

# A. Organization & Contact Information

**Case Id:** 11132  
**Name:** Habitat 2021-2022 HOME Funds - 2021/22  
**Address:** \*No Address Assigned

Completed by joni.yoder@habitatforsyth.org on 11/11/2020 1:34 PM

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## A. Organization & Contact Information

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The Request for Proposals and additional materials to assist with completing the application can be found on the City's webpage for [Community Agencies](#)

### A.1. Organization Name

Habitat for Humanity of Forsyth County, Inc.

### A.2. Project/Program

Home Ownership

### A.3. FY 2021-22 Funding Request Amount

\$207,200.00

### A.4. Agency's Total Operating Budget

\$5,444,272.00

### A.5. Mailing Address

1023 W. 14th St. Winston Salem, NC 27105

### A.6. Project/Program Location Address

1023 W. Fourteenth Street Winston Salem, NC 27105

### A.7. Organization Website

www.habitatforsyth.org

### A.8. Year 501(c)(3) status obtained

1987

### A.9. Organization Fiscal Year

2021-2022

### A.10. Federal Tax ID Number

### A.11. Federal DUNS Number

### EXECUTIVE DIRECTOR/MANAGER

#### A.12. Name, Title

Michael Campbell, Executive Director/CEO

#### A.13. Email

mike.campbell@habitatforsyth.org

#### A.14. Phone

(336) 306-8253

### CONTACT

#### A.15. Name, Title

Kelly Mitter, Chief Operating Officer

#### A.16. Email

kelly.mitter@habitatforsyth.org

#### A.17. Phone

(336) 306-8256

### BOARD CHAIR

#### A.18. Name

Bob Gfeller

#### A.19. Term Expiration

06/30/2021

#### A.20. Email

bobgfeller57@gmail.com

#### A.21. Phone

(336) 413-0244

## B. Project Overview

Completed by [kelly.mitter@habitatforsyth.org](mailto:kelly.mitter@habitatforsyth.org) on 11/10/2020  
10:07 AM

**Case Id:** 11132

**Name:** Habitat 2021-2022 HOME Funds - 2021/22

**Address:** \*No Address Assigned

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## B. Project Overview

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Please provide the following information

### APPROACH (7 POINTS)

**B.1. Provide a concise description of the proposed project/program, indicating specifically how City funds will be used. Briefly, what are the goals/objectives of the project/program?**

Habitat is the leading non-profit home builder in Forsyth County providing home ownership opportunities. Building at a rate of 13-15 homes per year, Habitat for Humanity of Forsyth County over its 35-year history has produced 419 homeowners. Covid-19 has currently slowed our production down. We anticipate a closing rate of 13-14 homes in the 2020-2021 and are proposing 14 homes for 2021-2022.

Habitat's role as a housing partner to the City engages community members, corporate partners, faith communities and other non-profit entities in the real needs in our neighborhoods and provides opportunities for individuals to directly engage in work to alleviate poverty as well as learn more about the struggles our low income residents face meeting the basic needs of their families.

This funding request is for the support of Habitat's ongoing Neighborhood Revitalization programs in the Bowen Park/Dreamland as well as for our new development Stone Terrace. This development will be a mixed income, single family neighborhood with 75 buildable lots. We are currently working to fund and complete site infrastructure work surrounding sewer system issues that were known to exist before beginning construction.

In Bowen Park and Dreamland, Habitat is engaged as a housing partner with the City of Winston-Salem in carrying out the redevelopment efforts as well as within the Place Matters initiative being led by the United Way of Forsyth County. In this current fiscal year, Habitat is project managing an effort to create a revitalization plan for Dreamland Park being led by the residents of that community, supported by Council Member Scippio and led by three professors from NC A&T University. This plan once presented to City Council will be the future blueprint for new housing and home repairs throughout the neighborhood. 2021-2022 will be year six working within Bowen Park where four new homeowners will close on their homes. At the end of the current fiscal year, we will have completed a total of 12 new houses in Bowen Park.

In Boston Thurmond, Habitat has exhausted available lots for new construction. By Spring of 2021 Habitat will no longer have any locations to construct new houses. There remains approximately 30 vacant lots in the neighborhood that are buildable but unavailable due to issues with ownership, past due property taxes and sanitation liens. Until those issues can be overcome, there will be no new Habitat homeowners in Boston Thurmond. Habitat will have completed construction in Glenn Oaks and will finalize the Hope VI project with the Housing Authority and HUD.

All of Habitat's work is based on an application process that ensures we are serving families at the 35% to 80% area median income level.

Covid-19 is also affecting Habitat's ability to complete home repair projects as well. We have frozen any interior home repair work during the pandemic. Particularly as most of the homeowners availing themselves of our services are seniors and thereby more vulnerable. We hope to resume as soon as possible.

The following are Habitat's goals for 2021-2022

Goal for FY21-22: New construction 14 Housing Units  
House infrastructure cost assistance 14 Units x \$14,800 per lot  
Total Funding Requested \$207,200.

**B.2. How will a participant access the proposed project/program, use the services, and derive a beneficial outcome from participation?**

Habitat markets the opportunity for home ownership and repairs through a variety of media channels, direct advertising, referrals from other agencies, faith communities, corporate engagement and through our retail store operations. Families who are interested in home ownership reach out to our organization and are referred to our program services housing specialists.

The first step in this process is to attend an orientation meeting where the full scope of the program is explained in detail and any questions a family might have are addressed. If that family is interested in continuing in the process they fill out a mini-application at that time that gathers basic information to determine if they are eligible for the program based on income, work history, credit worthiness and need.

If the family meets the basic guidelines, they are then invited to complete a full application that goes into depth on the above criteria to ensure their qualification. Back-up documentation is required along with a minimal application fee.

Staff then reviews this documentation, verifies the submitted information and makes a decision to then refer the family to the Family Support Committee. This committee is composed of staff, community and Board members who review all of the applicants. At that time a member of the committee is assigned to the applicant to make home visits to assess their needs, form a mentorship relationship and to address any remaining questions the family may have. The Family Support Committee makes the final decision about acceptance into the program. Less than 10% of all applicants are accepted into the Habitat program and on any given year, as many as 500 families will attend an orientation. Habitat currently has 22 families actively in our program which represents nearly an 18 month wait for home ownership at our current capacity to fund and construct houses given our Covid restrictions.

