
Emergency Assistance in the Rural Monticello Area

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Disclaimer: “The author conducted this study as part of the program of professional education at the Frank Batten School of Leadership and Public Policy, University of Virginia. This paper is submitted in partial fulfillment of the course requirements for the Master of Public Policy degree. The judgments and conclusions are solely those of the author, and are not necessarily endorsed by the Batten School, by the University of Virginia, by the Monticello Area Community Action Agency, or by any other entity.”

On my honor as a student, I have neither given nor received aid on this assignment.

C. Stuart DeButts

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Table of Contents

EXECUTIVE SUMMARY.....	6
PROBLEM STATEMENT.....	7
BACKGROUND & LITERATURE REVIEW.....	8
FINANCIAL EMERGENCIES.....	8
EMERGENCY ASSISTANCE.....	9
THE ROLE OF NONPROFIT ORGANIZATIONS.....	10
THE MONTICELLO AREA COMMUNITY ACTION AGENCY.....	12
EVALUATIVE CRITERIA.....	15
POLICY ALTERNATIVES.....	17
BASELINE: CURRENT PROGRAM.....	18
ALTERNATIVE 1: REQUIRE STABLE INCOME.....	20
ALTERNATIVE 2: HOMELESSNESS PREVENTION.....	23
ALTERNATIVE 3: EXPAND PARTNERSHIPS.....	25
COMPARING ALTERNATIVES.....	28
RECOMMENDATION.....	30
SUPPLEMENTAL RECOMMENDATION.....	30
IMPLEMENTATION.....	32
REFERENCES.....	34
APPENDICES.....	37

Acronyms

CAA – Community Action Agency

CDBG – Community Development Block Grant

FPL – Federal Poverty Line

FY – Fiscal Year

LIHEAP – Low Income Home Energy Assistance Program

MACAA – Monticello Area Community Action Agency

PHA – Piedmont Housing Alliance

WAP – Weatherization Assistance Program

Executive Summary

Throughout the United States, low-income households are increasingly unable to pay for basic necessities like housing, utilities, and food. With little ability to save, families have a hard time paying for financial emergencies without assistance. The federal government has largely shifted the responsibility of providing assistance to community organizations. In Central Virginia, the Monticello Area Community Action Agency (MACAA) works to assist all families experiencing an emergency. Their Rural Outreach program assists over 1,200 people a year in Louisa, Nelson, and Fluvanna Counties. **MACAA is uncertain if their emergency assistance program in its current form is the best way to help the most vulnerable families through financial crises.**

Emergency assistance is a little studied area of community development and poverty alleviation programs, making it difficult to analyze its effectiveness. Additionally, MACAA does not collect evaluative data on their Rural Outreach program. For these reasons, this analysis will rely heavily on interviews with other nonprofit organizations running emergency assistance programs. Using this, along with the literature available, this report will analyze three different policy options including:

- 1. Stable Income Requirement**
- 2. Homelessness Prevention**
- 3. Expanding Partnerships**

These alternatives will be evaluated based on their ability to meet four criteria, including **effectiveness, reach, cost, and feasibility**. The policy option that is most effective, reaches the most amount of people, maintains a reasonable cost to MACAA, and is feasible is Alternative 3, expanding partnerships. **I recommend expanding partnership and collecting evaluative data in order to improve MACAA's Rural Outreach program.**

Problem Statement

The average low-income household in the United States spends 15 percent of their income on utilities and more than half on housing (Schuetz, 2017). 68 percent are liquid-asset poor and unprepared for a financial emergency (Ratcliffe, 2009). The federal government provides some assistance to low income families through a number of programs, but much of the assistance for financial emergencies falls to nonprofit organizations.

The Monticello Area Community Action Agency (MACAA), a nonprofit organization serving parts of Central Virginia, provides emergency financial assistance to about 1,200 people each year that face possible evictions, utility disconnections, and similar crises. ***MACAA is uncertain if their emergency assistance program, in its current form, is the most effective way to help the most vulnerable families in their community through financial crises.***

Background & Literature Review

This section will provide context for the problem MACAA seeks to address with its Rural Outreach program. It will also give an overview of MACAA's work, client base, and role in providing emergency assistance.

Financial Emergencies

Since 1980, real wages for low-income workers has declined, while the cost of living has continued to rise (Bivens et al., 2015). This gap between earnings and cost has made it increasingly difficult for low-income families to pay for basic necessities. Even when families are able to pay their bills in full, there is very little room for emergencies. A third of all households in America are liquid-asset poor, having less than \$5,300 saved for a family of four. In the poorest quintile of households, 68 percent are liquid-asset poor (Ratcliffe, 2009). According to the Federal Reserve, 40 percent of all Americans would not be able to pay for a \$400 emergency – a number that has risen over the past five years (The Federal Reserve, 2018). With the rising cost of basic necessities compared to the stagnant and even declining wages of low-income earners, families frequently find themselves in emergency financial situations in need of aid (Desilver, 2018; Long, 2018).

Housing Poverty

Though the real value of housing has not increased everywhere in the country, nationally, low-income families are facing an increasing rent burden. From 1991 to 2013, about half of the renting households in the U.S. had the percentage of their income spent on housing rise from 21 to 30 percent. Also in 2013, about an eighth of low-income households could not pay their rent and another eighth believed they would be evicted soon (Desmond, 2015). Unable to access the highly demanded affordable housing units, 70 percent of the lowest-income families are left paying over half their income to rent (Pew Charitable Trusts, 2018). As housing costs rise in many cities and rural areas, but wages for low-income households remain the same and federal support decreases, more and more families find themselves unable to afford housing.

Energy Poverty

In addition to the increasing housing burden on low-income families, many households also have trouble paying their utility bills. In America, low-income households face the greatest barriers to affordable energy. The average middle- or high-income household spends about 5 percent of their income on utilities, while low-income households spend at least 10 percent and very poor households often spend more than 20 percent (Hernandez, 2010).

Since 2000, the price of utilities has increased by 53 percent, while again wages and government assistance has remained stagnant (Desmond, 2015). Additionally, low-income households tend to have less energy efficient homes that they have difficulty improving. Since many low-income

families are renters, they must have a landlord conduct any improvements. Most renters pay their own utility bills, so there is no incentive for landlords to improve energy efficiency (Hernandez, 2010).

The combination of stagnant wages, growing housing burdens, and rising utility costs increases the chance for low-income families to experience a financial emergency and have trouble paying for it.

Emergency Assistance

Emergency assistance is designed to temporarily help low-income families through financial emergencies caused by the factors previously mentioned. Emergency assistance is a one-time benefit that often does not cite the goal of creating long-term self-sufficiency. Its purpose is to help low-income families immediately, which can prevent many of the issues that arise from a financial emergency.

Effects of Instability

One of the primary causes of a financial emergency is the loss of stable housing. Stable housing matters because it affects almost every aspect of a family's life. High eviction rates are associated with low residential stability. Families stay less time in one home, preventing them from building networks, succeeding in school, and becoming a part of their community. Housing instability is also associated with poor housing conditions, poverty, and neighborhood crime. It is much more difficult to obtain housing after being evicted and evictions often lead to job loss and homelessness (Desmond, 2015). It was also found that stable housing is associated with better physical and psychological health. (Fenlon et al., 2017). Emergency assistance can help families through a financial emergency, preventing them from losing their homes and facing many additional hardships.

