

A Letter From Our President

Dear Friends,

I'm proud to share that it has been another exciting and busy year for Open Hearth! With a creative, dedicated and hard-working staff (11 full-time and 1 part-time), we continue to reach and improve the lives of more people in our community than ever! With the edition of several new programs, **we have served over 600 families and individuals this year – twice as many as we served last year.** We have assisted them with a wide range of services including housing, transportation, budgeting, goal planning, savings and employment needs. Our accomplishments have ranged from serving families who are experiencing homelessness to those who we've helped to reach their goal of home ownership. As you know, achieving financial independence requires a wide scope of services and I'm proud to report that Open Hearth has been a consistent and reliable problem solver and remains ready to prepare our participants at every stage of their journey. We will continue to reach out and strengthen more and more families each and every day.

Providing the best services possible is what we strive for and we couldn't do it without the help of our partners and generous supporters. To meet this need, **I am asking for your help.** Please consider us as a primary recipient of your charitable giving in the coming months and thank you in advance for your support. The future of our community is in our hands and together we can make the difference.

Sincerely,
Adam T. Katzman, Esq.
Open Hearth Board President



The Road to a Better Life continues...

rollment into another Open Hearth program possible—in February of 2016 Brad was accepted in the Family Savings Program with the goal of purchasing a car. Brad was depending on the County's paratransit system for transportation to his weekly appointments with his caseworker in Phoenixville. Now instead of scheduling rides at least a day ahead of time for a shared ride that may involve many stops, Brad is on his own schedule. Brad also had to walk a half mile to the supermarket or rely on friends for rides for groceries.

Although it was challenging at times for Brad to remain disciplined with the budget he created with Open Hearth's assistance, Brad

would remind himself that his priority was obtaining a vehicle and so made sacrifices to reach his \$1,000 savings goal. In July 2017 Brad reached his goal, received \$1,000 in matching funds from Open Hearth, and purchased his new (to him) car.

Brad says it was the help of both Open Hearth and Fellowship staff that have made his journey to stability possible. He said he always knows that Open Hearth staff wants to see him excel and succeed and that working with Amber as well as Nettie Wolfe Silva (in the Family Savings Program) felt like "working with my siblings—it feels like people really care about you and you know they have a heart for the work they do."

* Changed the name and used a stock photo.



FIRESIDE

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The Road to a Better Life

Open Hearth's client Brad* has transitioned from homelessness, to being temporarily housed through our Gateway Program, to being permanently housed via our Continuum of Care program, to graduating from the Family Savings Program.

Brad moved to Chester County from Detroit, Michigan, in 2012, spurred by the desire to leave behind what he described as an unhealthy environment. Brad noted that he knew a couple people in Pennsylvania and was "seeking out the opportunity for a better life". That leap of faith unfortunately didn't immediately lead Brad to the better life he was looking for. He found himself living for several months in local motels and eventually wound up at Good Samaritan Shelter in Phoenixville. Because Brad was receiving services through Open Hearth's partner, Fellowship Health Resources, he was able to be referred into our Gateway Program, which provided a motel



stay while Brad transitioned to a permanent housing solution.

In November of 2013 Brad was approved for a housing subsidy through the Continuum of Care

Permanent Housing Program (CoC). As the administrator of this US Department of Housing and Urban Development funded program for Chester County, Open Hearth connects individuals and families experiencing homelessness who also have a disabling condition with permanent, subsidized housing. Amber Campman, the program coordinator, connects participants with a variety of supportive services in the community that can ensure ongoing housing stability. The program operates on a housing-first model so that any barriers to housing stability such as a poor rental history, criminal background, or having zero income does not prevent applicants from being approved.

After initially living in an apartment in Phoenixville, Brad moved to Downingtown in 2015, where he remains to this day. Brad described that it is an "excellent feeling to live in an area with parks and convenient shopping", and because of the stability CoC provides, to have the freedom from worry that was present when he was living in a shelter.

The stability that Brad has found made his en-

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Making Connections

Open Hearth recently helped Phoenixville resident Joe* by connecting him to several of our programs. Although his immediate need was emergency housing, Joe and our staff recognized that without employment and increased financial management skills, he would likely experience homelessness again.

Joe is a 32 year old man who became street homeless over the summer following the eviction from his apartment of over two years. After sleeping on the streets for approximately a month, he was referred to the **Gateway Program**.

With skilled trade experience under his belt and temporary housing stability through Gateway, Joe was hired at not one but TWO jobs within a week of entering the Gateway Program. During his **Financial Insight & Resource Management (FIRM)** comprehensive intake and assessment appointment (which every person seeking Open Hearth services receives), Joe realized and expressed that he could benefit from more extensive budget counseling.

Joe was referred to our **Financial Navigator**, who helps people to decrease debt, increase income and build assets. As a result of his experience with Open Hearth, Joe is well on his way to achieving housing and financial stability.

Joe says of his experience, "The Gateway Program is a great way to bridge the gap for people trying to better themselves from homelessness and the program is a great thing. I am more than thankful that there are programs like this out there and that the staff at Open Hearth is engaged in helping people who are experiencing homelessness."



Open Hearth's Family Savings Partner-Program has been one of our most successful programs with 168 graduates purchasing over \$10.8 million in assets.

Family Savings Partner-Program



Open Hearth's partner, the United Way of Greater Philadelphia and Southern New Jersey, honored Ira M. Lubert on October 26th for his generous contributions and outstanding commitment to their Individual Development Account (IDA) program. Our IDA program is called the Family Savings Partner-Program (FSP). The event featured a slide show that included Open Hearth's FSP graduate Crystal Boggs posed with her children on the porch of the home she purchased through our matched savings program.

Mr. Lubert also took the stage surrounded by dozens of graduates from the entire Philadelphia region.

Open Hearth is currently recruiting additional savers into the FSP program who are working towards the goal of first time home ownership or post-secondary education. Participants save for at least 6 months while also attending eight hours of personal financial education workshops hosted by Open Hearth. Once savers reach their goal (between \$1,000 and \$2,000), their savings are matched with a contribution from the United Way's Lubert IDA program.

Katelyn Malis, Open Hearth's Director of Programs, and Nettie Wolfe Silva, Financial Programs Manager, were both excited to have the opportunity to celebrate all the accomplishments of IDA graduates at this event!



Katelyn Malis (left) and Nettie Wolfe Silva

FY 2016/2017 By The Numbers

Housing Programs

(programs that provide emergency and permanent housing)

Over **213** families/individuals experiencing homelessness were housed in our Gateway

Program. We funded **681** weeks of temporary shelter and helped with **88** security deposits using Gateway and Housing Contingency Funds.

We served **75** household in our NEW Permanent

Housing Program and helped **11** families avoid eviction in our Goal Achievement Program!



Financial Insight & Resource Management

and Navigation Services

(the programs that help with budgeting and goal planning)



341 families/individuals received personalized financial counseling and goal planning.

Information & Referral

We responded to **578** callers requesting assistance with their housing or other emergency situation.

Free Financial Literacy Workshops

(where people learn about credit repair, buying a first home, reducing debts and much more)

36 Free Financial Literacy workshops were held with **214** attendees.



Family Savings Partner-Program

(the program that matches savings)

11 FSP savers reached their savings goals, adding to the **\$10.8 million dollars** of assets (homes, education, vehicles) purchased by **168 graduates!**



Mobile Workforce Navigation

(the program that connects people to employment and training)

191 individuals connected with our navigator resulting in **48** people confirming they obtained full or part-time work!



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