Once in the program, the partner families begin a 12-18 month long program of education and engagement to prepare themselves for the responsibilities of home ownership. Financial education, budgeting, legal, hands-on home maintenance training, yard and landscape maintenance, decorating skills, down payment savings programs and a host of educational opportunities are provided for all members of the family. Partner families are also required to complete up to 450 hours of Social Engagement where they work on-site on their own home, other partner family homes, volunteer in the community and get credit for the educational classes. When the family reaches the half way point in the required hours they are assigned to their specific house and lot and we begin construction. The new construction process is approximately 4 months and a remodel project can take up to 6 months to complete.

Once the home is ready for occupancy, the family closes on a 25-30 year mortgage with Habitat as the lender at zero to a small but affordable interest rate. Our partner families pay no more than 30% of their household income on their housing expense based on an acquisition price of what the property appraised for. This city funding represents down payment assistance in the form of a soft second mortgage. Typically, the family is paying 25% to 50% less in mortgage

payment than they currently do in rent. Most Habitat partner families stay in their homes for the duration of their mortgage and pay them off in full.

B.3. Below, please provide anticipated service metrics into the appropriate fields.

**Where applicable, applicants will be reimbursed funds based upon timely submissions of eligible invoices. These invoices should describe services rendered and should align with the goals and objectives cited here. Where outcomes do not align with goals, please be prepared to provide a written summary of shortcomings. If applicable and serving individual clients over a period of time.**

**Average Number of Participants Served at a Single Time**

64

**Maximum Number of Participants to Be Served at a Single Time**

106

**Unduplicated Total Number of Participants to Be Served During the Program Year**

106

**NEED (7 POINTS)**

**B.4. Describe the population(s) to be served. Describe the key demographic and economic characteristics of the clients to be served.**

The racial distribution of clients served by Habitat Forsyth is primarily African American, single, female-headed households. Overall, 88 percent of the clients who purchase homes from Habitat Forsyth are African Americans, 5% White, 7% Hispanic.

The Population of Bowen Park and Dreamland combined is 1534 residents, the median age of residents in this census tract (16.02) is 30.1 years of age. African Americans represent 83.2% of the population and Hispanic residents 13.4% with Bowen Park having the highest population of Hispanic residents at 132 individuals. 33% of the households are single female households and 39.7% of households have a householder living alone. Median household income in this census tract is \$17,970 making this area the lowest income area in the Place Matters geography. 39.1% of the residents over 18 years of age fall below the poverty level and 65.3% of residents under 18 are below poverty level. This is a very high level of poverty concentration in Winston-Salem.

As the Stone Terrace Community will be a new one, there are no existing residents to reflect the demographics. You could look at the population surrounding the Stone Terrace community which is really the Greater Ogburn Station area but because this neighborhood is somewhat isolated from Ogburn Station there is no data that is statistically significant to reflect that here.

Habitat for Humanity of Forsyth County only serves residents whose income falls below 80% of Area Median Income. So by definition, all of our partner families are in need from a financial perspective. Further they live in communities that are areas of concentrated poverty, significant dis-investment, with very low economic mobility. Home ownership is the largest opportunity to grow personal assets and create wealth that can be passed on to the next generation. This is the methodology that has built a middle class in our society that has often been out of reach for our low-income communities and people of color.

Habitat's process of utilizing a Family Support Committee and individual mentoring ensures that all of our partner families have a demonstrated need for our housing services.

**B.5. Describe the unmet need that the proposed project/program seeks to address. Why does the population described above need the proposed assistance? Include data supporting the need.**

Winston-Salem's recent housing study has presented a difficult challenge having identified the overwhelming need for affordable housing. Habitat's role in addressing this need is a small part. Habitat has begun implementation of a new strategic plan, working to identify sustainable funding that will allow us to grow our capacity to address this challenge. Our plan calls for growing our homeownership capacity to 20 homes per year which we believe is the ceiling of our capacity based on the ability to raise the \$75,000 per home sponsorship funding we need each year to attain that. That is a fundraising goal of \$1.5 million dollars annually. That is simply the need for our building fund, not the cost of administration, repair programs, tools and equipment etc. We also intend to grow our repair program to exceed that of home ownership. The need for this is large based on the age and condition of the homes in our communities.

The United Way analyzed the 13 neighborhoods in the Place Matters initiatives. They worked with residents of the community to understand the vision that the neighborhoods identified for improving the quality of life. They established an "Impact Council" of neighborhood leaders to develop an RFP for funding opportunities to support projects addressing their concerns. One of the top identified areas for improvement by the council was for investment in new and repaired housing in the Bowen Park and Dreamland neighborhoods as well as utilizing problem vacant lots. Habitat is responding to that identified need in its collaborative partnerships with WSSU, Liberty East Redevelopment, Experiment in Self Reliance and others.

Almost 22% of County residents live in extreme asset poverty, meaning zero or negative net worth. These results are about equal or slightly worse than that for the state and worse than the US.

We don't have specific Asset Poverty numbers by neighborhoods but the income levels in these communities suggest that extreme asset poverty conditions exist there. The increase in home ownership and the financial education that goes along with Habitat's programs are significant tools to help address this issue of financial resiliency.

The percentage of renters in Forsyth County who are "cost burdened," spending more than 30% of their income on rent and utilities, is 45.9% compared to 43.5% for North Carolina and 46.6% for the US. In Winston-Salem, that number jumps to 49%. The median average for rent is \$682/month for Forsyth County.

Homeownership rates in the city are lower than the norm. For Forsyth County, homeownership rate is 66.1% and for Winston-Salem it is 58.3%, compared to 67.7% for the state and 66.4% for the US. Home ownership is significantly lower for minority residents.

Economic mobility in Winston-Salem is at the very bottom of all the communities in the United States. This statistic reflects the lack of ability of our most impoverished citizens to build wealth through equity in home ownership. Increasing home ownership and improving property values in our neighborhoods is one of the best ways to turn the tide on that equation.

Habitat is seeking funding for work that has a real impact on these outcomes. Homeownership rates in Boston Thurmond, though still well below city, state and national averages, are higher than might be expected, at just over 50%. That is due to a great extent to the nearly 184 homes that Habitat for Humanity has built in the neighborhood. Still, much remains to be done.

## **COLLABORATION (6 POINTS)**

### **B.6. Describe any specific collaborative relationships with other organizations (public or private) and how they will impact the project/program. How will collaboration contribute to the planning, implementation, operation, oversight, and performance measurement of the proposed project/program?**

HFHFC believes strongly in a collaborative process and one of our stated goals is to become a model of collaboration utilizing an Asset Based Community Development model of neighborhood revitalization.

Habitat is collaborating with United Way to be the housing provider under its Place Matters program. Working in this strategic and targeted way resonates with the community, funders, elected officials and other agencies. We are proud to say that the following organizations are also committed to working alongside the residents and with Habitat.