Not only are low-income households at risk of eviction, they often have to forgo other necessities in order to pay housing or utility bills. A 2011 poll found that, “24 percent went without food for a day and 37 percent forwent medical and dental coverage to pay for higher energy bills. Nearly 1 in 5 had a family member become sick because their home was too cold” (Loris, 2015). High housing and utility costs do not just affect those necessities, but all other aspects of a person's life. Emergency assistance provides aid so that no necessity is forgone.

The Effect of Emergency Assistance

In the realm of social welfare, emergency assistance is an understudied program. In the first study done on the causal relationship between emergency assistance and homelessness, researchers found a positive effect on the rate at which clients enter homeless shelters. Those who received assistance were 88 percent less likely 6 months after service to enter a homeless shelter (Evans et al., 2016). Though this was the case for this program, it is uncertain if all emergency assistance programs are as effective – especially since they are often run by nonprofit organizations that vary dramatically across programs.

Without emergency assistance from nonprofit organizations, low-income families often face severe side-effects from financial emergencies.

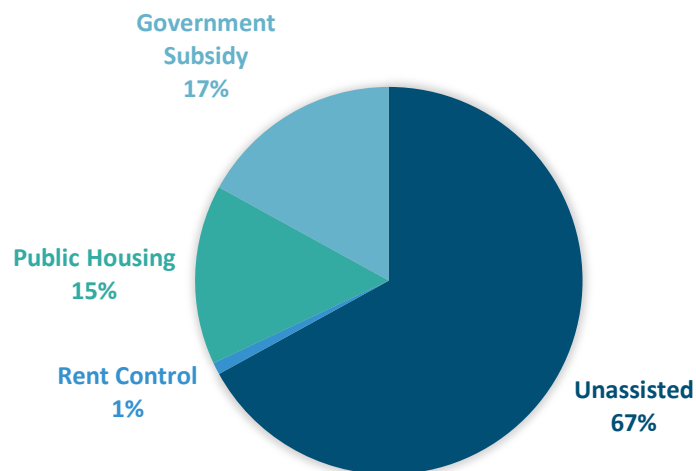
The Role of Nonprofit Organizations in Supporting Low-Income Families

Federal Government Assistance & the Shifting Burden

With stricter requirements and less funding for the welfare system, many low-income households are left without significant help from the government. Since the 1980s, the role of the government and nonprofit organizations has shifted. This is due to a number of major welfare reforms, including President Ronald Reagan's cut to the Community Development Block Grant (CDBG) by 25 percent and President Bill Clinton's Personal Responsibility and Work Opportunity Reconciliation Act (Finegold, 2004). The federal government has decreased the amount of spending on social welfare programs and shifted much of the responsibility and funding to private organizations that attempt to be the new social safety net.

Though there has been a shift, the federal government does provide some housing assistance through primarily two programs, affordable housing projects and Section 8 housing vouchers. The programs have fluctuated throughout the past few decades, but they currently do not meet the high demand with both housing projects and vouchers having years long waitlists (Desmond, 2015). Though the federal government does assist in providing housing stability, only one-third of renting low-income households receive federal aid (Figure 1).

FIGURE 1. FEDERAL GOVERNMENT HOUSING ASSISTANCE TO LOW INCOME HOUSEHOLDS



Source: Desmond, 2015

The federal government also has programs to alleviate some of the energy burden on low-income households. They fund the Low-Income Heating Assistance Program (LIHEAP) and the Weatherization Assistance Program (WAP), which provide assistance to families to reduce their energy burden, but it does not cover the estimated need (Hernandez, 2010). These programs are run by Departments of Social Services in Virginia, eliminating these resources for nonprofit

organizations in the commonwealth (Virginia Low Income Home Energy Assistance Program, n.d.). Utility bills are also subsidized by programs run by private energy companies, like Dominion Energy in Virginia, that has a program, EnergyShare, that helps low-income households up to twice a year with their full utility bill (Hawes, 2019; Appendix A).

Community Organizations

Community Action Agencies (CAA) receive the majority of their federal funding from the CSBG, which is allocated through the Temporary Assistance for Needy Families program in Virginia. The CSBG had a fund of \$725 million in FY 2019 to allocate (CSBG Fact Sheet). It is often the case for low-income households, that private and public funding together are not sufficient at covering all necessary costs and they are left to find more informal means of funding, like borrowing money from family or friends or from predatory lenders (Seefeldt, 2015; Hawes, 2019).

Community organizations are now responsible for providing a number of different services like child care, employment training, cash assistance, clothing donations, and food banks (Wu & Keegan, 2007). These are often provided to people who already receive some amount of government welfare, but must rely on a combination of both private and public assistance to make ends meet (Danzinger et al., 2000). Many of those receiving federal assistance, who are primarily single mothers, still do not have enough to cover their costs. (Teitler et al., 2004).

Client Relationships

Single mothers are often the most vulnerable population that require the most assistance from all accessible sources, but it is not just single mothers who rely on informal assistance to get by. A study done in 1998, found that most low-income households turn to their social networks for help before a nonprofit organization (Ahluwalia et al., 1998). This leaves the percentage of people who seek aid from nonprofits very low. 6.4 percent of elderly low-income households receive private assistance and 11.1 percent of low-income households with children do (Wu & Keegan, 2007).

A 2010 article analyzes the relationship between nonprofit organizations and their clients. Unlike the common belief that nonprofits better integrate into their communities, it was found through fieldwork that nonprofit organizations are actually very disconnected (Kissane, 2010). This could be the reason for the low demand for services. Clients do not have the proper information about the existence of nonprofit organizations or the services they provide, but it is not only an informational failure that causes low demand.

In addition to informational failures, clients also find nonprofit assistance burdensome and embarrassing. Clients find excessive paperwork to be a big disincentive, even though government services often require more. Though this is the case, paperwork for public assistance is less frequent and often guarantees the reception of substantial help. Nonprofit organizations require more frequent paperwork that may not lead to much or even any aid. Government aid is often cited as being stigmatized, but it was found that private aid is even more stigmatized. It is seen as the very

last resort in the safety net, so to receive help is to truly be in crisis. For this reason too, clients do not share their experiences and do not help inform others of available resources (Kissane, 2010).

Another reason why low-income households are not seeking aid from nonprofit organizations at high rates is the lack of cash assistance, but rather aid through tailored programs. This could disincentive families that simply need cash, which is why emergency assistance programs are seen as necessary. It was also found that in metropolitan areas and among people who own assets, there is a smaller demand for assistance. Conversely, they found that age, education, and employment status are not associated with seeking private assistance, unlike it is for seeking public assistance (Wu & Keegan, 2007). This is particularly interesting because it implies that a variety of households seek help from nonprofit organizations.

