

Regional Funding

Fiscal Year 2019 - Partner Funding Application

Greater Fredericksburg Habitat for Humanity

Agency Information

General Information

Agency Name	Greater Fredericksburg Habitat for Humanity
Physical Address	2376 Plank Rd, Fredericksburg, VA, 22408, U.S.A.
Mailing Address	2376 Plank Rd
Agency Phone Number	(540) 891-4401
Federal Tax ID #	541737851
Web Address	www.fredhab.org
Agency Email Address	Cassie@fredhab.org

Agency Mission Statement

Bringing people together to build homes, community, and hope.

Number of Years in Operation	22
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Main Contact

Main Contact	Cassie Kimberlin, phone: (540) 891-4401, email: Cassie@fredhab.org
Job Title	Director of Resource Development

Localities Served

Please select any/all localities your agency serves.

Caroline	<input type="checkbox"/>
Fredericksburg	<input checked="" type="checkbox"/>
King George	<input checked="" type="checkbox"/>
Spotsylvania	<input checked="" type="checkbox"/>
Stafford	<input checked="" type="checkbox"/>

Collaborative Impact

Describe in detail how the community would be impacted if your agency were dissolved or

merged with another partner agency.

Affordable homeownership options would be severely limited without Habitat, and third party options would become inaccessible. For instance, Habitat acts as a builder for US Dept of Agriculture rural home loans as well as VA Housing Development Authority loans

Community Impact

Please provide at least 2 examples of how your services have impacted members of our community.

Example 1

Stafford is one of the wealthiest counties in the country and one of the hardest to find affordable housing options in. The Ebenezer Veterans Build home, dedicated on October 21st, 2017, gave a U.S. Army veteran the opportunity to own her own home. After working with Habitat for two years on financial literacy, budgeting, and learning how to maintain a home, this homebuyer will be able to plan a long-term future in Stafford. She lives and works in Stafford, and is going to school full-time (she has a 4.0!) to become a teacher in Stafford County.

Example 2

In the 1990s, a refugee couple fled the civil war in Burundi. For years, they lived in camps in Congo and in Tanzania, and eventually they were able to immigrate to the United States, become citizens, and start new lives. This couple applied to buy a Habitat home and after spending three years working with a financial coach, building their credit, and earning "sweat equity" by volunteering on build site, they were matched to a property in spring 2017. They, and their four children, are incredibly excited to be able to buy a home in the Chancellor Green neighborhood in Fredericksburg. This home, located at 825 Galway lane, was a neglected foreclosure that is being brought to life again by volunteers. The interior has been gutted and re-framed, and an occupancy permit will be secured by the end of 2017. Because Habitat was able to secure Neighborhood Stabilization Program funding for these homebuyers, they will receive a direct subsidy of more than \$45,000.

Example 3 (Optional)

Greater Fredericksburg Habitat for Humanity

Agency Budget Narrative

Administrative Expenses

Provide an overview of the administrative costs for your agency.

Administrative costs fall within industry ratios that are considered best practice. Costs include personnel, office space, insurance, workman's comp, and other supportive costs that are required to run a high-quality program.

To add context to this overall funding request, construction costs are going to be increased as a result of three back-to-back builds in a row and the infrastructure costs for the first Habitat neighborhood. Habitat has property to build on for the next several years without a pause in construction.

Additional notes:

1) The past and current year shows a net revenue. This is due to expenses being paid out at different times for large projects, and does not mean that projects are fully funded.

2) Habitat's focus has shifted away from home repairs and instead our construction crew is dedicating themselves full-time to homebuilding.

3) FY2019's budget cycle doesn't begin until January 2018, so projections for FY19 are not yet Board-approved.

If your agency is requesting an increase or decrease in administrative funding, please describe in detail the reasons for these changes.

N/A

Please provide justification for and specific amounts of administrative costs that are defrayed by locality funds.

Locality funding is directed at program costs. Administrative costs and some program costs are covered by income from the Habitat ReStore, the resale retail outlet located at 2378 Plank Rd. The ReStore is also identified as an IRS-compliant program, focused on providing funding, diverting hundreds of thousands of pounds of material from landfills, and providing building supplies and home goods to fellow local nonprofits in need of materials.

Capital Expenses

Please provide an overview of the capital costs for your agency.

Capital costs have a net increase due to a planned ReStore expansion, other costs consists of gained assets in property, including a vehicle.

Please provide justification for and specific amounts of capital costs that are defrayed by locality funds.

