

Agency Name:	Greater Fredericksburg Habitat for Humanity				
Physical Address:	4755 Jefferson Davis Highway				
Mailing Address:					
City:	Fredericksburg	State:	VA	Zip:	22408
Telephone Number:	5408914401	Fax:	5408917009		
Federal Tax ID #:	54-1737851				
Web Address:	www.fredhab.org				
General Email Address:	admin@fredhab.org				
Agency Main Contact:	Cassie Kimberlin	Title:	Director of Resource Development		
Telephone Number:	5408914401				
E-Mail Address:	cassie@fredhab.org				

Agency Mission:

Seeking to put God's love into action, Greater Fredericksburg Habitat for Humanity brings people together to build homes, communities, and hope.

Number of years agency has been in operation: 20

Localities Served:

Fredericksburg, King George, Spotsylvania, and King George

Total Projected Agency Expenses for FY2017

List Program Title/Name		Salary	Benefits	Operating Expenses	Capital Expenses	Total
Program 1	A Brush With Kindness/C	\$ 34,500.00	\$ 4,120.00	\$ 19,050.00	\$ 8,100.00	\$ 65,770.00
Program 2		\$ -	\$ -	\$ -	\$ -	\$ -
Program 3		\$ -	\$ -	\$ -	\$ -	\$ -
Program 4		\$ -	\$ -	\$ -	\$ -	\$ -
Program 5		\$ -	\$ -	\$ -	\$ -	\$ -
Total Program Budgets		\$ 34,500.00	\$ 4,120.00	\$ 19,050.00	\$ 8,100.00	\$ 65,770.00
Agency Administrative Expenses		\$ 2,600.00		\$ 13,200.00	\$ 18,500.00	\$ 34,300.00
Total Agency Expenses		\$ 37,100.00	\$ 4,120.00	\$ 32,250.00	\$ 26,600.00	\$ 100,070.00

Total Agency Revenues

	FY 2015 Actual	FY 2016 Budgeted	FY 2017 Projected
Caroline	\$ -	\$ -	\$ -
Fredericksburg	\$ -	\$ -	\$ 5,000.00
King George	\$ -	\$ -	\$ 2,500.00
Spotsylvania	\$ 7,500.00	\$ 7,500.00	\$ 11,000.00
Stafford	\$ -	\$ -	\$ 6,500.00
United Way	\$ -	\$ 27,500.00	\$ 28,000.00
Grants	\$ 16,172.00	\$ 35,520.00	\$ 46,450.00
Client Fees	\$ 22,098.00	\$ 26,692.00	\$ 30,500.00
Fundraising	\$ 145,913.00	\$ 176,000.00	\$ 188,500.00
Other*	\$ 627,564.00	\$ 756,000.00	\$ 1,068,000.00
Total Agency Revenues	\$ 819,247.00	\$ 1,029,212.00	\$ 1,386,450.00

**Detail below what revenues are included under "Other", in the table above:*

Other: Income from ReStore resale shop

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Agency Administrative Expenses Overview

In the box below, provide an overview of the administrative costs detailed on the Agency Overview Tab, in the Total Projected Agency Expenses table for the agency as a whole. If your agency is requesting an increase or decrease in administrative funding, please describe, in detail, the reasons for these changes. Please provide justification for and specific amounts of administrative costs that are defrayed by locality funds (as detailed in the chart below). (Do not exceed 15 lines of text.)

Administrative costs incurred are 20% of the gas used to conduct site visits and transport tools to the worksites in Spotsylvania, and 10% of the fees of any special contract labor for home repair projects in Spotsylvania County (contract labor includes hiring speciality fields like HVAC technicians or qualified plumbers). Contract Labor: \$1,700; Gas: \$900.