First and foremost, we are partnered with the neighborhood associations and residents in the communities that we are working in. This includes the Boston Thurmond Neighborhood Association, Boston Thurmond United, Neal Place Neighborhood Association, Dreamland Park Neighborhood Association, Liberty East Redevelopment, and the resident leaders working in those communities.

Habitat is also partnered with Neighbors for Better Neighborhoods who is working directly with the community residents to assist them in bringing them together in implementing their future vision. NBN has history in Forsyth County in building the capacities of community organizations through leadership training, asset mapping and community organizing. HFHFC worked closely with NBN in all of these neighborhoods.

Habitat has a strong partnership with both Forsyth Tech Community College and the Career Center to engage students learning the building trades directly into program delivery in the community.

The Home Builders Association of Winston-Salem and their Remodelers Council are strong partners with Habitat in raising funds for our work as well as in providing skilled leadership and volunteer labor in many of our builds.

The City of Winston-Salem remains a key partner with HFHFC in the work in Boston Thurmond and the surrounding community. This community is part of a designated redevelopment area in the city legacy plan and we have worked closely with the Business and Community Development Department, the Winston-Salem Police Department, Parks and Recreation, the City Manager, Mayor and elected officials in facilitating and being a catalyst for revitalization there. We are currently project managing a program for the City to develop revitalization plans for both Dreamland Park as well as Columbia heights Extension in collaboration with the residents of these two communities, NC A&T University, Council Member Annette Scippio and other community stakeholders.

Habitat is also at the table with numerous collaborative efforts within Forsyth County that are working towards the elimination of poverty and a just and equitable community. We are partners in the Asset Building Coalition working on issues of Asset Poverty and financial capability, we partner with Age Friendly Forsyth to provide housing solutions for the aging population and are a partner agency with the Housing Authorities Choice Neighborhood Implementation grant for the Cleveland Avenue Transformation plan with a commitment to build 20 new houses in that footprint over the next 6 years along with home ownership training for Cleveland Avenue residents.

The list of partners goes on with local foundations, corporate partners, other service providers and over 4000 individual volunteers a year. Habitat is setting a strong example of how institutions can work collaboratively for the improvement of our community and neighborhoods.

# IDIS Setup

No data saved

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## IDIS Setup

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Please provide the following information

**Project Name**

**National Objective**

**Activity Number ID**

**HUD Activity Code**

**Project Description**

**Accomplishment Type**

**Initial Application Date**

**Service Area**

**Ward**

**Census Tract(s)**

**Block/Group**

**MWBE**

## C. Strategy and Performance

Completed by [kelly.mitter@habitatforsyth.org](mailto:kelly.mitter@habitatforsyth.org) on 11/16/2020  
12:54 PM

Case Id: 11132

Name: Habitat 2021-2022 HOME Funds - 2021/22

Address: \*No Address Assigned

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### C. Strategy and Performance

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Please provide the following information

#### STRATEGY (5 POINTS)

**C.1. The City of Winston-Salem adopted the [2017-2021 Strategic Plan \(2019 Update\)](#) as a guiding document to establish community priorities based on the vision, mission, and values set forward by the Mayor and City Council. Indicate which of the City's strategic focus areas your program aligns with best (select one):**

Livable Neighborhoods

**C.2. Select the service area(s) that your project/program relates to:**

- Housing/Homelessness
- Economic Development
- Construction Rehabilitation
- Poverty Reduction
- Arts and Culture
- Youth
- Public Safety
- Transportation
- Other

#### PERFORMANCE (15 POINTS)

**C.3. Explain the plan for monitoring and evaluating the project/program. Also include the steps that will be taken if the stated program goals provided in C.5. are not achieved.**

The performance measures for tracking the effectiveness of both new construction and the home repair projects will be the number of families served. Those families are easily tracked by mortgage loans granted and addresses of the families that were recipients of repair projects.

The management team of Habitat monitors its progress monthly and more in-depth on a quarterly basis. Flexibility is required with new construction when dealing with acquisition issues, land topography, varying house specifications, environmental restrictions, housing codes, and unique smaller older homes as well as the impact that Covid 19 has had on our availability of labor resources.

Habitat's Executive Committee monitors a dashboard of outcomes on a monthly basis as does our Board of Directors

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on a bi-monthly basis. Our construction staff meets weekly to monitor progress on specific projects, adapt to changing environmental conditions and adjust to meet volunteer levels to keep our construction schedule on target.

Our operations committee meets regularly to review processes, property acquisition and planning for future development to ensure we have adequate resources available to continue to serve families.

Habitat builds on a continuous year-round cycle with a desire to serve as many low-income families as possible. Repair projects should enable us to serve the projected number of total families even if construction and remodel goals are not achieved.

Habitat management are meeting weekly to review all performance measures in response to the effects of the Pandemic on all areas of operation and make adjustments to ensure the safety of staff, volunteers, families and our partners.

**C.4. Describe the system to be used to track participant and program data. List any key reports and their frequency that will be used to capture project/program performance.**

Habitat Forsyth maintains all applicant and homeowner information in a data management system so that we can begin to measure the collective impact of our work and report out to the various organizations like the City and Habitat for Humanity International as well as internally and to our Board of Directors.

We have worked closely with Forsyth Futures in data gathering and reporting at the neighborhood level. The neighborhood survey work completed in Boston Thurmond is in partnership with this organization and they have been an excellent resource with many of the collaborative efforts currently underway in Forsyth County.

Progress is monitored and documented monthly by tracking homeowner social equity completion. Homeowners also receive certificates of completion in homebuyer education, financial literacy and home maintenance from other collaborative partner agencies specializing in those areas.

Habitat maintains a number of dashboard and financial reports that are monitored by our departmental committees, Executive Committee, Finance Committee and Board of Directors on a monthly or bi-monthly basis.

We are also required to report out to Habitat for Humanity International on a quarterly basis in what is known as the Quarterly statistical report as well as annually both for the affiliate in total as well as for the Neighborhood Revitalization efforts for annual reports that are generated by HFHI.

As a Community Development Housing Organization (CHDO) we are audited annually by the City of Winston-Salem's Community Development department to ensure compliance with HUD regulation and much of our program output is also reported on via the annual report on the consolidated plan.

The various funders and foundations supporting Habitat generally require regular reporting on our activities and outcomes and the frequency varies from funder to funder with some reporting done quarterly, semi-annually and annually.

Finally Habitat reports out annually to our supporters in our annual report as well as all of the audited financial reporting to the IRS.