Locality funds are directed towards tool and material purchases for construction. Habitat endeavors to use donated materials and tools as much as possible, but some need to be purchased.

Salary & Benefit Expenses

Please provide an overview of any increases or decreases in general personnel expenses for your agency.

The Habitat ReStore has added on an additional 4,000 sq ft, necessitating additional personnel. In addition, Habitat hired 1.5 FTE to help with volunteer coordination to keep project sites staffed with help.

Please provide a description of any changes to agency benefits structure or cost.

There has been no change to benefits structure in the past year, although in future years benefits are an investment Habitat hopes to make. Benefits help provide low employee turnover, which results in significant savings over time.

Budget Issues

Provide any legislative initiatives or issues that may impact the agency for the upcoming year.

Funding for HOME grants and Neighborhood Stabilization Funding (both administered through DHCD) are dependent on the federal budget, as is the availability of USDA rural home loans. Affordable housing programs have broad bipartisan support, and funding is expected to continue at a stable rate but be pushed through as part of continuing resolutions.

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.

N/A

Please detail any identified agency needs or areas of concern that are currently not being addressed in your funding request.

Long-term agency needs not being addressed include human resources assistance, more construction personnel, and training/professional development opportunities.

Greater Fredericksburg Habitat for Humanity

Agency Total Budget

In the boxes below provide an overview of the administrative costs associated with your total agency budget.

Expenses

	FY 2017 Actual	FY 2018 Budgeted	FY 2019
Salary	597,910.00	682,174.00	782,086.00
Benefits	0.00	0.00	0.00
Operating Expenses	585,083.00	965,700.00	1,475,004.00
Capital Expenses	0.00	0.00	0.00
Other Expenses	35,912.00	35,000.00	51,890.00
Total	1,218,905.00	1,682,874.00	2,308,980.00

Revenues

Please include revenue associated with your entire organization. This section represents the TOTAL revenue your organization is receiving. The revenue associated with specific programs will be listed within your program budgets; this section represents total revenues. (For example if your organization requests funding for multiple programs the total amount requested from each locality or other entities goes within this section)

	FY 2017 Actual	FY 2018 Budgeted	FY 2019
Caroline	0.00	0.00	0.00
Fredericksburg	0.00	0.00	5,000.00
King George	0.00	0.00	2,500.00
Spotsylvania	7,000.00	7,000.00	9,000.00
Stafford	4,750.00	4,750.00	6,000.00
United Way	20,625.00	0.00	0.00
Grants	35,147.00	105,594.00	115,597.00
Client Fees	0.00	0.00	412,379.00
Fundraising	429,025.00	412,379.00	419,000.00
Other (Click to itemize)	969,550.00	1,339,504.00	1,339,504.00
Total	1,466,097.00	1,869,227.00	2,308,980.00

Surplus / Deficit

	FY 2017 Actual	FY 2018 Budgeted	FY 2019
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Surplus or Deficit	247,192.00	186,353.00	0.00
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Greater Fredericksburg Habitat for Humanity

Locality Information

Locality Notes

Please use the spaces below to provide any locality specific notes or statements that may be relevant to your application.

Caroline County

Caroline County is served by its own Habitat chapter.

City of Fredericksburg

The City of Fredericksburg has two neighborhoods that are registered as severely economically distressed according to the agency the administers New Market Tax Credits. One of these neighborhoods is Mayfield, where Habitat is currently laying in infrastructure for a neighborhood extension. This major project, which will begin on South St, will extend four streets and add half a city block to each. This project will be done in phases over the next five years, and result in at least 14 new, affordable homes.

King George County

King George County residents use the voucher program at the Habitat ReStore and work with our Director of Homebuyer Services to find appropriate programs to fit their needs.

Spotsylvania County

Habitat is currently rehabbing a home at 825 Galway Lane, located in Spotsylvania County. Spotsylvania County residents and nonprofits also use the voucher program at the Habitat ReStore.

Stafford County

The last three builds Habitat has completed have taken place in Stafford County. There is a tremendous amount of demand for affordable housing along the Garrisonville Road corridor, and longterm plans for affordable homeownership options are most critical in this urban center.

Greater Fredericksburg Habitat for Humanity - Homebuilding and Home Repairs

Program Overview

You may save your work at any time by clicking on the "Save My Work" link/icon at the bottom or top of the page.

When you have completed all questions on the form, select the "Save My Work and Mark as Completed" link/icon at the bottom or top of this page.

You may also SWITCH between forms in this application by using the SWITCH FORMS feature in the upper right corner. When switching forms, any updates to the existing form will automatically be saved.