Administrative Revenue

	FY 2015 Actual	FY 2016 Budgeted	FY 2017 Projected
Caroline	\$ -	\$ -	\$ -
Fredericksburg	\$ -	\$ -	\$ -
King George	\$ -	\$ -	\$ -
Spotsylvania	\$ -	\$ -	\$ -
Stafford	\$ -	\$ -	\$ -
United Way	\$ -	\$ 2,500.00	\$ 3,000.00
Grants	\$ 4,772.00	\$ 22,020.00	\$ 32,000.00
Client Fees	\$ 16,666.00	\$ 17,600.00	\$ 18,400.00
Fundraising	\$ 133,702.00	\$ 162,000.00	\$ 172,000.00
Other*	\$ 596,564.00	\$ 700,000.00	\$ 990,000.00
Total Agency Revenues	\$ 751,704.00	\$ 904,120.00	\$ 1,215,400.00

**Detail below what revenues are included under "Other", in the table above:*

Other: ReStore gross sales. The increase in FY2016 is because of a move to a bigger location (opening Nov. 21, 2015) with five times the space. Project is conservative based off of economic study courtesy of Habitat for Humanity, International in Americus, Georgia.

Agency Capital Expenses Overview

In the box below, provide an overview of the capital costs detailed on the Agency Overview Tab, in the Total Projected Agency Expenses table, for the agency as a whole. Please provide justification for and specific amounts of capital costs that are defrayed by locality funds. (The description should not exceed 15 lines of text.)

Our capital costs are only defrayed by locality funds in the Brush With Kindness/Home Repair fund. Capital costs include estimates from contractor laboring firms (foundation companies, electricians, etc) to help us evaluate the cost, time, and benefit of a project to a homeowner in need. Other capital costs are the costs of permits legally required, speciality tool rentals, and tool replacements when one is damaged during a home repair project.

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Salary & Benefit Expenses Overview

In the box below, provide an overview of any increases or decreases in general personnel expenses for the agency. This would include any planned or projected merit or COLA increases, or new positions being requested. Also include a description of any changes to agency benefits structure or cost.
(The description should not exceed 10 lines of text.)

Our staff is growing due to a much higher volume of home repair projects and new home builds. It is also projected to grow in our ReStore as our new location will have more customers and need more employees to cover needs. As part of this transition, we are taking part in the Americorps grant program from federal funding, which provides full-time staff members at reduced rates. As Americorps personnel finish their terms of service, they are projected to be replaced with part or full-time staff members. Within the home repair program, this fiscal year we will be hiring a repair coordinator onto the staff in order to help evaluate and complete home repair projects.

Budget Issues

Please detail below any legislative initiatives or issues that may impact the agency for the upcoming year. This could include new legislation that may increase or decrease projected funding at any level (Federal/State/Local), or could affect grants or designated funds as they are currently received. If you are aware of "outside" funding sources that will expire or be reduced on a set cycle or date, please note those below and how you are planning for them.

Fredericksburg Habitat is eligible to become a beneficiary of two major state level funding sources over the next 12 months. One is the USDA home loans program (federal program, administered through Virginia office), which provides reimbursement for 0% equivalent loans being built in areas designated to be rural by the USDA. This area encompasses significant parts of our service area, and we are in the last stages of requesting approval to be a USDA home builder. The second funding source is a result of recent change in Virginia state law, which now allows localities in Virginia to donate buildable lots in their portfolios to local nonprofits. Prior to 2015 this required an act of the legislature, and we believe the streamlined process will significantly increase our access to buildable land for local families in need.

Please detail below any identified agency needs or areas of concern that are currently not being addressed in your funding request. This could include training or technical assistance for specific areas, administrative support for a program or service, evaluation of current programs, or consultation for strategic planning, board support, or fundraising.

Not addressed in funding request: Recruitment and training for Board members, comprehensive state of housing study in service area (currently we rely on census data and our own data), investment in fundraising, discounted or waived permitting/plan fees for localities in which we build.