**C.5. Use the chart below to show how your agency measures program effectiveness. List goals, activities, and performance measures you will use to evaluate services, facilities, and programs that will be funded by the City.**

Performance measures can be quantitative and/or narrative.

Applicants will be reimbursed funds based upon timely submissions of eligible invoices. These invoices should describe services rendered and should align with the goals and objectives cited here. Where outcomes do not align with goals, please be prepared to provide a written summary of shortcomings.

Stated Program Goals	Program Activities in Support of Goals	FY 19-20 Previous Year Results	FY 20-21 Current Year Projected Results	FY 21-22 Next Year Anticipated Results
1. To serve low to moderate income families with decent, affordable housing through new construction.	Acquire buildable lots in Bowen Park, Dreamland Park, Stone Terrace and other suitable scattered site locations. Construct new homes and serve partner families in the Habitat program.	14 new homes completed and transferred to new homeowners. One lot acquired in Dreamland Park. Two buildable lots acquired in scattered locations.	Stone Terrace development and its 75 lots acquired. Anticipate 14 new homes constructed with new homeowners Covid dependent	Targeting a minimum of 14 new homes constructed and the acquisition of at least 5 buildable lots in Bowen Park and Dreamland.
2. To revitalize neighborhoods by converting vacant property to performing homes paying property taxes through remodel construction	Acquire and remodel vacant homes to like-new condition and transfer to new Habitat program homeowners.	Acquired a home that had been under construction for 8 years by the Pilot Mountain Baptist Association and completed construction and sole to a new homeowner.	Acquired a foreclosed Habitat home that was damaged by fire and resulted in the death of the homeowner. This home will be remodeled in this current fiscal year. We will also begin the completion of one home in Stone Terrace that was begun then abandoned and has suffered from vandalism and squatters over the last ten years. This home will be utilized as a model home while this neighborhood is under development then converted to home ownership at	We do not currently anticipate the acquisition of an existing house for remodel construction in the coming year but will re-assess as opportunities present themselves.

			the end of the process.	
3. To revitalize neighborhoods by assisting existing owner occupied residents with home preservation repairs	Process applications from owner residents targeted in neighborhood revitalization areas or veterans throughout our entire service area and complete preservation repairs on mostly home exteriors.	Completed 11 home preservation projects in this fiscal year on a goal of 12 despite Halting projects due to Covid in March of 2020.	To date we have completed one home preservation project year to date on a revised goal of 9. Covid has halted most of our repair projects until it is safe to work again in close proximity to homeowners.	Assuming that Covid is under control by the start of the 2021-2022 fiscal year our goal for home preservation projects will be 20 for this fiscal year.
4. To revitalize neighborhoods by assisting existing owner occupied residents with Critical home repairs	Process applications from owner residents targeted in neighborhood revitalization areas or veterans throughout our entire service area and complete Critical home repairs.	Completed 2 critical home repairs on a goal of 4 for the fiscal year. Covid 19 stopped all interior repair work for the protection of home owners, staff and volunteers.	No critical home repairs have been initiated in the current fiscal year based on protocols for Covid 19 protection. If Covid risk is reduced before the end of this fiscal year than one or perhaps two can be completed.	Assuming that Covid is under control by the start of the 2021-2022 fiscal year our goal for Critical home repair will be 5 for this fiscal year.
5. Project management of two neighborhood revitalization planning process for both Dreamland Park and Columbia Heights Extension in partnership with the City and NC A&T university and the residents of these two neighborhoods.	Presentation of two revitalization plans to the City Council in the first quarter of the 21-22 fiscal year for adoption.	Not applicable	Currently working with all stakeholders conducting community input meetings and process design. NC A&T will complete three potential iterations of the revitalization plan to the residents by the fourth quarter of the current fiscal year.	Adoption and implementation of the revitalization plan in both communities and ongoing. Habitat's role in the coming year will be to provide new housing and repair programs within the Dreamland Park neighborhood.

	Total Unduplicated Number Served	Total Number Served
FY 19-20 Previous Year Results	139	139
FY 20-21 Current Year Projected Results	127	127
FY 21-22 Next Year	130	130

Anticipated Results		
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**C.6. FY 19-20 Program Accomplishments**

- # of Families in the pipeline 34
- # of Families that became homeowners 14
- #of people that applied for housing 212
- Repairs
  - o Home Pres-under \$2,500 2
  - o Critical-over \$2,500 8
  - o # of people that applied for repairs 20
- # of Homeowner classes: 117
- # of New Collaborations created 12
- # of Families in the pipeline 28

YEP- Our Youth Empowerment Program (YEP) launched in 2019. A 50k grant from BB&T, now Truist allowed us to begin working with our youth. This program is an expansion of the education and support services provided to homeowner families. We believe that positive exposure to diverse perspectives increases your chances of being successful. This program, if given the resources, will have a positive impact in our communities. If you can expose a child to something outside of what they see every day, it increases their outlook on life and helps them break the cycle of poverty.

Our mission – Engage underserved young people through community-based education, mentoring, and enrichment programs to help develop skills and strengthen ties to family and community.

**OUR VISION STATEMENT-**

A community where all people have access to opportunities, skills, resources, and relationships needed to help realize their full potential.

YEP was able to serve over 114 youth. We would have worked with more, but COVID changed how we worked with families. Time management, conflict resolution, financial literacy, gardening, and mental health awareness showed youth how to improve their outlook on life. As we look to the future we will continue to increase partnerships with people that are interested in working with families in need.

**C.7. FY 21-22 Key Objectives**

- # of Families in the pipeline 30
- # of Families that became homeowners 14
- Repairs
  - o Home Pres-under \$2,500 20
  - o Critical-over \$2,500 5

Neighborhood Beautification Projects- We plan to complete 2-3 resident lead neighborhood beautification projects for FY 21-22. Addressing vacant properties, leading curb appeal beautification projects in Dreamland Park as part of the Revitalization planning project and assisting residents with community projects are all targeted programs for the coming year. While these acts of cleaning and greening are essential to place-making, they are motivated by the achievement of broader aesthetic and social goals.

Homeowner Education: For the upcoming year, Homeowner Education will be met by gauging where we are with

COVID and the specific needs we have recognized from our Homeowners in Progress. The most significant change will be assessing their Homeowner IQ using an internal three-point metric system to better develop a course plan for them. With twenty core classes in our program, each course will be placed in one of three tiers so that we can properly place them in a course that best suits their competence as it relates to Financial Literacy, Emotional Intelligence and even Home Maintenance

More remote learning: We have begun to work with each Homeowner in Progress to improve their virtual competence to maintain their full engagement and learning ability as it would be in-person. Because of COVID restrictions, we have offered tutorial videos and 1-on-1 training for each participant while simultaneously working with course facilitators to ensure the effectiveness of their sessions will maintain even through digital means.

