

## Back in the Driver's Seat!

It takes a lot of determination and resiliency to regain a sense of independence once it has been lost due to a disability. It had been over five years since Phoenixville resident Chris had his own vehicle. Without one, getting to doctors' appointments, picking up groceries, and even visiting his grandchildren had become difficult. As someone on a fixed income, Chris was especially grateful to learn about Open Hearth's Family Savings Partner Program (FSP) and his eligibility to participate in this matched savings program. **FSP helps those saving for a car, first home, or education by offering a match for every dollar saved.**

For seven months, Chris diligently made monthly deposits into his individual development account (IDA) to reach his goal of saving \$1,000. Along the way, Chris participated in Open Hearth's free financial education on topics relevant to his savings goal, such as *Car Buying – Put Yourself in the Driver's Seat* and *Good Credit – How to Get It* (workshops are now offered virtually). Program staff also worked directly with Chris to develop a budget that would afford him a cushion so that he'll have the funds available to keep his car in good repair.

**After completing all the program requirements, Chris was eligible for \$1,000 in matching funds.** Along with his savings, this was enough for Chris to

*(Continued on page 3)*



*“Thanks for all you have done for me and all the people you have helped.”*

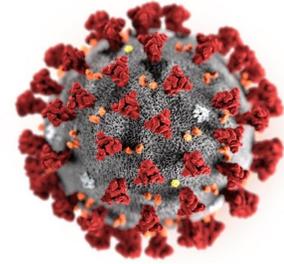


Open Hearth is proud to participate in The Amazing Raise for a third year. This regional day of giving is an initiative of the TriCounty Community Network. We hope you can contribute to Open Hearth during the month of October to boost your gift's impact! To donate:

[www.amazingraisetricounty.org/OpenHearth](http://www.amazingraisetricounty.org/OpenHearth)

**Your donation  
is boosted in  
the month of  
October!**

# LOCAL FAMILIES RECEIVE RELIEF FROM ECONOMIC DOWNTURN



Like any single parent to two school-aged children, Amanda was used to juggling a lot: school schedules and activities, playdates, two part-time jobs – including one in the restaurant industry – the list goes on. Amanda was already struggling to make ends meet when the coronavirus pandemic hit. **Like millions of other Americans, Amanda was laid off from both of her positions.** She immediately applied for unemployment compensation, but she still hadn't received confirmation of her eligibility, let alone any benefits, by the time rent was due. There was an eviction moratorium in place, but her landlord was still pressuring her to pay up.

**The support of individuals, foundations, and corporate partners made it possible to quickly extend help to Amanda and her family.** With donated funds, Open Hearth was able to pay Amanda's April rent, giving her some breathing room until the backlog of unemployment filings could be processed. This also took away some stress so Amanda

could focus on getting internet service for her kids' virtual schooling and support them through these trying times.

Donors' generosity provided critical funding for another single parent in our community. David had been working as a chef when all business came to an abrupt halt. Like Amanda, David's unemployment benefits were delayed, and he was coming up short when it was time to pay his rent. **Open Hearth was able to direct donated funds to David's landlord to ensure David and his young daughter could remain stably housed.**

Over the past six months, Open Hearth has been able to meet the urgent needs of dozens of families who lost income and were struggling to remain in their homes. We've also been able to help with budgeting, goal setting, and social service referrals so each client has a plan to move forward.



**With so many in need at this time, Open Hearth continues to help families every week who have been impacted by the pandemic.**

## RESPONDING TO THE CALL FOR HELP

On July 30<sup>th</sup>, the Ashwood Apartments in North Coventry were destroyed by a devastating fire. All 45 units were left uninhabitable, leaving over 100 individuals without a home.

**As a leader in Chester County's initiative to end homelessness, Open Hearth responded immediately and has been coordinating the ongoing relief effort for those displaced by the fire.**

Unfortunately, the fire hit very close to home for Open Hearth, with two individuals supported in our Continuum of Care (CoC) Permanent Supportive Housing Program sustaining injuries. In addition to losing all their possessions, they have significant trauma to overcome.

Currently, 27 families have found permanent housing, while the others are continuing their housing search. There are three households who need wheelchair accessible apartments and a handful of families who want to stay in the Owen J. Roberts school district but are not finding affordable housing. **If you are a landlord and have a vacancy, please contact The Housing Authority of Chester County at 610-235-4484 or [ashwoodapartments@haccnet.org](mailto:ashwoodapartments@haccnet.org).**



Since the day of the fire, donations of clothes, household goods, furniture, gift cards and money have poured in. **The level of support from the community has been overwhelming and we are proud to be working with so many partners to ensure that all the survivors have their needs met and a permanent place to call home.**

**Many thanks to all of you who helped the survivors with your donations, your time, and your amazing work!**

### **Back in the Driver's Seat** *continued from page 1*

purchase a new-to-him car that will get him to wherever he needs to go. Upon reaching his goal, Chris felt such a sense of accomplishment and empowerment and expressed how this vehicle will allow him to decrease his reliance on others and increase his sense of autonomy.

Moreover, Chris acknowledged how beneficial it was for him to participate in the financial education because he felt armed with the knowledge and confidence to make an informed purchase.

**Open Hearth thanks all the donors who made Chris's success story possible!**



**November 15 - 22**

Please follow us on social media to find out how to get involved!

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## **FUNDERS MAKING AN IMPACT**

In addition to the gifts received from individual donors, the following funders make Open Hearth's work possible - ensuring individuals and families are stably housed; have employment and educational opportunities; receive critical budgeting and goal planning guidance; and can save for their future...

AEGON Transamerica Foundation

The Agnes C. and Robert L. Bard Foundation

Chester County Department of Community Development

Chester County Department of Human Services

The Community Coalition

Customers Bank

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