Agency Name:	Greater Fredericksburg Habitat for Humanity
Locality Notes	
<i>Please use the spaces below to provide any locality specific notes or statements that may be relevant to your application.</i>	
City of Fredericksburg	
Caroline County	
King George County	
Spotsylvania County	
<p>Spotsylvania County is projected to have 25 or more home repairs within county lines during this fiscal year. The need is great, especially as many long-term residents have now gotten older and are relying on reduced income to maintain their home's integrity and security, while prices are rising to have repairs performed.</p>	
Stafford County	

Agency Name:	Greater Fredericksburg Habitat for Humanity		
Program Name:	A Brush With Kindness/Critical Home Repair Program	Is This a New Program?	No
Program Contact:	Jason Tickle	Title:	Acting Home Repair Coordinator
Telephone Number:	5408914401		
E-Mail Address:	cassie@fredhab.org		

Projected Program Expenses for FY2017

Program Name	Salary	Benefits	Operating Expenses	Capital Expenses	Total
A Brush With Kindness/Critical Home	\$ 34,500.00	\$ 4,120.00	\$ 19,050.00	\$ 8,100.00	\$ 65,770.00

Program Revenues

	FY 2015 Actual	FY 2016 Budgeted	FY 2017 Projected
Caroline	\$ -	\$ -	\$ -
Fredericksburg	\$ -		\$ 5,000.00
King George	\$ -		\$ 2,500.00
Spotsylvania	\$ 7,500.00	\$ 7,500.00	\$ 11,000.00
Stafford	\$ -	\$ -	\$ 6,500.00
United Way	\$ -	\$ 25,000.00	\$ 25,000.00
Grants	\$ 11,400.00	\$ 13,500.00	\$ 14,450.00
Client Fees	\$ 5,432.00	\$ 9,092.00	\$ 12,100.00
Fundraising	\$ 12,211.00	\$ 14,000.00	\$ 16,500.00
Other*	\$ 31,000.00	\$ 56,000.00	\$ 78,000.00
Total Agency Revenues	\$ 67,543.00	\$ 125,092.00	\$ 171,050.00

***Detail below what revenues are included under "Other", in the table above:**

ReStore resale shop revenue, including donations of in-kind materials (such as fencing, roofing shingles, tile, flooring, and appliances) towards specific projects.

In the box below, please indicate, in detail, reasons for increases or decreases in the amounts requested for FY 2017. Include whether these changes come from increases in personnel, benefits, or operating expenses. If an increase is being requested, please describe the impact not receiving an increase would have on the program. In particular, please describe in detail if any increase is sought for new positions or personnel.

We are requesting more from localities in order to serve more families in need, especially as housing and repair prices continue to grow significantly. We have established a system that works and will make a home repair coordinator hire in the coming weeks, which is an additional but necessary expense. ReStore in-kind and monetary revenue for home repairs is projected to rise due to more products and storage room in larger location (opening November 21, 2015).

Client Fees

In the box below, please describe the fees clients must pay for the services provided by this program. Please also include how those fees are determined and if any scales are used, or if determinations are made on an ability to pay basis. This description should not exceed 10 lines of text.

75% of clients sign an agreement to pay a portion of the funding used to repair their homes back, over time and with zero interest. Fees are determined by costs estimated by our construction manager and bookkeeper prior to the start of a project, so homeowner knows what their monthly or quarterly payment will be before deciding to commit to repayment. 25% of our homeowners are unable to pay anything and are living in extreme poverty, and many are senior citizens or the disabled. We attempt to find private funders or use grant money to cover the cost of these projects, and try to work out an alternate arrangement for the homeowner to contribute. Some homeowners in this situation make sandwiches for the volunteers doing the work, or write a letter to the donors for their project explaining how they benefitted from the work being done. We focus on making our relationships with beneficiaries of this service partners, giving them a hand up rather than a hand out. Many homeowners in need take pride in being able to contribute towards bettering their home, so we have found this to be an effective model.