The education opportunity for Family Services is expanding as we are improving our connection to community brands and organizations. As we are currently developing a partnership program that will allow for local corporate and civil leaders to facilitate courses, we will also extend the opportunity to serve their markets through Saturday Academy that will serve as an all-day event that will allow for partnered groups to experience the curriculum Family Services has curated but rather in a more concise timeframe.

Through detailed marketing plans and community partnerships, Family Services will engage with the community more through live-streaming courses, team-facilitating courses with local organizations and corporations and also highlighting the network of donors and instructors we have to showcase the depth of our programs. We are currently working with 17 different organizations to assist our families with becoming successful homeowners.

#### YEP

Habitat Forsyth will continue to serve youth ages 12-17 in person and virtually. We will look to work with more youth in the coming year. Youth will learn life and job skills needed to successfully manage their daily lives and help break the cycle of poverty. Youth will be encouraged to develop positive self-images by receiving mentoring and support from compassionate and knowledgeable adults. Youth will build positive relationships with their peers and adults. By collaborating with a diverse array of community volunteers, sponsors, and organizations, YEP will continue to strive to provide enriching workshops for children and teenagers.

## D. Organizational Capacity

Completed by [kelly.mitter@habitatforsyth.org](mailto:kelly.mitter@habitatforsyth.org) on 11/10/2020 4:24 PM

Case Id: 11132

Name: Habitat 2021-2022 HOME Funds - 2021/22

Address: \*No Address Assigned

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## D. Organizational Capacity

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Please provide the following information

### MISSION (5 POINTS)

**D.1. Provide an overview of the organization. Include the organization's mission statement and the major services, programs, and activities provided. How does the proposed project/program help advance the mission of your organization?**

Habitat for Humanity of Forsyth County, rooted in Christian principles, brings together community partners and volunteers from all faiths and no faith to help qualified Partner Families construct, repair and purchase well-built, safe and affordable homes and become successful homeowners.

Habitat as a community development organization utilizes an asset based community development model to revitalize neighborhoods in a targeted and holistic way. Through our Program Services division we recruit and qualify low to moderate income families to become first time homeowners, repair and rehab houses for existing homeowner occupants and to be educated in best practices in financial management and home repairs.

Along with our primary focus as a housing developer and construction company, Habitat for Humanity also is a mortgage lender, and educational provider, a retail store operator and a social service agency.

Habitat's continued work in the Boston Thurmond, Bowen Park, Dreamland Park and now Stone Terrace neighborhoods advances our mission by improving the quality of life for residents providing opportunities to become financially stable through home ownership and improving the existing housing conditions of owner occupants throughout the neighborhood.

The repair portion of our ministry has particularly benefited low income senior citizens who can no longer maintain their properties though physical limitations or financial hardship as well as assisting them to age in place through modifications and improvements to their existing homes.

Our new Youth Empowerment Program (YEP) is focused on providing young people from age 12-18 the opportunity to engage in their community, develop leadership skills, advance their ability to network within their community and be presented with opportunities to advance their knowledge to prepare them to be successful adults.

### FUNCTION (5 POINTS)

**D.2. How long has your organization been in operation?**

Habitat for Humanity of Forsyth County, Inc. was established in 1985 and was incorporated as a 501 (c) 3 non-profit organization in 1987.

**D.3. How does your organization benefit and serve the City of Winston-Salem and its citizens?**

Habitat for Humanity of Forsyth County has been operating since 1985 which is 35 years of serving the housing needs of the County of Forsyth and mostly for the City of Winston-Salem.

Habitat’s work is a continuation of over 30 years of providing over 400 low-income working citizens of Winston-Salem the opportunity to build equity and financial security through stable housing and home ownership.

For existing homeowners, Habitat has enabled the improvement of the quality of housing for many residents through our home repair programs and home maintenance training.

During the remainder of the 2020-2021 fiscal year, we will have added 14 or more additional homeowners and 11 more repaired homes to that total.

Through this housing ministry, the citizens of Winston-Salem and Forsyth County have added over 22 million dollars to the property tax revenue in the last 35 years. Blighted communities have been vastly improved, the partner families have seen their children achieve higher academic success, have had improved health and built stronger neighborhoods.

Habitat has partnered with the City of Winston-Salem to address the housing needs of redevelopment priority areas, solved significant foreclosed property issues in neighborhoods, and assisted the Housing Authority of Winston-Salem close out development in a Hope VI project in Glenn Oaks.

As a commitment to the City and its residents, Habitat has invested in the community by developing a Housing Education Center in the Boston Thurmond neighborhood housing our operations, construction department, a volunteer center and a hands-on training center. These facilities will allow Habitat to reach out to homeowners outside of our traditional program, throughout the City, to offer opportunities to learn about home maintenance and lend tools and equipment to assist with the work of improving the housing stock throughout the city.

Our campus on West Fourteenth Street has become a significant resource to the rest of our community providing meeting and training space for lots of community organizations and neighborhood groups and internet and computing access for the residents of Boston Thurmond. During the current fiscal year our classrooms are being utilized as a remote learning center for elementary school students who's parent do not have the resources or ability to stay home for virtual learning.

Our staff's engagement in City studies, collaborative efforts and programs to teach residents new life skills are all in alignment with the goals of the City of Winston-Salem and the Livable Neighborhoods objectives.

**STRUCTURE (5 POINTS)**

**D.4. In the chart below, list key personnel involved in the proposed project/program.**

Position Title	Activities/Inputs	Total Work Hours Per Week	% of hours proposed to be funded
Chief Financial Officer	Oversees all financial aspects of the organization and manages the program services department.	40	0.00 %
Chief Development Officer	Manages resource development	40	0.00 %
Chief Operating Officer	Manages all physical plant and facilities, community outreach, community development, community project management and land acquisition.	40	0.00 %
Chief Program Officer	Manages all of the family services operations, partner	40	0.00 %

	family liaison, and training department and family and youth programs.		
Director of Construction and Land Development	Manages construction operations and development	40	0.00 %
Director of ReStore Operations	Manages the three ReStores in Forsyth County	40	0.00 %
Marketing Manager	Oversees all marketing efforts	40	0.00 %
Corporate and Community Engagement Manager	Manages all volunteer engagement across the organization.	40	0.00 %

**D.5. List all executive staff and their compensation (other than per diem).**

Executive Staff Name	Title/Role	Compensation	% of Hours Proposed to be Funded
Michael Campbell	Executive Director/CEO	\$105,400.00	0.00 %

**D.6. Attach an organizational chart**

**Organizational Chart \*Required**

Habitat Org Chart 2020.pub

D.7. Please complete the Diversity of Employment and the Employment Profile below. See the [Request for Proposals \(RFP\)](#) for definitions of position types used in the Employment Profile.