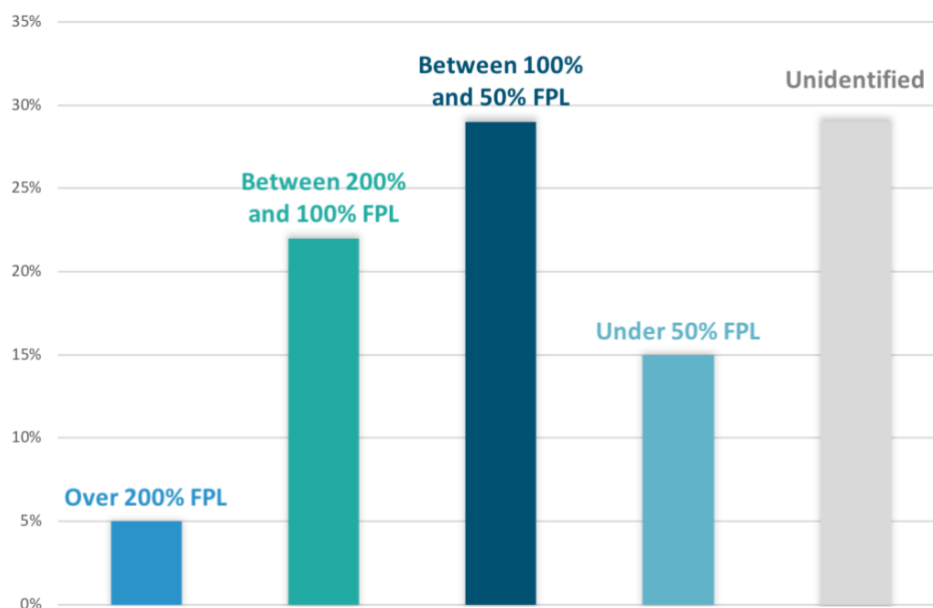
The Monticello Area Community Action Agency

MACAA faces all of these issues through their Rural Outreach program. MACAA was founded in 1965 to help low income families in the greater Charlottesville area. Their mission is “to improve the lives of people with low income by helping them become self-reliant, thereby enhancing the economic vitality and well-being of our community” (MACAA, n.d.). Though their overall mission statement cites the importance of self-reliance, the goal of their emergency assistance program is to help clients immediately. They are less concerned with long-term poverty alleviation outcomes.

MACAA is part of the national network of CAAs, “developing local solutions to poverty in communities across the country” (Hawes, 2019). Typical programs of CAAs are Head Start, youth development, workforce training, energy efficiency, affordable housing, and emergency assistance (Community Action Partnership, n.d.). The majority of MACAA’s funding goes to running the Head Start program in the Monticello area, but it also offers other services like housing and education counseling (Hawes, 2019).

In 2017, MACAA’s Rural Outreach program provided emergency funding to almost 1,200 people. They spent about \$170,000 on grants, used by families to pay for rent and utility bills. They also provide boxes of food for emergency use through their various food banks. Almost all of MACAA’s clients are below 200 percent of the FPL and 15 percent of their clients are below 50 percent of the FPL (MACAA, 2018), which means an annual income of \$12,875 for a family of four (APSE, 2015; Figure 2).

Figure 2. FPL Status of MACAA Clients



Source: MACAA, 2019

There are approximately 8,170 people under the FPL in Nelson, Louisa, and Fluvanna counties. Since the current program serves under 1,200 people in the area each year, MACAA is serving about 15 percent of the poorest population (MACAA, 2019). It is difficult to estimate exactly how many households need emergency assistance; but given that an eighth of low-income households cannot afford their rent and 68 percent are liquid-asset poor, the number is likely more than 1,200 people.

About a third of the households served consist of just one individual, which is notable because this population often is not eligible for federal assistance. The second largest demographic, consistent with community organization research, is single mothers. African Americans are disproportionately represented at 41 percent of the clients served, but just 15 percent of the total population (MACAA, 2019).¹ About a quarter of clients are over the age of 55 and about 60 percent of all their emergency assistance clients are female (MACAA, 2019). These demographics are unsurprising for those seeking emergency assistance and are often the target clients for studies and outreach programs.

¹ Appendix D has more information about the racial statistics of each area.

Table 1. MACAA Demographic Data

	Percent of Client Population
One person households	33.4%
Single mother households	27.6%
African American households	41.1%
White households	51.5%
Clients with a disability	17.2%
Over the age of 55	22.3%
Females	59.7%
Males	40.3%

Source: MACAA, 2019

MACAA's unique statistics are important to understanding the problem and the potential solutions. Unfortunately, the data MACAA collects likely has inaccuracies due to mistakes by clients and staff members. Although this is the case, in order to come to a conclusion about their program, the data will be analyzed as if it were accurate, but with the knowledge that trends may be incorrect. MACAA's data will be supplemented using similar organization's data in order to provide the most accurate analysis.

Evaluative Criteria

In order to determine the best policy option for MACAA, each alternative will be evaluated using four criteria. The criteria were chosen based on the goals of MACAA and the needs of their clients. They include:

1. Effectiveness
2. Reach
3. Cost
4. Feasibility

Effectiveness

Are people better off after receiving assistance? The chosen alternative should improve the lives of MACAA's clients in the short and long term. To focus this analysis, effectiveness will be measured using the percentage of clients served that remain in their homes 90 days after service. It is important to note that the effectiveness rate is an association with each alternative and not a causal outcome. The 90-day mark provides a look into the shorter-term effects of emergency assistance, but it is also important to consider the longer-term effects even though that data is unavailable.

Reach

How many people are helped by the chosen program? Are all people that seek help from MACAA able to receive it? Given the low percentage of low-income people that seek assistance from nonprofit organizations, MACAA should work to expand their client base to better meet the possible demand for aid. The recommended alternative should strive to reach the most of amount of people as possible. This criterion will be measured by the absolute number of people served and by the percentage of people who seek assistance that receive it.

Cost

How much does the current emergency assistance program cost and how much would changes in the program either save or cost MACAA? This is particularly important because MACAA is a small organization with a limited budget for its Rural Outreach program. The chosen alternative should only change the cost within reason or not at all. This will be measured by multiplying the average grant amount by the number of households served. It will also consider the cost per household.

If the alternative increases costs, will MACAA be able to attract new funding sources to cover the changes? Are the changes something that would traditionally draw in funds or are funders not

supportive of the alternative? If the alternative requires more money, it should include aspects that new funders would support.

Feasibility

Will MACAA be able to implement the chosen alternative? Given the limited resources at MACAA for emergency assistance and the many stakeholders involved, the recommended policy option should be easily implementable. MACAA should have the funding, capacity, and support of the staff, board members, clients, and funders to implement any new program.

Policy Alternatives

This report analyzes three different policy options that MACAA could implement to improve their emergency assistance program. In addition to the three potential changes, I will also analyze the current program in order to provide a comparison. The three alternatives are:

- 1. Require Stable Income**
- 2. Homelessness Prevention**
- 3. Expand Partnerships**

The details of each alternative are presented below, along with an analysis of their effectiveness, reach, costliness, and feasibility. If MACAA is to improve its emergency assistance program, one of the alternatives below should adequately meet all chosen criteria.

Baseline: Current Program

The current program serves as a baseline comparison to the following three alternatives. The program served nearly 1,200 people in FY 2018 with an average of \$223 grants each year across Fluvanna, Louisa, and Nelson counties. The service area does not include Charlottesville or Albemarle, although those regions benefit from other MACAA programs.

The Rural Outreach program costs \$237,343 per year to run (MACAA, 2019). This includes administrative costs and the cost of some grants. The grants that are funded by partner organizations like EnergyShare and the Louisa County Emergency Fund are not included in this budget (Appendix A). MACAA administered just over \$120,000 worth of grants for utility and housing bills, but that number does not include funding that went to food pantries. That leaves about \$117,000 to cover administrative costs, food pantries, and other spending (MACAA, 2019).

The current program requires some paperwork for clients and an application for assistance. Virtually all households receive some form of funding from MACAA if they apply. Grant requirements vary by funder, but MACAA does require that all clients bring a copy of their utility or housing bills and income information (Appendix A). MACAA does not follow up with clients after serving them, but they often refer them to other organizations if they are unable to help.