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Program Purpose / Description

In the box below, provide an overview of the program. The description should not exceed 10 lines of text.

In pursuit of our mission to eliminate poverty housing in the greater Fredericksburg area, we issue zero-interest loans as well as no-fee home repairs that are needed to keep homes safe, decent, and accessible. Participating homeowners make up to 50% local Area Median Income and preference is given to those over the age of 62, veterans, and/or the disabled.

Justification of Need

In the box below, please state clearly why this service should be provided to the citizens of the region and why the localities should consider this funding request. If this is a new program, be sure to include the benefit to the region for funding a new request. The description should not exceed 10 lines of text.

Everyone deserves a safe, decent, and affordable place to live. Many people in our region don't have that, and it's not because our population lacks the income and resources to make it happen. We believe that we can drastically reduce the occurrence of poverty housing by expanding the home repair program, and that we can help hundreds of our neighbors - especially the elderly and disabled - keep their homes decent and livable. Helping keep homes safe and decent drastically improves health. In many cases where children are present, it also improves educational outcomes and projected income levels for the next generation. In addition, this program brings communities together (through volunteers, community leaders, and local businesses) and helps property values stay stable or increase, particularly in blighted neighborhoods.

Target Audience and Service Delivery

In the box below, describe the program's intended audience or client base and how those clients are served. This should include the location of the service and what geographic areas are served or targeted for service. If your program has specific entry or application criteria, please describe it below. In the second box, list the actual numbers served, along with the projected numbers to be served during the upcoming fiscal year. The description should not exceed 10 lines of text.

The location of our home repair services is the city of Fredericksburg and the counties of King George, Spotsylvania, and Stafford. We target those over the age of 62 and/or the disabled, primarily those who are homeowners. We also give preference to helping veterans secure home repairs. Services range from home renovations to support medical equipment needs, to re-roofing a home before water damages it beyond repair, to installing a wheelchair ramp for someone who is unable to get in and out of the house. We also do small preventative projects, like cleaning out the gutters and raking the leaves away from the home for the elderly, which is a great project for our 14 and 15 year old volunteers who aren't allowed on one of our regular construction sites. Applicants must be in need (50% AMI or below) financially and be living in substandard housing, or unable to complete annual maintenance needs.

Number of Individuals Served		
<i>Locality</i>	<i>FY2015 (Actual)</i>	<i>FY2017 (Projected)</i>
<i>Fredericksburg City</i>	<i>8</i>	<i>10</i>
<i>Caroline County</i>	<i>0</i>	<i>0</i>
<i>King George County</i>	<i>8</i>	<i>25</i>
<i>Spotsylvania County</i>	<i>22</i>	<i>40</i>
<i>Stafford County</i>	<i>21</i>	<i>40</i>
<i>Other Localities</i>	<i>0</i>	<i>0</i>
Total Served	59	115

Please use the columns to the left to provide the actual numbers of individuals served in this program during FY2015, and the projected numbers of individuals to be served in FY2017.