**Describe the hiring process and how it is structured to provide the most diverse candidate pool.**

Habitat for Humanity celebrates diversity as one of the core values in their everyday community interactions. As a result, candidates are naturally drawn to Habitat as an employer of choice. Open positions are publicized on our website, the State of NC Habitat website and other appropriate outlets where persons interested in the mission of Habitat may likely see it. To reach more persons, electronic advertising is used on websites and social media such as Facebook and Indeed.com. When considering candidates for hire, we are very mindful of how they will contribute to the diversity of our existing employee roster.

**Please enter the total number of Full-Time Positions and Employees you have in the table below**

	Male - White	Male - Black	Male - Other	Female - White	Female - Black	Female - Other
Executives/Managers	5	1	1	7	2	0
Professionals	0	0	0	0	0	0
Technicians	0	0	0	0	0	0
Office/Clerical	1	0	0	4	0	0
Laborers/Service Workers	9	4	1	1	1	1
Total Full-Time						



Please enter the total number of Temporary/Part-Time Positions (FTE) and Employees you have in the table below

	Male - White	Male - Black	Male - Other	Female - White	Female - Black	Female - Other
Executives/Managers	0	0	0	0	0	0
Professionals	0	0	0	0	0	0
Technicians	0	0	0	0	0	0
Office/Clerical	0	0	0	2	2	0
Laborers/Service Workers	0	1	0	3	0	0
Total Part-Time/Temp						

**D.8.**



Attach a list of all Board Members AND compensation (other than per diem) **\*Required**

Habitat Board Directory 2019 - 2020.docx

**D.9. Number of full Board meetings held during the last twelve months**

6

**D.10. Number of Board's Executive Committee meetings held during the last twelve months**

12

**ABILITY (5 POINTS)**

**D.11. Describe the implementation or operational plan to get the proposed project/program up and running in a timely manner. Describe any key contingencies on which the startup depends. Please upload any maps, milestones, etc. to "F. Required Documents."**

Habitat for Humanity of Forsyth County has 35 years of experience developing single family housing opportunities for low-income families. The organization has created over 400 opportunities for home ownership in its existence.

Our management team and staff have all the needed skills to manage the ongoing work in the Stone Terrace, Dreamland and Bowen Park neighborhoods while engaging with other community partners to assist the residents of the community in actualizing their vision for a healthy and vibrant community.

Our past experience is the best predictor of our potential success with the proposal contained in this application.

Habitat's construction expertise makes us uniquely qualified to carry out repair programs as well as modifications for elderly residents through our Aging-In-Place programs. Because of the repair needs in the neighborhoods in which we work we will continue to educate our staff on the needs of aging adults as well as potential barriers in the home and indicators of additional intervention to help these partner families successfully navigate their environment for as long as is physically possible. The older adults in our neighborhoods are the backbone of the community and are an essential piece of the fabric of a healthy neighborhood. We intend to help them continue to contribute and thrive.

Habitat is the premier organization in the United States, the State of North Carolina, the County of Forsyth, and the City of Winston-Salem in the development of housing and home ownership for low to moderate income families.

The Habitat for Humanity model of home construction and repair through volunteer engagement, home-owner social equity, and sponsorship funding has created a sustainable model that makes Habitat the sixth largest home builder in North America, and Habitat Forsyth in the top 10 home builders in the Triad.

As this request is for annual funding for an ongoing housing development program, there are no start-up issues to address. Habitat currently has site control of over 94 buildable lots in inventory and continues to seek infill acquisition opportunities in our target neighborhoods

Our biggest challenge with the coming fiscal year will be the challenges faced by the Covid 19 Pandemic and our ability to recruit volunteer labor and sponsorship funding for housing as most philanthropic individuals and organizations are focusing their resources on safety net solutions.

**D.12. How do your policies and procedures (including marketing, outreach, eligibility determination and appeals) ensure fair and equal access to the benefits of the program to all persons who seek to participate?**

Habitat for Humanity of Forsyth County, Inc. is committed to all fair housing compliance both from a legal perspective as well as a philosophical one. The essence of our work is about the equitable access to safe and affordable housing for low and moderate income individuals. As a Community Housing Development Organization as well as the beneficiary of numerous City, State, Federal and Foundation funding throughout our history, Habitat is well organized and staffed to comply with all regulations as well as the spirit of the law. Our ongoing benefit of receiving HOME funds as administered by the City of Winston-Salem has proven our ability to manage these resources, monitor and report our activities and to pass compliance audits on an annual basis.

Habitat has managed a \$ 2.1 million dollar Neighborhood Stabilization Grant through the State of North Carolina in cooperation with Forsyth County and City of Winston Salem.

We monitor activities on an ongoing basis, regularly train staff on regulations and requirements, and meet reporting deadlines in a timely and thorough manner. The Habitat Board of Directors and committees of officers and citizens monitor our activities and provide advice and consent on a monthly or bi-monthly basis. Habitat for Humanity of Forsyth County has consistently demonstrated its ability to deliver on its commitments and stands as a pillar of ethical and transparent behavior. Our past experience demonstrates our ability to comply with any and all regulations.

## E. Cost Effectiveness

Case Id: 11132

Name: Habitat 2021-2022 HOME Funds - 2021/22

Completed by joni.yoder@habitatforsyth.org on 11/13/2020 11:52 AM

Address: \*No Address Assigned

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### E. Cost Effectiveness

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Please provide the following information

#### BUDGET AND FUNDING (10 POINTS)

E.1. Please complete the table to show the organization's operating budget.