MACAA provided over 1,000 individual grants in FY 2018, but only served 548 different households. Some clients received multiple grants during one visit, but 169 households received assistance from MACAA more than once throughout the fiscal year (MACAA, 2019). This means that about 30 percent of MACAA's clients have significant trouble paying for a basic necessity more than once a year.

MACAA does not collect follow-up data from the clients they serve, limiting the information

NeedLink Nashville

is a nonprofit organization in Nashville, Tennessee with the purpose to “help our neighbors meet basic needs in times of crisis by providing short-term assistance and links to other resources.” (NeedLink Nashville, n.d.). They focus only on emergency assistance and only turn away clients when funding is unavailable (Seymour, 2019).

available about the trends and needs of their specific population. An organization that collects follow-up data and has a very similar program is NeedLink Nashville (NeedLink). NeedLink administers grants of about \$200 to \$300 per household for various necessities. Similar to MACAA, they view themselves as the last resource in the social safety net, highlighting the need to prioritize the most vulnerable in their community. They collect follow-up data from their clients about utilities and housing. They found it difficult, as do most emergency assistance providing organizations, to follow up with clients. Instead, they follow up with utility service and housing providers, ensuring a response (Seymour, 2019).

Evaluation

Effectiveness

The evaluation data for effectiveness comes from NeedLink. They found that 30 and 60 days after utility assistance most clients were still connected. Although after 90 days, only 70 percent were. For the clients that came to them already having been disconnected, the percentage of people connected after 90 days was about 40 percent. For clients that received housing assistance, about 97 percent remained housed after 90 days (Seymour, 2019).

Because this analysis only focuses on housing data, I will limit the evaluation of the baseline to the housing statistics. I assume that the percentage of housed clients will be similar for MACAA, given the likeness of the two programs. The effectiveness of the current program is 97 percent at 90 days.

Cost

Based on the total amount that MACAA spends per year on its Rural Outreach program, the cost per household served is \$433. Nearly half of the money spent on the program will not be effected by any policy alternatives. The total cost that is subject to change is \$122,140. Based on the funds that are subject to change, MACAA spends \$223 per household, similar to NeedLink.

Reach

MACAA served 1,200 people in 548 households in FY 2018. They are able to serve almost everyone that applies for their Rural Outreach program. The only people that are turned away are those who are not in one of the three service counties or do not demonstrate a “significant need of assistance” (Hawes, 2019).

Feasibility

The current program is very feasible as it would require no changes to the system. MACAA is relatively satisfied with the current program and do not feel an urgent need to change it. They are open to new ideas for the program, but would likely be satisfied continuing as it is.

Table 2. Baseline Outcomes

	EFFECTIVENESS Percentage housed at 90 days	REACH Total households served	COST Total cost of MACAA controlled grants	FEASIBILITY Ease of implementation
Baseline: Current Program	97%	548 households	\$122,140 \$223/household	High

Alternative 1: Limit Emergency Assistance to Applicants with Stable Incomes and Verified Emergencies

The second policy option would require MACAA to create restrictions on their emergency assistance program. Instead of providing aid to every household below 200 percent of the FPL, MACAA would require clients to show proof of an emergency and a stable income – which is one that would cover all expenses in ordinary circumstances. This would ensure that the funding going to clients is used only for emergencies and not as aid for those who need more help. Because MACAA would serve fewer clients, it would allow them to dedicate more time and resources to following up and ensuring sustainability and financial success. Households would be treated as longer-term clients, rather than as one-time aid-seekers.

This model is practiced by Rooftop Nashville (Rooftop). They have seen success in keeping people in their homes with the electricity on. They do this by requiring a stable income and proof of an emergency. If the client is able to prove stability and an emergency, Rooftop will pay the entirety of the bill in question and work with the client to prepare for the next month. If a person does not have a stable income, they refer him or her to an organization that will help. Each household can only seek emergency assistance once a year (Wooley, 2019).

In order to evaluate the effectiveness of their program, Rooftop stays in contact with almost every client for a year. They follow up after 60 days, 6 months, and 12 months. According to their data, after 60 days 94 percent of their clients were still in their homes, after 6 months 78 percent were, and after 12 months 65 percent were (Wooley, 2019).

Rooftop has a strict emergency assistance program because they believe that if a household does not have a stable income to begin with, a one-time grant does not help lift them out of poverty (Wooley, 2019). Their goal is to promote self-sufficiency, which is also included in MACAA’s mission, but is not necessarily the goal of MACAA’s emergency assistance program.

Rooftop Nashville

is a nonprofit organization in Nashville, Tennessee. They “partner with local churches to provide emergency rental assistance to Davidson County residents to prevent homelessness and provide hope” (Rooftop Nashville, n.d.). They focus solely on emergency assistance, but only to those with a stable income and proven emergency (Seymour, 2019).

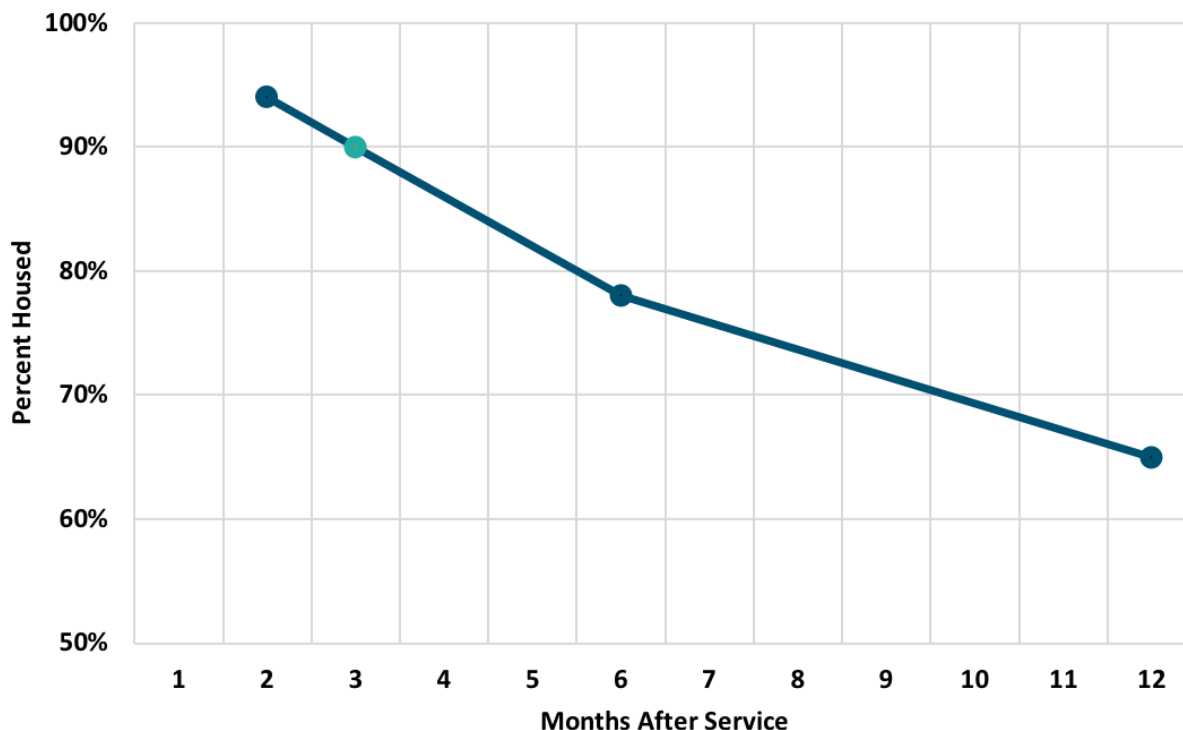
Evaluation

Effectiveness

Using Rooftop’s follow-up data to estimate the effectiveness of Alternative 1, I will assume that MACAA would experience similar statistical success if they made the given programmatic changes. Because Rooftop does not collect data at the 90-day mark, I graphed the available data to estimate

their rate at 90 days. I predict that after 90 days, 90 percent of MACAA’s clients would remain housed (Figure 3).