Agency Name:	Greater Fredericksburg Habitat for Humanity
Program Collaboration	
In the box below, describe, in detail, examples of collaborative efforts and key partnerships between your program and other programs or agencies in the area. The description should not exceed 10 lines of text.	
<p>We work closely with the Rappahannock Area on Aging as well as local senior or disabled interest groups like the Senior Visitors program or the VFW to locate families in need. We also collaborate with churches and other houses of worship in order to locate and serve families. We are thankful to have the support of local social services agencies on the county level to help us serve, as well. This year, the United Way committed \$25,000 in funding to help serve those families that can't pay anything towards repairing their homes.</p>	
Collaborative Impact	
In the box below, describe, in detail, how the community would be impacted if your agency were dissolved or merged with another partner agency. The description should not exceed 10 lines of text.	
<p>If Fredericksburg Habitat were dissolved, the 90 individuals currently seeking permanent affordable housing through our program would be at a dead end financially, dramatically impacting their attempt to break the cycle of generational poverty. Those receiving home repairs would have very limited options as their home disintegrates around them or it remains inaccessible to them.</p>	
Community Impact	
In the box below, please provide at least two examples of how your services have impacted members of our community. This description should not exceed 20 lines of text.	
<p>In September we completed a project for an elderly woman and her adult veteran daughter. They live in rural Stafford County in a home of about 1,000 sq. ft., and at the time they applied the roof was leaking badly and the windows were letting in the elements. We partnered with a local church to do the bulk of the roofing and we committed our staff and volunteer time to do the labor on the rest of the projects. Now that the weather is getting cooler, the roof is brand new and there are no cracks in the side of the house from windows that have warped away from the wooden walls. As the homeowner is elderly, this is dramatically safer for her, and it's a better living situation for her working daughter to recuperate from the workday. Several months ago, we did a simple water heater replacement for an elderly gentleman in a wheelchair living in the city of Fredericksburg. He had been without hot water for over two years, but had never mentioned it to anyone until we came to discuss doing a project on his home. Housing poverty is a taboo subject and many of those living in homes they can no longer maintain are too embarrassed to ask for help without being prompted. We were glad to help both of these homeowners stay warm and healthy, and look forward to doing more such projects before winter sets in.</p>	

Agency Name:		Greater Fredericksburg Habitat for Humanity	
Goals & Objectives			
Please provide the following information regarding the goals and objectives for your program. Space has been provided for two goals, with two objectives per goal, along with a space for the most recently collected data for that program objective. If your agency is funded by the United Way, please include a copy of your Logic Model for this program as a supplemental attachment. Please note the data collection period for each objective's outcome data.			
Program Goal 1			
Complete 100 projects to help local residents in need by the end of this fiscal year (through 30 June 2016). Logic model is attached in Dropbox file.			
Objective 1a:		Most Recent Outcome Data for Objective 1a:	
100 homeowners no longer living in unsafe housing conditions.		8% to goal of completed projects, currently processing and recruiting for additional applications.	
		<i>Data Collection Period for 1a:</i>	July 1 2015-June 30 2016
Objective 1b:		Most Recent Outcome Data for Objective 1b:	
		<i>Data Collection Period for 1b:</i>	
Program Goal 2			
Complete 25 projects for the primary long-term residences of local veterans.			
Objective 2a:		Most Recent Outcome Data for Objective 2a:	
Identify funding source for major veterans projects and request funding for five veterans projects.		Have received approval to request reimbursement from the Home Depot Foundation on approved projects. (3 approvals pending)	
		<i>Data Collection Period for 2a:</i>	July 1 2015-June 30 2016
Objective 2b:		Most Recent Outcome Data for Objective 2b:	
		<i>Data Collection Period for 2b:</i>	

Agency Name:	Greater Fredericksburg Habitat for Humanity		
Outcomes Explanation & Goal Updates for FY2017			
<p><i>Please note below if you feel you have met your goals and objectives for the data reported above. If your outcomes are significantly less than your stated objectives, please note any reasons why this might be the case. Also, please note any changes you plan to make to the program, or the stated goals and objectives, given the data you have reported above. If you are restating the goals or objectives for FY2017, please include those below.</i></p>			
Explanation & Overview			
Goal 1		Goal 2	
Objective 1a		Objective 2a	
We are on track to meet the need and complete the projects we set as a goal.		We are on track to serve 25 veterans through this program.	
Objective 1b		Objective 2b	
Updates for FY2017			
Goal 1		Goal 2	
Complete 100 projects for residents in need.		Serve 25 veterans through this program.	
Objective 1a		Objective 2a	
Solicit 400 applications from service area.			
Objective 1b		Objective 2b	
Evaluate applications to refine understanding of level of need in the community.		Compare program requirements (a mix of Habitat International standards and Fredericksburg Habitat standards) to see if requirements can be more flexible in areas of income, repayment, etc.	