Expenditures by Program	Budgeted FY 20-21	Projected Actuals FY 20-21	Proposed Budget FY 21-22
Program Services	\$4,843,167.00	\$4,808,909.00	\$4,970,025.00
Fundraising	\$279,621.00	\$283,992.00	\$269,487.00
Management and General	\$321,484.00	\$320,719.00	\$326,998.00
<b>Total Expenditures by Program</b>	<b>\$5,444,272.00</b>	<b>\$5,413,620.00</b>	<b>\$5,566,510.00</b>

Expenditures by Category	Budgeted FY 20-21	Projected Actuals FY 20-21	Proposed Budget FY 21-22
Employee Salaries and Wages	\$1,581,961.00	\$1,621,096.00	\$1,657,915.00
Employee Benefits	\$329,085.00	\$326,944.00	\$339,169.00
Facility Rent and Utilities	\$174,738.00	\$206,527.00	\$202,238.00
Training and Conference Registration	\$27,245.00	\$27,245.00	\$27,545.00
Membership and Dues	\$49,500.00	\$79,000.00	\$49,500.00
Travel and Transportation	\$4,615.00	\$4,774.00	\$4,615.00
Grants to Individuals and Organizations	\$0.00	\$20,246.00	\$5,246.00
Contracted Fundraising Services	\$21,800.00	\$21,800.00	\$0.00
Goods Purchased for Resale	\$142,600.00	\$142,600.00	\$145,600.00
Other Contracted Services	\$0.00	\$0.00	\$11,300.00
Other Operating Expenditures	\$3,112,728.00	\$2,963,388.00	\$3,123,382.00
Capital Outlay	\$0.00	\$0.00	\$0.00
<b>Total Expenditures by Category</b>	<b>\$5,444,272.00</b>	<b>\$5,413,620.00</b>	<b>\$5,566,510.00</b>

Revenues by Category	Budgeted FY 20-21	Projected Actuals FY 20-21	Proposed Budget FY 21-22
City of Winston-Salem	\$236,800.00	\$236,800.00	\$207,200.00
Forsyth County	\$0.00	\$0.00	\$0.00
State of North Carolina	\$58,500.00	\$58,500.00	\$58,500.00
Federal Government	\$292,200.00	\$292,200.00	\$0.00
Admissions/Program Revenues/Sales	\$3,662,152.00	\$3,524,201.00	\$4,111,830.00

Memberships	\$13,160.00	\$2,560.00	\$8,560.00
Donations	\$310,000.00	\$287,000.00	\$310,000.00
Foundation Grants	\$215,000.00	\$215,000.00	\$215,000.00
Interest and Investment Income	\$4,040.00	\$1,800.00	\$3,000.00
Parent Organization	\$0.00	\$0.00	\$0.00
Other	\$652,420.00	\$795,559.00	\$652,420.00
<b>Total Revenues by Category</b>	<b>\$5,444,272.00</b>	<b>\$5,413,620.00</b>	<b>\$5,566,510.00</b>

**Describe any amounts listed under "Other Operating Expenditures" or "Other Revenues." Provide details on any specific federal government revenue sources.**

Other Revenue is \$ 103,800 value of gift in kind services and materials and restricted revenue for homes of \$ 548,620; Government revenue is PPP loan forgiveness.

**E.2. Has the City of Winston-Salem provided funding in the past? If so, provide a funding history of the most recent five years of City contributions in the table below.**

Year	Funding Source	Funding Amount
2020	HOME FUNDS	\$162,800.00
2019	HOME FUNDS	\$237,800.00
2018	HOME FUNDS	\$154,240.00
2017	VARIOUS	\$220,163.00
2016	VARIOUS	\$376,112.00

**E.3. Please complete the table below to show specific details of proposed City funding and other leveraged funding for the proposed project/program.**

Activity	Funding Requested from City	Funds from Other Sources	Other Funds Source
ENERGY FEATURES	\$0.00	\$58,500.00	NC SYSTEM VISION
NEW HOME CONSTRUCTION	\$0.00	\$85,000.00	PRIVATE DONORS
NEW HOME CONSTRUCTION	\$0.00	\$548,620.00	GRANTS/SPONSORS
NEW HOME CONSTRUCTION	\$207,200.00	\$0.00	
	\$207,200.00	\$692,120.00	

**E.4. For each activity and line item above, please provide a short but detailed description of how City resources will be used to carry out proposed programming.**

City HOME funds are used for down payment assistance for qualifying families that are between 35% - 80% AMI. Down payment assistance lowers the first mortgage lien loan amount that family must repay and makes the loan affordable over 30 years. The energy features we build into the homes lowers the utility costs for homeowners keeping over all housing costs affordable for families. This utility savings combined with the HOME funds for down payment assistance is how families save funds for other personal uses such as education, health care and food.

**E.5. Where another stakeholder or agency is providing non-monetary assistance with a particular aspect of your programming, please provide a short description of those activities and how they will supplement the use of City funds.**

Habitat International has a program of securing some basic donated materials on a national level for the construction of homes as well as appliances. Donated materials helps to lower the actual cash outlay for Habitat in building the homes. Depending on availability of materials the cost savings per house is approximately less than \$5,000.

**E.6. If this year's request is different in any way (amount, activities, etc.) from a prior year's request, explain how and why. If you are a new applicant, please describe how you would adjust your project/program if your funding request is not funded at the full amount.**

This is the same program as last years request just reduced in amount based on estimated new home construction by 2 units.

### **SUSTAINABILITY (7 POINTS)**

**E.7. Describe the plan to sustain the project/program funding in future years. Include information about other funding sources to leverage City funds requested.**

Habitat is continually building relationships, partnering with businesses, faith communities and other philanthropic sources in support of its building program and seeking donations and sponsorships. Some private funders are on a rotating schedule. Habitat will aggressively pursue funds needed for building as projected because that is the mission of Habitat and the funding model that supports the mission.

Habitat has a long-term contract with the North Carolina Housing Finance Agency and receives assistance with energy features for each new house that applies for funding. We strongly believe this arrangement will continue through our fiscal year end 2022 and beyond. Additionally, the NCHFA offers HFHFC an available loan fund to assist in the development needs of the organization. HFHFC often utilizes these zero interest loans to supplement out fundraising efforts when needed to meet target goals for construction. The NCHFA loan funds are not recognized as revenue but help to leverage both the private and City funds.

Habitat's model of house and repair sponsorships as a fundraising tool raises the bulk of the remaining funding necessary to accomplish its goals. These sponsors come from private individuals, corporations, faith communities, and other philanthropic sources throughout the year. Additionally, Habitat's team is continually seeking grant opportunities available through local and national foundations and as identified by Habitat for Humanity International. Habitat for Humanity of Forsyth County has a strong track record for being awarded these grants.

Additionally, the mortgage payments of our existing homeowners as well as the revenue generated from our three ReStores provide the resources to sustain our administrative needs to allow for the bulk of our annual fundraising to be dedicated to our programming for families.

Finally Habitat utilizes several fundraising events throughout the year, the Hammerbird 5K in October, the Blueprint Breakfast in September and the Drive One for Habitat golf tournament each generally raise enough revenue to fund at least one house per year and in the case of the blueprint Breakfast, two. In this current fiscal year those fundraising events were reimagined to virtual or other forms of generating interest and revenue for Habitat. These alternative events were not nearly as successful as our events in real time of the past. As Covid continues we will be searching for alternative sources of revenue until such time our signature events can resume.