Figure 3. Stable Income Projection



Source: Wooley, 2019

Though there is little data to support this claim, I also predict that requiring a stable income would be more effective than the current program in the long-run. There is no data from the current program or the other alternatives to substantiate this claim, but given that the clients served are more self-reliant, it is likely that they are able to remain in their homes at higher rates in the long-run.

Reach

This alternative greatly reduces the reach of the emergency assistance program. It places further restrictions on client eligibility. Of the 1,800 applications received in 2018, Rooftop provided assistance to 224, a rate of 12.4 percent. If MACAA were apply this rate to their clients, they would serve about 75 households out of the 548 in FY 2018.

Cost

By multiplying Rooftop’s average grant size by the number of people they serve, I estimate their program costs about \$180,000. The cost per person would increase to about \$800 from the current

\$223 per person. If MACAA were to implement this option with the newly estimated client population, it would reduce the total cost to \$60,000 per year.

Feasibility

The feasibility of this option is likely low. It requires a significant restructuring of the current program and would disappoint clients who expect help. If MACAA were primary looking to reduce costs and be more effective in the long-run, this would be a strong option. If MACAA prioritizes short-term effectiveness and reach, this option is likely infeasible.

Table 3. Alternative 1 Outcomes

	EFFECTIVENESS Percent housed after 90 days	REACH Total households served	COST Total cost of MACAA controlled grants	FEASIBILITY Ease of implementation
Alternative 1: Require Stable Income	90%	75 households	\$60,000 \$800/household	Low

Alternative 2: Limit Emergency Assistance to Homelessness Prevention

The third policy option would also require a set of restrictions on the current emergency assistance program. A very common form of assistance among CAAs is homelessness prevention. This is a more targeted program that requires proof of eviction to receive assistance. The eviction does not need to be immediate, but usually needs to be imminent within two weeks. This type of program has received the most attention from academic researchers, making it easier to evaluate.

Quin Rivers

is a Community Action Agency in Eastern Virginia. Their mission is to “collaborate with community-based partners to create pathways to self-sufficiency for individuals and families within the agency’s diverse service area” (Quin Rivers, n.d.). They provide a number of services, including homelessness prevention and emergency assistance.

This model is practiced by Quin Rivers. The purpose of this type of program is to help the people in the most immediate need. In order to receive aid, clients must have proof of a legal court eviction within the next 14 days or an out-of-pocket hotel stay. The family must also have a housing option already located and be under 300 percent of the FPL (Brooks, 2019). These requirements ensure that grants are going to the most urgent housing cases.

Quin Rivers received an estimated 93 applications for their homelessness prevention program in the last year. They served 42 households, a rate of 45 percent. They collect follow-up data about housing permanency 90 days after providing aid. Of the 42 households that

received aid, 95 percent were still housed after 90 days (Brooks, 2019).

This kind of intervention was recently shown to have compelling results. As mentioned under Background & Literature Review, those who received one-time homelessness prevention assistance were 88 percent less likely to enter a homeless shelter (Evans et al., 2016). This alternative offers a tested approach to emergency assistance and ensures positive results.

Evaluation

Effectiveness

Using the data that Quin Rivers collected, I estimate the effectiveness of this program if MACAA were to implement it. The populations that Quin Rivers and MACAA serve are very similar, so I assume that the associated effectiveness rate of the homelessness prevention program at MACAA would be very similar. If MACAA were to implement a homelessness prevention program, the percentage of people that remain housed would be 95 percent after 90 days.

Reach

Implementing this alternative would decrease the reach of MACAA's Rural Outreach program. Quin Rivers serves about 45 percent of the households that seek help (Brooks, 2019). If this percentage were applied to MACAA's population, the number served would decrease from 548 households to 247 households.

Cost

Quin Rivers could not provide the average grant amount for their homelessness prevention program, so I use data from the Chicago study to determine the cost of this alternative. Clients in Chicago requested assistance ranging from \$300 to \$900 (Evans et al., 2016). I took the average of these amounts to estimate the average grant amount. With the new reach estimate, if each person received \$600, the total cost of the alternative would increase from \$122,140 to \$148,200, a 21 percent increase.

Feasibility

This program would be relatively infeasible. Though it is the only alternative to show proven causal success, it requires increased funds and substantial changes to the current program. MACAA would need to significantly restructure their Rural Outreach program and raise more funds, in addition to turning away otherwise servable clients.

Table 4. Alternative 2 Outcomes

	EFFECTIVENESS Percentage housed at 90 days	REACH Total households served	COST Total cost of MACAA controlled grants	FEASIBILITY Ease of implementation
Alternative 2: Homelessness Prevention	95%	247 households	\$148,200 \$600/household	Low

Alternative 3: Expand Partnerships to Other Local Nonprofit Organizations, Especially Housing Authorities

The third policy option requires MACAA to expand its partnerships among other organizations in the area that offer unique services. Currently MACAA works with local churches, the Louisa County Emergency Fund, Fluvanna County Social Services, Dominion Energy, and is working to become a service provider for the Piedmont Virginia Community College Workforce Services (Hawes, 2019). All of these organizations are vital to serving MACAA's clients in the most effective and affordable way, while also increasing their reach. Expanding partnerships could further increase MACAA's client base and provide services that they do not currently offer.

According to every interview with similar nonprofit organizations, partnerships are a crucial part of the emergency assistance program. Rooftop Nashville, NeedLink Nashville, Quin Rivers, and New River Community Action all have a number of partners they turn to when they feel they cannot adequately meet the needs of a client (Brooks, 2019; Penn, 2019; Seymour, 2019; Wooley, 2019). A study on energy assistance also found that partnerships and a coordinated effort are especially important in the realm of energy education and housing standards. Low-income households are not only facing high costs compared to their income, but have costlier living conditions that need improvement (Hernandez, 2010). It will take many partners and a comprehensive effort to address these issues.

According to MACAA's 2018 Community Survey, its clients in Fluvanna, Nelson, and Louisa Counties are most concerned with employment, health, and housing. These are all especially prominent within these rural areas, which often have little access to affordable housing, proximate health services, and sustainable employment (MACAA, 2018).

Under this policy option, MACAA could partner with organizations that would improve their effectiveness and reach. This analysis focuses on housing, so I looked specifically at partnerships with local housing authorities. There are also a number of other viable partnerships that would likely improve the well-being of MACAA's clients and increases the number of applications they receive. This includes the Piedmont Virginia Community College Workforce Services, not only as a service provider but also as a referral partner; Region Ten for clients who need health services; and the local Social Services departments that provide LIHEAP and WAP funding.

Evaluation

Effectiveness

In order to interpret the effectiveness of additional partnerships in a way that is comparative to the other alternatives, this analysis will look only at the effect of the partnership with PHA. PHA has a high demand for affordable housing units and cannot guarantee placement for all of MACAA's

Piedmont Housing Alliance

is a public housing agency in the Monticello Area. Their mission is to “create affordable housing opportunities and foster community through education, lending, and equitable development” (PHA, n.d.). They currently provide housing units in Charlottesville and Albemarle, but serve everyone in the surrounding counties (Durrett and Leary, 2019).

clients in need (Durrett and Leary, 2019). In order to estimate effectiveness, I assume that if clients are referred to *all* available housing authorities in the area, they will be placed in affordable housing within the 90-day benchmark window.