General Information

Program Name Homebuilding and Home Repairs

Is this a new program? No

Program Contact

Name Cassie Kimberlin

Title Director of Resource Development

Email Cassie@fredhab.org

Phone (540) 891-4401

Program Purpose / Description

Provide an overview of this program

Homebuying:

Potential homebuyers are eligible if they make between 30 and 60% of local median income (AMI - indexed by county/city of residence). They are required to complete homeownership education and one-on-one pre-purchase counseling and financial coaching. They are also required to complete up to 500 hours of volunteering, including 150 hours working on their own home.

Applicants are evaluated holistically. Required checks include credit history, criminal background, financial resources, debt, and mitigating factors (i.e. medical bankruptcy is treated as a less serious red flag than some other kinds of debt).

They are also evaluated based on need to get out of substandard housing. Substandard housing is defined as living in housing with serious safety or decency issues (black mold, limited space, etc) or affordability (defined as more than 30% of monthly gross income directed towards housing; many of our applicants have 70% or more of their income directed towards housing costs).

Client Fees

Please describe the fees clients must pay for the services by this program.

Clients must pay fees at time of application (fee for credit check) and at time of closing (mortgage origination). Clients do not pay ongoing fees to Habitat, during or after they purchase a home.

Justification of Need

Please state clearly why this service should be provided to the citizens of the region and why the localities should consider this funding request.

Affordable homeownership is the backbone of a local and regional economy, and a critical protection for long-term residents including the elderly, disabled, and low-income. Without affordable housing options, residents suffer and the local economy struggles. Local businesses also suffer as they are not able to attract a stable workforce.

If this is a new program, be sure to include the benefits to the region for funding a new request.

N/A

Target Audience and Service Delivery

Describe the program's intended audience or client base and how those clients are served.

Residents of King George, Fredericksburg, Spotsylvania, and Stafford who earn 30-60% Area Median Income. Clients are served through direct financial coaching, home building and mortgage origination services, and occasionally with warm referrals to more appropriate programs that suit the applicant's goals.

If your program has specific entry or application criteria, please describe it here.

Applicants must be able to pass a criminal background check, make between 30-60% Area Median Income as determined by HUD, partner proactively in line with program requirements (including volunteering on build sites and attending coaching meetings), and be able to sustain an affordable mortgage. As a mortgage originator and build, Habitat follows all relevant banking laws, Fair and Equal Housing regulations, and industry best practices.

Greater Fredericksburg Habitat for Humanity - Homebuilding and Home Repairs

Program Budget Narrative

Please indicate in detail reasons for increases or decreases in the amounts you are requesting.

This program is being narrowed into a homebuilding program only, and home repairs have been suspended. This is due to a number of factors, including the growing number of local nonprofits and groups that are organizing programs to help residents with home repairs. We found that we were doing site visits on applicants and running into representatives from other groups also doing an inspection. This did not seem like a wise use of community resources. Meanwhile, our home builds program is ramping up and our construction crew is constantly busy. As a result, we are focusing our efforts on home building and rehabs, which is not offered by other local nonprofits.

If an increase is being requested, please describe the impact not receiving an increase would have on the program.

Not receiving an increase would make it difficult to scale up the program to meet need. We have the infrastructure in place, in terms of staff, facilities, and tools, to meet need. What we don't have is the money to buy land, dilapidated properties, or materials that are required to meet local need.

In particular, please describe in detail if any increase is sought for new positions or personnel.

Increases is for construction costs only.

Greater Fredericksburg Habitat for Humanity - Homebuilding and Home Repairs

Program Specific Budget

Please provide your program specific budget below.

Expenses

	FY 2017 Actual	FY 2018 Budgeted	FY 2019
Personnel	478,328.00	545,740.00	545,740.00
Benefits	0.00	0.00	0.00
Operating Expenses	468,066.00	772,560.00	1,254,790.00
Capital Expenses	0.00	0.00	0.00
Total	946,394.00	1,318,300.00	1,800,530.00

Revenues

This section represents revenue specifically associated with your program. Revenue that supports the implementation of your program and the services provided to the community.

