checkbox"/> no |
| Matching Requirement | <input checked="" type="checkbox"/> yes <input type="checkbox"/> no If funded with ESG funds |
| Period of Affordability for HOME funds | <input type="checkbox"/> yes <input type="checkbox"/> no NA |
| Supplanting issues | <input type="checkbox"/> yes <input type="checkbox"/> no NA |
| Living wage issues | <input checked="" type="checkbox"/> yes <input type="checkbox"/> no |
| MBE goal | <input type="checkbox"/> yes <input checked="" type="checkbox"/> no |
| Aldermanic/neighborhood communication | <input type="checkbox"/> yes <input type="checkbox"/> no NA |
| Management issues: | <input type="checkbox"/> yes <input checked="" type="checkbox"/> no |