

Regional Funding

Fiscal Year 2018 - Partner Funding Application

Greater Fredericksburg Habitat for Humanity

Application Status: Submitted

Greater Fredericksburg Habitat for Humanity

Agency Information

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General Information

Agency Name	Greater Fredericksburg Habitat for Humanity
Physical Address	2376 Plank Rd, Fredericksburg, Virginia, 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	21
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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
- Fredericksburg
- King George
- Spotsylvania
- Stafford

Collaborative Impact

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

Dissolved: The ability of residents to afford home repairs or home loans would be drastically lowered, especially as the area continues to grow. O

Merged: Our services are not duplicated by any other partner agency. We do have a relationship with Caroline Habitat and work closely together when we can, but that locality is better served by having its own Habitat chapter at this time.

Community Impact

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

Example 1

Home repair:

Our most common repairs include wheelchair ramps and roof repairs/replacements. We receive many applications from homeowners, and we focus on providing services to the elderly and the disabled, and offer special options for veterans.

In September 2016, we installed a wheelchair ramp for a homeowner in need in Spotsylvania. She is paralyzed from the neck down and had no way to exit her home to go to medical appointments. She usually resorted to calling the local rescue squad for help. We brought out volunteers and paid for the materials and licensed construction supervisor and installed a ramp in one day. Now, her family is able to get her wheelchair in and out of the house as necessary.

Example 2

Home build and affordable home loan:

In December 2015, we finished building and sold a 1500 sq ft home to the Habonimana family. The home is located at 3 Aquia Ave in Stafford, close to jobs, transportation, and schools. Mr. and Mrs. Habonimana emigrated to the U.S. twenty years ago, after a life of hardship and deprivation as a result of the civil war in their home country of Burundi.

In the U.S., they became steady taxpayers, learned English, worked full-time, and now have several American-born children. Due to an emphasis on only purchasing what you can afford (and therefore

avoiding loans and credit cards) they did not have a significant credit score. They were financially capable of paying an affordable monthly house payment, and rent was a serious burden on them financially. To keep their kids in a good school and safe neighborhood, they were paying more than 70% of their income towards housing.

Now, they have a house payment that is 30% of their previous monthly cost for housing. This allows them to build up savings and contribute towards other important areas, like after-school activities for their children or more reliable transportation.

Mr. and Mrs. Habonimana say their family is also transformed by the new peace of mind. They remember when "home" was a tent in a refugee camp, a situation that persisted for years. Now, they have achieved another step in the American dream.

Example 3 (Optional)

Project still to be done this fiscal year:

We are weeks away from the groundbreaking for our first Veterans Build home. This project was coordinated by local veterans and volunteers who wanted to help a veteran access an affordable home loan.

The future homebuyer is an Army veteran. She is also a female head-of-household with children. She does not qualify for a VA loan but is capable of making an affordable monthly house payment. When she applied to buy a Habitat home, she was living in a dilapidated trailer a stone's throw away from \$500,000 homes. Thanks to educational support and expertise from Fredericksburg Habitat, she is now living in a safe and decent apartment while she waits for her home to be built.

She's currently studying to be a teacher and working at a preschool program in Stafford County, where her children go to school. Both rent and new home costs in Stafford are only going up, so the path to affordable housing in the area she wants to serve is becoming even more narrow. She wants to stay in Stafford and teach once she is licensed, continuing a life of public service and working for a better community.

Like all Habitat homebuyers, she has completed hundreds of hours of community service on Habitat projects and has completed a year's worth of future homeowner education, which ensures she is knowledgeable on what it takes to be a responsible homeowner.

Greater Fredericksburg Habitat for Humanity -

Locality Information

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Locality Notes

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

Caroline County

We do not directly serve Caroline County, although we will partner with Caroline county agencies to provide materials from the Habitat ReStore.

City of Fredericksburg

Our build office and resale shop, the Habitat ReStore, are located in the city of Fredericksburg. The most common applications we receive from the city are:

- 1) elderly homeowners who are having trouble keeping up their property and are facing fines if they cannot tidy up the appearance of their home
- 2) low to middle income homeowners requesting 0% interest loans

King George County

We have some applications from King George county, generally either wheelchair ramps or large-scale projects. One of our biggest projects ever was in Colonial Beach. That project was for a very elderly couple with serious health issues, including cancer and dementia. They had been living for years with mold, rotten floors, no heating or air conditioning, and no working appliances. All of their cooking and heating was from an old wood-burning stove the size of a nightstand. That project was a major investment for us and there is certainly need for services on that scale in King George. However, we do not have the resources to regularly do projects of that scope.