If MACAA were to refer every client that seeks help to pay rent more than once a year or needs a housing grant larger than \$300, they would need to find affordable housing for 11 households (MACAA, 2019). These 11 households were given assistance, but MACAA was not able to address the underlying systemic issue. I assume that these households would otherwise be out of their homes after 90 days. If they were referred to a housing authority, though, they

would be housed. Instead of 532 households housed after 90 days, there would be 542. This raises the effectiveness of the program from 97 percent to 99 percent.

Though the percentage difference is not large, it represents only the first step in expanding partnerships. If MACAA were to refer clients with various needs to many different organizations, the effectiveness would likely rise further, especially in the long-run.

Reach

The reach associated with this change would also increase. Expanded partnerships requires reciprocal relationships. As MACAA refers their clients to other organizations for their services, other organizations will also have the ability to refer their clients to MACAA. This will likely increase the number of applications MACAA receives and ideally the number of clients they are able to serve. A conservative estimate would be an increase in households to about 600 from 548. This number is very dependent on the number and type of partnerships MACAA makes and the amount of resources available to serve more clients.

Cost

This alternative will increase the cost of the Rural Outreach program. First, if MACAA has more clients to serve, it will require further funding. Using the reach estimate, the program could cost an additional \$11,150, bringing the total cost of grants MACAA provides up to \$133,290.

Second, MACAA has the option of providing additional funds to sponsor clients at a referred organization. For example, if a household is seeking emergency assistance for rent they consistently cannot afford, MACAA would provide the emergency grant but also help the family pay the safety deposit on an affordable unit provided by PHA. This is not necessary for partnerships, but it would likely increase the effectiveness.

If MACAA were to implement this strategy, the cost would likely increase by an additional \$3,500, or about \$300 for each family referred to PHA. The total cost of this alternative would be about \$137,000, or about \$228 per person.

Feasibility

This alternative is relatively feasible. It does not require a restructuring of the program, but does require MACAA to reach out to other organizations to form formal partnerships. This will create additional work for the MACAA staff and require additional resources. This alternative can be implemented over a long period of time though, allowing MACAA to form relationships at a pace conducive to their demand and capacity.

Table 5. Alternative 3 Outcomes

	EFFECTIVENESS Percentage housed at 90 days	REACH Total households served per year	COST Total cost of MACAA controlled grants per year	FEASIBILITY Ease of implementation
Alternative 3: Expand Partnerships	99%	600 households	\$137,000 \$228/household	Medium

Comparing Alternatives

Each alternative will be compared against all other options in order to conclude which program change is the best option for MACAA. This will be done using the criteria: effectiveness, reach, cost, and feasibility. I will also analyze the cost-effectiveness of each option, though it is not a formal criterion. The alternative with the best outcomes overall will be recommended.

Table 6. Outcomes Matrix

	EFFECTIVENESS Percentage housed at 90 days	REACH Total households served	COST Total cost of MACAA controlled grants	FEASIBILITY Ease of implementation
Baseline: Current Program	97%	548 households	\$122,140 \$223/household	High
Alternative 1: Require Stable Income	90%	75 households	\$60,000 \$800/household	Low
Alternative 2: Homelessness Prevention	95%	247 households	\$148,200 \$600/household	Low
Alternative 3: Expand Partnerships	99%	600 households	\$137,000 \$228/household	Medium

Effectiveness: Expand Partnerships

The most effective alternative is expanding partnerships, which is associated with four percentage points more clients remaining in their homes than the next best option. These numbers predict the effectiveness at 90 days, which is relatively short-term. If there were data to show the effectiveness after a year, I predict that requiring a stable income would be the most effective.

This is a projection based only off my own predictions. Because of this and because the rates are all within 10 percentage points of each other, I hesitate to confirm that one alternative is more effective than another. Though this is the case, it is important to note that expanding partnerships is technically the most effective at 90 days without having to restrict its population.

Reach: Expanding Partnerships

The expanding partnerships alternative provides the widest reach of all the options. It is the only one to increase the number of clients served from the original program. The stable income alternative severely limits the reach, while the homelessness prevention alternative limits the clients served also, but not by as much.

Cost: Require Stable Income & Expand Partnerships

The stable income alternative is the least expensive option in total, but requires a much larger investment in each household. Homelessness prevention is more expensive, as it also requires a higher investment. Expanding partnerships is the least expensive option per person, other than the current program.

Feasibility: Expand Partnerships

The most feasible option is expanding partnerships because it requires no structural changes to the current program. Requiring a stable income and homelessness prevention are the least feasible because they require significant changes to the structure and purpose of emergency assistance. The stable income alternative also limits the client base significantly and homelessness prevention would require a substantial funding increase. Expanding partnerships promotes the original mission of the program, which is to help the most amount of people solve the most urgent crises.

Cost-Effectiveness

This is the final form of evaluation of the three alternatives. It was not included as a criterion, because it is simply a combination of effectiveness, reach, and cost. It is a tool to better understand the options, but should not be taken as the final score of each alternative.

These numbers were calculated by dividing the effectiveness of each alternative by their respective cost per household and multiplying by 10. For example, for the current program this shows that for every \$10 spent per household there is an increase of 4.35 percentage points in effectiveness. The table below shows the rate for each alternative. **I found that the current program is the most cost-effective option, but by just a small amount more than expanding partnerships.**

Table 7. Cost-Effectiveness

	Current Program	Alternative 2: Limit to Sustainability	Alternative 3: Homelessness Prevention	Alternative 4: Expand Partnerships
Cost-Effectiveness	4.35	1.13	1.58	4.34

Recommendation

Alternative 3: Expand Partnerships

Based on the effectiveness, reach, cost, and feasibility of each option, I recommend Alternative 3, expanding partnerships. This is the most effective option in the short-term – though is very close to the other options. MACAA’s goal for their Rural Outreach program is to address urgent needs among vulnerable communities – not end systemic poverty. While effectiveness is important, it is not the only criterion that should be considered.

Expanding partnerships reaches the most amount of people. Considering there are nearly 8,200 people under the FPL in Louisa, Nelson, and Fluvanna counties, this is extremely important. MACAA sees its Rural Outreach program as a last resort for people in urgent need. To turn someone away from the program is difficult to justify. Requiring a stable income decreases the cost of the program, but expanding partnerships increases the cost by only 12 percent. If MACAA is able to secure a grant from even just one more funder, the additional cost will likely be covered.

Expanding partnerships does not require any restructuring of the current program, making it very feasible. The partnerships can be made gradually and with careful deliberation. There may be some opposition to continuing a program that does not prioritize long-term poverty alleviation, but many other MACAA programs take on that task. Expanding partnerships is more effective than the current program, reaches more people, costs a marginal amount more, and is feasible. For these reasons, I recommend Alternative 3.

Supplemental Recommendation: Collect Evaluative Data

As a supplemental recommendation to the programmatic changes recommendation, I advise MACAA to collect evaluative data from their clients. This improvement to current practices has the potential to make the Rural Outreach program much more targeted and effective.