	FY 2017 Actual	FY 2018 Budgeted	FY 2019
Caroline	0.00	0.00	0.00
Fredericksburg	0.00	0.00	5,000.00
King George	0.00	0.00	2,500.00
Spotsylvania	7,000.00	7,000.00	9,000.00
Stafford	4,750.00	4,750.00	6,000.00
United Way	0.00	0.00	0.00
Grants	0.00	90,594.00	115,598.00
Client Fees	0.00	0.00	412,379.00
Fundraising	343,220.00	315,856.00	349,953.00
Other (Click to itemize)	685,054.00	900,100.00	900,100.00
Total	1,040,024.00	1,318,300.00	1,800,530.00

Surplus / Deficit

	FY 2016 Actual	FY 2017 Budgeted	FY 2018 Requested
Surplus or Deficit	93,630.00	0.00	0.00

Greater Fredericksburg Habitat for Humanity - Homebuilding and Home Repairs

[View Diagram](#) Goals and Objectives

Goals

Goal: Sell 3 affordable homes in FY2019

Objectives	Objective Results	Year End	Baseline
Buyers qualify at application stage and at closing for affordable mortgage	Total # Clients Served	2	3
	Total # Clients Achieved/Successful	2	3
	% Achieved / Successful	100	100
Act as builder for one USDA loan	Total # Clients Served	0	1
	Total # Clients Achieved/Successful	0	1
	% Achieved / Successful	0	100

Outcomes Narratives

Explanation & Overview

If your outcomes are significantly less than your stated objectives, please note any reasons why this might be the case

n/a

Updates for FY2018

Please note any changes you plan to make to the program, or the stated goals and objectives, given the data you have reported

Continue to grow the program. As of October 2017, Habitat has three back-to-back builds for the first time since its inception in 1995. Due to leverage partnerships and long-term investments in planning coming to fruition, Habitat is able to provide continuous building for the next 12 months.

If you are restating the goals or objectives for FY 2018, please include those here

n/a

Goal: Volunteers contribute more than 4,000 volunteer hours in FY2019

Objectives	Objective Results	Year End	Baseline
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All volunteers sign up, clock in, and clock out using VolunteerUp software.	Total # Clients Served	195	262
	Total # Clients Achieved/Successful	195	262
	% Achieved / Successful	100	100
<hr/>			
3 volunteers are recruited to join the Board of Directors for Habitat.	Total # Clients Served	3	1
	Total # Clients Achieved/Successful	3	1
	% Achieved / Successful	100	100

Outcomes Narratives

Explanation & Overview

If your outcomes are significantly less than your stated objectives, please note any reasons why this might be the case

Updates for FY2018

Please note any changes you plan to make to the program, or the stated goals and objectives, given the data you have reported

Volunteer engagement has been identified as a key area of focus as part of the three year strategic plan. In previous years, volunteer hours have plateaued at 1,000 to 1,500. Over the past 18 months, investment in this program has shown results. So far this fiscal year, volunteers have already contributed 3,250 hours.

If you are restating the goals or objectives for FY 2018, please include those here

n/a

Greater Fredericksburg Habitat for Humanity - Homebuilding and Home Repairs

Number of Individuals Served

Localities

Please provide the actual numbers of individuals served in this program during FY2016 and the projected numbers of individuals to be served in FY2018.

Locality	FY2017 (Actual)	FY2019 (Projected)
Fredericksburg City	0	1
Caroline County	0	0
King George County	0	0
Spotsylvania County	1	2
Stafford County	2	1
Other Localities	0	0
Total	3	4

Greater Fredericksburg Habitat for Humanity - Homebuilding and Home Repairs

Collaborative Impact

Efforts and Partnerships

Describe in detail examples of collaborative efforts and key partnerships between your program and the other programs or agencies in the area.

As part of moving on from the home repair program, we have established partnerships with a number of nonprofits, houses of worship, and local groups that continue to do home repairs. Those groups may request materials from the Habitat ReStore and get them free of charge, if those products are available.

Through an established voucher program, Habitat has served more than 50 low-income clients of local Social Services agencies who have come through with letters requesting furniture or other needed home goods. In addition, Habitat has provided vouchers to clients from Micah and Empowerhouse.

Through our financial education program, we have established partnerships with groups like Legal Aid Works and the Rappahannock United Way, which helps design and administer training on a project basis.

Habitat receives key funding from The Community Foundation and from Rappahannock United Way.

Collaborative Impact

Describe in detail how the community would be impacted if your program were dissolved or merged with another partner agency.

Losing Fredericksburg's Habitat affiliate would be a severe blow to the community. Clients would have extremely limited options for affordable mortgages, and existing partnerships would not be renewable. For instance, Habitat acts as the qualified builder for low-income USDA rural home loans, which professional builders avoid. Greater Fredericksburg Habitat for Humanity has grown out of a previous merger of affiliates to cover four localities.