Spotsylvania County

We receive many applications from Stafford County, especially from the elderly. Common problems include:

- 1) roof requiring repair or replacement
- 2) wheelchair ramps
- 3) broken heating system in winter
- 4) aging homes that have not been maintained due to lack of knowledge or available money

It is not unusual to have applicants living with significant problems, like plumbing that has been broken for months or mold. These applicants often have trouble affording food or medicine, especially the elderly or those living on disability income alone. We work closely with DSS employees or other community leaders when we can.

Stafford County

We receive many applications from Spotsylvania County, especially from the elderly or disabled. Common problems include:

- 1) wheelchair ramps (both new and repairing current)
- 2) lack of running water
- 3) broken heating system in winter
- 4) roof requiring repair or replacement

We often have applicants in dire straits, living without running water or on rotting floors. We endeavor to work closely with DSS staff when possible to help applicants access other services of which they are in need.

Greater Fredericksburg Habitat for Humanity -

Agency Budget

In the boxes below provide an overview of the administrative costs associated with your agency budget. Include revenue that defrays administrative costs; this is non programmatic revenue and should not include any revenue associated with programming.

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Expenses

	FY 2016 Actual	FY 2017 Budgeted	FY 2018 Requested
Salary	521,433.00	573,468.00	660,750.00
Benefits	0.00	0.00	0.00
Operating Expenses	590,424.00	796,290.00	1,441,250.00
Capital Expenses	178,000.00	0.00	27,750.00
Administrative Expenses	40,004.00	38,889.00	48,500.00
Total	1,329,861.00	1,408,647.00	2,178,250.00

Revenues

	FY 2016 Actual	FY 2017 Budgeted	FY 2018 Requested
Caroline	0.00	0.00	0.00
Fredericksburg	0.00	0.00	7,500.00
King George	0.00	0.00	5,000.00
Spotsylvania	7,000.00	7,000.00	12,500.00
Stafford	0.00	0.00	15,250.00
United Way	36,860.00	67,612.00	55,000.00
Grants	80,000.00	42,500.00	0.00
Client Fees	0.00	0.00	0.00
Fundraising	422,139.00	425,496.00	997,000.00
Other (Click to itemize)	871,154.00	1,080,082.00	1,640,000.00

	FY 2016 Actual	FY 2017 Budgeted	FY 2018 Requested
Total	1,417,153.00	1,622,690.00	2,732,250.00

Surplus / Deficit

	FY 2016 Actual	FY 2017 Budgeted	FY 2018 Requested
Surplus or Deficit	87,292.00	214,043.00	554,000.00

Greater Fredericksburg Habitat for Humanity -

Agency Budget Narrative

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Administrative Expenses

Provide an overview of the administrative costs for your agency.

Administrative costs include:

- 1) office/retail space (necessary for our agency's purposes and required to access some kinds of funding)
- 2) payroll (for Executive Director, bookkeeper, part time admin, construction manager, fundraiser, Family Services staff, and retail shop staff)
- 3) "costs of doing business" (printing, insurance, office supplies, fax machine, electricity, postage, etc.)
- 4) fundraising costs (thank you cards and postage, occasional mailers, donation recording software, etc)
- 5) volunteer hosting/appreciation costs

We dipped into our cash reserves and took a line of credit to help cover the cost of our office/ReStore move. Our surplus is being directed to repay those costs. These costs are an investment in long-term income for our organization due to expanded retail space in the Habitat ReStore's new location.

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

We have received very limited funding in the past through this process, and we are now asking for localities to help us scale our services to meet the need of local residents.

To meet the rapidly growing need for our services, our staff, training, board development, and volunteer program is going to continue to grow. We need to be strategic and frugal without being penny-wise and pound foolish.

For example, as we continue to win large grants or access to programs like USDA - which brings enormous amounts of taxpayer dollars to the area - we will need to hire staff who can steward the paperwork and keep that money local. As more families come into our programs, we will need to invest in appropriate software to adequately report on our counseling/coaching sessions to funders.

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

Our costs, including transportation/gas and appropriate insurance for large-scale construction sites, are directed to help residents access affordable housing and build strength and self-reliance. Our services allow local residents to either buy or remain in homes, and therefore they are part of the local tax base.

Long-term, our services result in a net gain for local governments. Habitat programs are a wise investment with a demonstrable financial return for localities. Communities are stronger, neighborhoods are nicer places to live, and income and educational outcomes are significantly improved. (A child who grows up in a Habitat home is 116% more likely to graduate from college than a child with a similar socioeconomic status with parents who rent.)