I recommend that MACAA follow up with their clients three times during the 12 months after each client first receives services. The data should include employment status, eviction status, and utility disconnection status. These questions should be asked around a month, six months, and a year after the first service. I estimate that this will cost about \$9,800 each year to implement. This number was calculated estimating that it would take 15 minutes per call, occurring three times a year, for 548 households, by a staff member making the Charlottesville average wage for the Community Service industry, \$24 an hour (Bureau of Labor Statistics, 2017; Hawes, 2019).

Although evaluative data is particularly hard to collect for a population that often does not have permanent residencies or means of contact, all the organizations interviewed conduct some form of follow-up. They all cite similar problems with being unable to contact some clients, but they find

that the time and effort put into collecting data is worth the benefit of being able to evaluate their programs (Penn, 2019; Seymour, 2019; Wooley, 2019; Brooks, 2019).

There has also been extensive research done on the necessity of collecting evaluative data by nonprofit organizations. The majority of nonprofits do not adequately evaluate their programs, typically due to a lack of time, resources, and data analysis knowledge (Kingsley & Pettit, 2014). But it is extremely important if an organization is ever to improve their programs or their communities to evaluate their programs' impact. Organizations should be collecting information through the entire process of a program and not just during the initial contact with a client (Harkness, 2014). Though collecting evaluative data has been determined as best practices among nonprofit organization researchers, there are still significant barriers that MACAA will face in implementation, which I address in the next section.

Implementation

In this section I will give suggestions for implementing both Alternative 3, expanding partnerships, and the supplemental recommendation, collecting evaluative data.

Expanding Partnerships

One of the compelling reasons for recommending expanding partnerships was its feasibility. Expanding partnerships is not complicated to implement and uses the structures already in place to improve effectiveness and reach in an affordable way.

The first step in implementation is to meet with the relevant Rural Outreach staff to discuss the most valuable partnerships possible. I recommend starting with the local housing authorities, including the Nelson County Community Development Foundation, the Fluvanna-Louisa County Housing Foundation, and PHA. These organizations have the capacity to address the clients who consistently cannot afford their rent and need prolonged assistance. These types of agencies are often willing to set up a memorandum of understanding (MOU) between other agencies to prioritize referrals. PHA has confirmed this practice and are a good place to start building a relationship for the Rural Outreach program, given they are already a partner for other MACAA programs (Durrett and Leary, 2019).

In order to address utility disconnection, which is the largest problem Rural Outreach addresses outside of its foodbanks, MACAA should partner with organizations that administer LIHEAP and WAP grants. These include the Louisa County Department of Human Services, Fluvanna County Department of Social Services, and the Nelson County Department of Social Services (Virginia Low Income Home Energy Assistance Program, n.d.). Working with these DSS offices will help address the systemic problem of unaffordable utility bills.

There are a number of other partnerships that MACAA can make to promote long-term poverty alleviation goals. Through the Rural Outreach program, they are able to help in emergency situations, but also have the ability to help clients further. If even a few partnerships are made with long-term service providers, the lives of their clients have the potential for significant improvement.

Collecting Evaluative Data

Following up with clients may take more effort than expanding partnerships given the unfortunate transient nature of many emergency assistance clients. This kind of practice can be done in two ways. The first requires less effort from MACAA, but is not as effective. The second is more time consuming, but often provides better data.

The first option is to contact each client directly using the information given at the time of service. This is problematic because many clients change phone numbers and locations frequently. This would limit the amount of data collected and likely leave out the most important data. Those who are evicted or have utilities disconnected are the most likely to be unreachable. This would skew the data toward a higher effectiveness.

The second option requires more work from MACAA at the time of service and at follow-ups. Instead of just making one call to the client, MACAA would call the client, the utility service provider, and property manager of each household. This would require additional permission at the time of service and more time calling at the follow-up dates, but MACAA would be able to get more accurate data from more clients.

For either option, MACAA should follow-up with clients after 30 days, 90 days, and one year to check in on the client, offer additional services, and to ask about their current state. This will help MACAA make further changes to their program to improve effectiveness.

Funding Program Changes

With expanded partnerships and evaluative data collection comes a need for increased funding. Both changes do not require significant increases in the program budget, but will likely require one or two more private grants. Fortunately, these two options are exactly the kind of changes that funders look for in nonprofit organizations (Kingsley & Pettit, 2014; Stengel, 2013).

I recommend highlighting these two changes when applying to grants. Because of the high volume of nonprofit organizations in the country and the region, funders are encouraged to see relationships – ensuring that their grant will be spent to promote collaboration (Stengel, 2013). Similarly, funders are increasingly promoting the importance of program evaluation (Kingsley & Pettit, 2014). This is still a very new concept among nonprofits, so if MACAA were to present this as the reason for funding, it is likely to receive a grant.

These two changes were recommended because MACAA has the capacity to implement them. This should not be a daunting task and should be effective relative to the amount of additional resources needed. If MACAA is to improve any of its programs, not just Rural Outreach, partnerships and data collection should be the first priority.

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Appendix A

Rural Outreach Eligibility Guidelines

Provided by MACAA, January 2019

Overview

If an individual or household is unable to pay for rent, utilities, clothing, food, medicine, or other essential items on a short-term basis, they are likely to be eligible for Rural Outreach services.

MACAA accesses funding from several different sources with different eligibility requirements, enabling the organization to be flexible in many cases. All services are dependent on availability of funds.

Required Documents

All MACAA Rural Outreach clients are required to provide documentation for income sources, social services benefits, utility bills and other monthly bills, rent/mortgage, and information on all household members*:

- Photo ID.
- Income verification (pay stubs, SSI/SSA, child support, etc.) for everyone in household.
- Monthly bills including utilities, car insurance, cable/internet, cell phone, etc.
- Rent/Mortgage statement, lease, bill, etc.
- Social services report (any benefits received including SNAP).
- Names, ages, and social security numbers of all members of household.

* If a client has difficulty obtaining any required documentation, MACAA staff can assist. In special circumstances these requirements can be waived.

List of Services by County

(All services provided on a one-time basis.)

- Fluvanna
 - Utility assistance (EnergyShare and other utility assistance)
 - Other rent/mortgage assistance
 - Food pantry
 - Clothing/basic household items
 - Prescription assistance
 - Information and referrals
- Louisa
 - Utility assistance (EnergyShare and Other Utility Assistance)
 - Housing cost assistance (LCEF and Other Rent/Mortgage Assistance)
 - Budget workshops (one-time)
 - Information and referrals
- Nelson
 - Other utility assistance
 - Other rent/mortgage assistance
 - Food assistance

-
- Information and referrals
 - Albemarle/Charlottesville
 - No services offered

Eligibility Guidelines by Service

EnergyShare

- One-time assistance with a utility disconnection up to \$300, available twice per year.
- MACAA may be able to assist with additional amounts through referrals etc.
- **ELIGIBILITY:**
 - Reside in Fluvanna County or Louisa County.
 - Have a current utility disconnect notice or pending reconnect (if under age 60).
 - Have a current utility bill (if over age 60).
 - May receive service twice per year (once per season).

LCEF Housing Cost/Utility Assistance

- One-time assistance with a financial crisis related to housing through partnership with the Louisa County Emergency Fund (LCEF). Services are available once every two years and may cover rent/mortgage (up to \$300). Support from other sources may also be available.
- **ELIGIBILITY:**
 - Reside in County of Louisa
 - Demonstrate recent loss of income:
 - Reduction in pay (hours reduced, extended sick leave, etc.).
 - OR loss of employment or income (e.g. someone in household lost job).
 - OR household has zero income.
 - OR experienced recent disaster (e.g. home fire).
 - Willingness to participate in a one-time budget training workshop.
 - There is no overall income level requirement.