We also work closely with local DSS agencies and accept referrals from them. We help current owners keep on top of their local taxes and pay on time.

Capital Expenses

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

By our definitions, the capital costs we will incur are beginning the infrastructure for future neighborhoods or for USDA builds.

For neighborhoods: We have property upon which to build a Habitat neighborhood (in Mayfield in Fredericksburg) that will require several years of work and costs. Engineering, environmental impact plans, etc are all going to be costs that add up. It will be better for the community if we begin sooner rather than later.

For USDA builds: Engineering, land clearing, environmental impact plans.

If you also wish to count new home builds/repairs as capital costs:

We can build a new home for (on average) \$160,000. A home repair costs (on average) \$2,500. We expect these costs to go up in the coming years as materials, permitting, and transportation costs are not static.

This only counts materials and construction staff time charged to a specific project, NOT count staff time for things like looking for in-kind donations or soliciting volunteers.

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

These are direct services offered to residents of localities. Without these services being delivered, residents have poorer results in education, income, and health.

Funding affordable housing results in materials being purchased locally and another avenue for employment for talented tradesmen and contractors. It also results in a growing property tax base and acts as a relief on an already overstretched labor market.

Salary & Benefit Expenses

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

In 2016 we hired a part-time admin supporter and a full-time Family Support staff member. We eliminated a full-time administration position. We also hired on help in the resale shop, the Habitat ReStore, as an investment into growing the store's revenue to help cover our costs. We anticipate we will need to continue

to hire to meet project goals.

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

We do not offer benefits to our employees. We hope to do so in the future in order to attract and retain talented staff members.

Budget Issues

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

Long-term, the potential of developing a Housing Land Trust will be critical to helping local nonprofits serve more people.

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.

The cost of land is a very serious concern for us and for those in need of an affordable place to call home. We are also concerned about the time that projects are being held up in permitting in certain localities and would like to know what we can do on our end to help streamline that process.

We are currently in the first stage of drafting our 3 year strategic plan, which is new for our agency. Our Board is very interested in more training opportunities and resources to help them do a good job.

Regional Funding

Fiscal Year 2018 - Partner Funding Application

Greater Fredericksburg Habitat for Humanity

Application Status: Submitted

Greater Fredericksburg Habitat for Humanity **Homebuilding and Home Repairs**

Program Budget Narrative

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Please indicate in details reasons for increases or decreases in the amounts requested for FY 2018.

Currently we bridge the shortfall in our program budget with revenue from the Habitat ReStore. We do not operate at a deficit, but our program budget will show one.

Some revenue is program specific (USDA builds, which are funded in part by the US Department of Agriculture, is a large increase in programmatic revenue for our organization but is connected to specific families/grants), and only a portion of our salaries is tied to our program budget. Our agency budget covers total cost/operating expenses. In our program budget we have endeavored to express how much of these costs and revenue are tied to programming.

Increases are a result of more personnel in FY2018 (additional construction staff and possibly a volunteer coordinator) and increased costs due to more projects being done. We are likely to be building multiple homes and/or having repair projects and new home build days scheduled at the same time.

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

It would be very hard to expand our programs to meet local need without financial help. We are seeing increased demand for affordable housing projects and our individual donor base is growing, but not yet at a level that can sustain major growth.

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

Additional construction personnel and a volunteer manager are potential staff positions that are critical.

Greater Fredericksburg Habitat for Humanity -

Collaborative Impact

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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.

Rappahannock Area Agency on Aging - contracts out repair projects to our construction team

Central Virginia Housing Agency - we partner with their financial literacy team to offer financial coaching and a portion of our pre-purchase counseling.

Virginia Housing and Development Authority - we partner with them to establish a core curriculum that future homebuyers must graduate from. We have agreed on one year's worth of modules and we supplement these lessons with one-on-one financial coaching and counseling.

Rappahannock United Way - Funds very low-income repairs. Assists with training and collaboration, offers training at free or low-cost, as well as with recruiting volunteers

Habitat for Humanity Virginia (affiliate of Habitat chapters, including 2 in PD16) - assists with best practice advice specific to Habitat and/or affordable housing issues. Helped us pass legislation allowing localities to donate property to nonprofits without permission from state legislature

Collaborative Impact

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

No other agency offers in-house zero interest loans or acts as a builder for the USDA rural housing program. Without our agency's programs, opportunities to affordably purchase a home would be severely limited.

Other agencies in our area do home repairs, but on a more limited basis. Some only offer repair to specific groups or during certain times of the year. We provide year round repairs for a larger income spectrum, and secure grant funding for the most low-income residents in our community.