Other Utility and Rent/Mortgage Assistance

- MACAA may be able to assist with non-EnergyShare utility assistance and rent/mortgage assistance using agency funds or referrals to partners. Dependent on available funding.
- **ELIGIBILITY:**
 - Reside in Counties of Fluvanna, Louisa, or Nelson.
 - Documented low-income status (less than 200% of Poverty Guidelines; documented by paystubs etc.) OR documented financial emergency.
 - Must be unable to meet financial obligations.

Food Pantry

- Food baskets available for pickup in Carysbrook (Fluvanna County) one time per month. Typically includes frozen meats and fresh produce as well as dry goods.
- **ELIGIBILITY:**
 - One time per month (unless there are special circumstances).
 - Available to those in need of food.
 - Household documentation (income etc.) still required.

Clothing or Basic Household Items

- The MACAA Thrift Store in Carysbrook (Fluvanna County) can assist clients in need with clothing from its inventory or other basic household items.
- **ELIGIBILITY:**
 - No specific eligibility rules. Must be in need of the items and be able to travel to the Thrift Store location in Fluvanna.

Prescription or Medical Device Assistance

- MACAA may be able to assist with purchasing necessary medicine or medical equipment on a one-time basis for clients who demonstrate inability to pay.
- **ELIGIBILITY:**
 - Reside in Counties of Fluvanna, Louisa, or Nelson.
 - Documented need for medicine/etc.
 - Documented inability to pay.
 - Dependent on available funding, severity of need, and scope of need.
 - One-time assistance typically less than \$300.

Information and Referrals

- Residents of the Counties of Fluvanna, Louisa, or Nelson are always welcome to contact Rural Outreach for assistance locating needed services or for other advice.
- Other services and support may be able to be provided by MACAA on an individualized basis.

Appendix B

Summary of Interviews Conducted for this Analysis

Contact & Organization	Date of Phone Interview	Interview Topics
	Some information was also given at various times over email	
Peter Hawes MACAA	September 14, 2018	<ul style="list-style-type: none">• Emergency assistance program• Topics for research• Goals for analysis
Lisa Wooley Rooftop Nashville	January 31, 2019	<ul style="list-style-type: none">• Emergency assistance program• Best practices• Data collection• Funding sources• Partnerships
Peter Hawes MACAA	February 5, 2019	<ul style="list-style-type: none">• Defining problem• Goal of Rural Outreach program• Funding sources• Partnerships• Data collection• Potential policy options
Jann Seymour NeedLink Nashville & Hands On Nashville	February 7, 2019	<ul style="list-style-type: none">• Emergency assistance program• Funding sources• Long-term vs. short-term programs• Data collection
Jonathan Penn New River Community Action	March 6, 2019	<ul style="list-style-type: none">• Emergency assistance program• Partnerships

		<ul style="list-style-type: none"> • Rural issues • Data collection
Faith Brooks Quin Rivers	March 19, 2019	<ul style="list-style-type: none"> • Funding sources • Homelessness prevention program • Emergency assistance program • Data collection • Preventative programs
LaTasha Durrett & Virginia Leary Piedmont Housing Alliance	March 27, 2019	<ul style="list-style-type: none"> • Housing application process • MACAA client referral • Referring PHA clients • Housing unit availability • Rural properties
Peter Hawes & Gabe Schneider MACAA	April 2, 2019	<ul style="list-style-type: none"> • Potential alternatives • Government funding • Data collection • Board meeting

Appendix C

Collected Data and Projections

	Rooftop Nashville	NeedLink Nashville (Housing)	NeedLink Nashville (Utilities)	Quin Rivers
60 days	94%	—	high	—
90 days	*90%	97%	70%	95%
6 months	78%	—	—	—
12 months	65%	—	—	—
Applications	1800	—	—	381
Clients	224	—	—	170
Percent Served	12.4%	—	—	44.6%

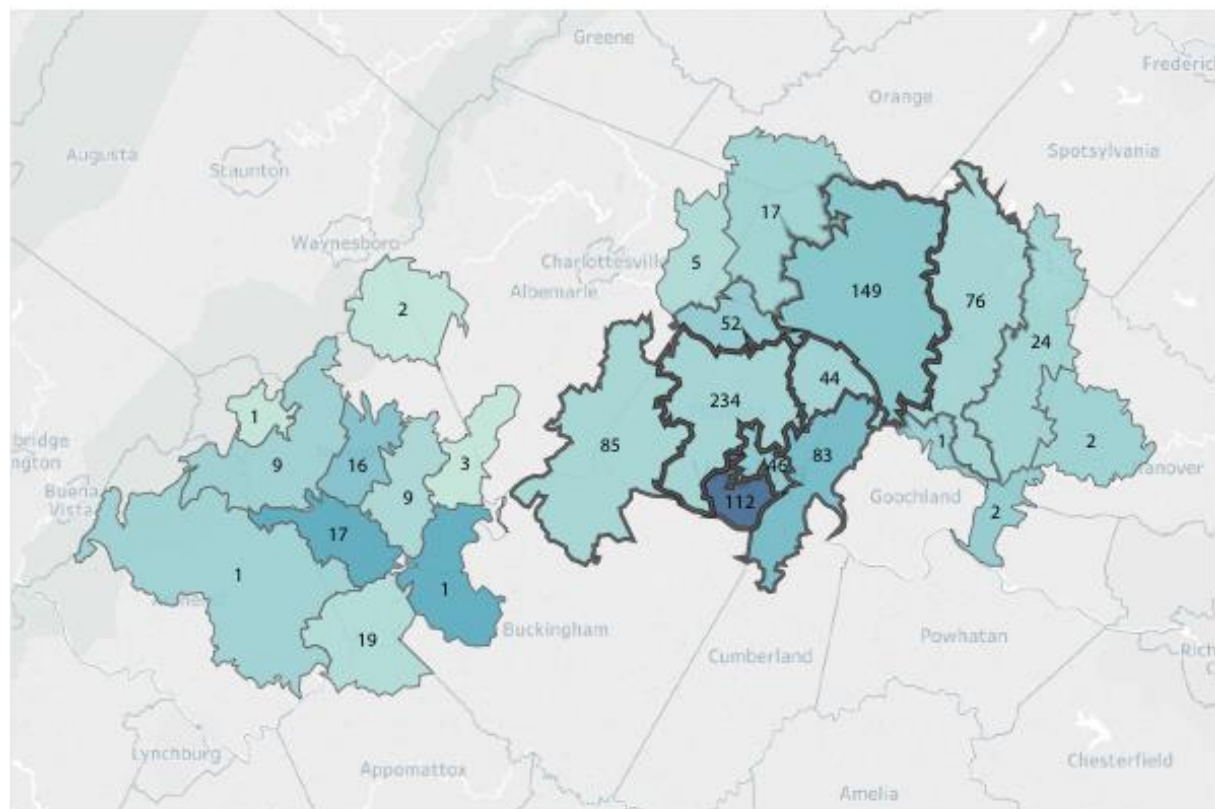
*Projection

Sources: Wooley, 2019; Seymour, 2019; Brooks, 2019

Appendix D

Statistics on Race of MACAA Service Areas

Each zip code is represented by the individual regions. The number on each region is the number of clients served from that zip code. The color scale represents the percentage of black residents in each zip code. The weight of the outline shows the zip codes with the highest number of clients. There is some association between race and high concentration of aid.



Concentration of black residents



Source: MACAA, 2019; U.S. Census, 2018