Greater Fredericksburg Habitat for Humanity -

Program Overview

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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 12 modules of homeownership education (one year's worth) and one-on-one pre-purchase counseling and financial coaching. They are also required to complete 500 hours of volunteering, including 150 hours working on their own home.

Home repair applicants are eligible if they own the home (or, in the case of a veteran, are a primary resident) and make between 30 and 50% AMI (also indexed by county/city of residence). If a homeowner is physically able, they are asked to contribute to the project in some way. Some choose to make lunch for volunteers, help with the repair project, or write personal thank you letters.

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.

Homebuying:

Homebuyers buy their homes at-cost with zero-interest or zero-equivalent loans. At this time, our applicants would not be paying more than 1% interest on their loans, and they would have longer loans and the same monthly payment. For example, some homebuyers can take out a 35 year loan but they will have the same monthly home payment.

Home repairs:

Varies based on need and source of funding. We have a written policy for how fees are determined. Homeowners receive a free estimate from us with everything we would repair and if there are any charges for them.

Some of our funders require we issue a 0% loan, and we will issue them for the total of our costs, or at our discretion we will issue a 0% loan for a portion of the costs. Some applicants prefer the 0% loan and request it even if they are eligible for a free or sponsored repair.

All applicants pay an admin fee to cover the cost of the credit check. Currently that fee is \$25.

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.

This service is desperately needed in our area, as rent costs continue to skyrocket and small to mid-sized home inventory is very small. Most of the new homes being built price low-income residents out of the market entirely. Our homes generally sell for \$160,000 to \$180,000, less than half the starting costs of many newly developed homes.

This leaves out starting police officers, teachers, EMTs, firefighters, home care aides, employees in the service industry, bank tellers, and entry-level employees through our service area.

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

NA

Target Audience and Service Delivery

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

30-60% area median income; home building and home repairs

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

See criteria above.

Greater Fredericksburg Habitat for Humanity -

Number of Individuals Served

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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	FY2016 (Actual)	FY2018 (Projected)
Fredericksburg City	10	18
Caroline County	0	0
King George County	5	8
Spotsylvania County	26	36
Stafford County	21	30
Other Localities	0	0
Total	62	92

Greater Fredericksburg Habitat for Humanity -

Goals and Objectives

Goals

Goal: Serve 25 homeowners through the home repair program

Objectives	Objective Results	Year End	Baseline
Complete 25 home repairs on owner-occupied properties in PD16	Total # Clients Served	25	25
	Total # Clients Achieved/Successful	25	25
	% Achieved / Successful	100	100
Build or rehab two single-family homes for purchase by family in need of affordable housing	Total # Clients Served	2	2
	Total # Clients Achieved/Successful	2	2
	% 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

NA

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

NA

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

NA

Goal: Have 1,000 volunteer hours contributed towards Habitat programs and projects

Objectives	Objective Results	Year End	Baseline
400 volunteers help their neighbors	Total # Clients Served	300	400

with a repair, new home build, or in a support role for those programs	Total # Clients Achieved/Successful	300	400
	% Achieved / Successful	100	100
Inspections are passed for repair and new home projects	Total # Clients Served	15	15
	Total # Clients Achieved/Successful	15	15
	% 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

NA

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

NA

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

NA

Greater Fredericksburg Habitat for Humanity -

Program Budget

Please detail below the budget request for your program.

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Expenses

	FY 2016 Actual	FY 2017 Budgeted	FY 2018 Requested
Salary	188,589.00	371,996.00	400,750.00
Benefits	0.00	0.00	0.00
Operating Expenses	381,936.00	744,942.00	825,250.00
Capital Expenses	0.00	0.00	0.00
Total	570,525.00	1,116,938.00	1,226,000.00

Revenues

	FY 2016 Actual	FY 2017 Budgeted	FY 2018 Requested
Caroline	0.00	0.00	0.00
Fredericksburg	0.00	0.00	7,500.00
King George	0.00	0.00	5,000.00
Spotsylvania	7,000.00	7,000.00	12,500.00
Stafford	0.00	0.00	15,250.00
United Way	34,992.00	67,612.00	55,000.00
Grants	80,000.00	42,500.00	133,750.00
Client Fees	0.00	0.00	0.00
Fundraising	386,890.00	648,959.00	997,000.00
Other (Click to itemize)	0.00	180,000.00	0.00
Total	508,882.00	946,071.00	1,226,000.00

Surplus / Deficit

	FY 2016 Actual	FY 2017 Budgeted	FY 2018 Requested
Surplus or Deficit	-61,643.00	-170,867.00	0.00