### **BARRIERS (3 POINTS)**

**E.8. Describe any potential programmatic barriers to project implementation (e.g. recruitment or outreach challenges, etc.) and your plans for overcoming them.**

Habitat traditionally has four inputs to be successful to our work. The lack of anyone of these resources can be a barrier that imperils our ability to meet our goals. Those four inputs are land to build on, families in the program, Volunteers to assist in construction and operating the ReStores and adequate fundraising particularly for the building

fund. Some of these inputs are currently challenges particularly due to the impact of the Covid 19 pandemic. Below is a review of the status of those four inputs and a reflection on the Covid impact.

1. The availability of land to build on and properties to acquire. While this has been a barrier for us in recent years, currently Habitat has sufficient property in inventory to cover our construction needs for the next five years. Acquiring sufficient properties in the Place Matters neighborhoods is the biggest risk we currently face but we do have those needs covered for the year this request represents. Still moving forward in the coming year we will be focused on land acquisition in Bowen Park, Dreamland Park and the Cleveland Avenue Transformation footprint. This is all infill acquisition which by its nature is difficult as Habitat has to negotiate with individual owners on each property.

The acquisition of Stone Terrace has given Habitat a lot of cushion in buildable inventory once the infrastructure repairs are complete and roads installed.

2. Families qualified and active in the program. While recruiting sufficient partner families has been an issue in the past, we have been very successful over the last two years in building a large pool of families in program. Currently we have 22 families in the program with a goal of 30. Habitat has not been taking new application for some time as we do not want to have families waiting more the 24 months to purchase their homes.

3. Volunteers necessary to complete the work. Habitat typically touches almost 4,000 unique volunteers per year in our mission and our corporate and faith-based volunteer groups continue to be strong. Our barrier has been in recruiting enough volunteers during the weekdays as most volunteers want to volunteer on Saturdays. This is an area that Covid has had the biggest impact. Once Covid hit as part of our protocols, we immediately suspended all volunteer engagement for the protection of all. When NC opened up in phase 3, we did open up for a limited number of volunteers doing exterior work only with mask and social distancing as the norm. During this pandemic, our staff construction crew, sub-contractors and AmeriCorps service members are the only labor on construction that we are utilizing. This has impacted the number of houses we can build and completely shut down our repair program. These protocols will remain in place until the pandemic is over.

4. Funding for house sponsorships and repair programs. Funding is always that most difficult part of a non-profits agenda. To operate our program at the level we anticipate for 2021-2022 requires raising \$1,050,000 in building fund revenue alone. For most organizations, this is a capital campaign. For Habitat this is the requirement to serve families not including our cost of operations.

Habitat utilizes every tool imaginable to meet these goals which is why we ask the City for HOME funding year after year. Covid has impacted our fundraising as well both from a diversion of philanthropic funding to safety net services and the inability to host fundraising events.

**E.9. Describe any institutional barriers to project implementation (e.g. staff vacancies, pending departures, etc.) and your plans for overcoming them.**

The only institutional barrier that exists currently is the difficulty in hiring skilled staff members in the building trades. This is an industry wide problem with experienced labor aging out of the workforce and younger persons not seeking employment in the construction trades. We continue to try to develop our own staff internally through hiring AmeriCorps Service members following their term of service, implementing a new apprenticeship program in partnership with the United Way and continually reviewing our pay scale in reference to industry pay in our community. This is a challenge for all builders and developers.

**AVERAGE COST (5 POINTS)**

**E.10. Use the table below to show the average amount of City funds requested per beneficiary to be served during the year and the average total cost of the service per beneficiary to be served during the year (including all funding sources)**

Proposed funds from the City for this project:	207200
Number proposed to be served for the year:	14
Average City funds per beneficiary:	\$14,800
Proposed funds from all sources:	899322
Number proposed to be served for the year:	14
Average total funds per beneficiary:	64237

## F. Required Documents

Case Id: 11132

Name: Habitat 2021-2022 HOME Funds - 2021/22

Address: \*No Address Assigned

Completed by joni.yoder@habitatforsyth.org on 11/13/2020 11:51 AM

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## F. Required Documents

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Please provide the following information

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### Documentation

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**Code of Conduct/Conflict of Interest Policy \*Required**

Conflict of Interest.doc

**Submit a copy of the agency's latest 990 Form as submitted to the Internal Revenue Service. \*Required**

2018 Final 990 Public Disclosure Copy Habitat Forsyth.pdf

**Organization By-Laws \*Required**

Habitat Bylaws.2017.docx

**Articles of Incorporation \*Required**

Articles of Incorporation 02-07-1985.pdf

**Organization Policies (including personnel, formal non-discrimination, procurement, accounting, etc) \*Required**

Habitat Forsyth Employee Handbook 090119.pdf

**IRS 501(c)3 Designation Letter \*Required**

501c3\_Letter\_0072-1981\_2018.pdf



Audited financial statements or a third-party review **\*Required**

AUDIT20.final.pdf

North Carolina Secretary of State - Current and Active Status (<https://www.sosnc.gov/search/index/corp>)

**\*Required**

NC Secretary of State Search Results Active 2020.pdf

Other

*\*\*No files uploaded*

## G. Income Based Projects/Services Only

Case Id: 11132  
Name: Habitat 2021-2022 HOME Funds - 2021/22  
Address: \*No Address Assigned

Completed by kelly.mitter@habitatforsyth.org on 11/10/2020 5:00 PM

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### G. Income Based Projects/Services Only

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\*\* Complete this section only if you are requesting funds for a Community Development project (for CDBG, HOME and/or ESG funding).\*\*

If the section is not applicable to your project, please leave the questions blank and mark the step "Complete."

**G.1. In the right-hand column below, indicate the number of participants to be served by the proposed project/program within each income category during the year. Click [here](#) to see Winston-Salem income limits by household size.**

Income Range	# to be served
0 to 30% of median	0
31% to 50% of median	7
51% to 80% of median	7
Greater than 80% of median	0

**G.2. Describe policies, procedures, and criteria for determining who is eligible. Describe the procedures for screening, eligibility determination, intake, assessment and orientation of participants**

Our policies and procedures are designed to influence and determine all major decisions and actions, and all activities take place within the boundaries set by them. The purpose of our Family Selection Policy is to provide an overall guide for selection of homeowner partners. Staff and the Family Services Committee should follow these guidelines in making recommendations to approve families. Habitat for Humanity of Forsyth County (HHFC) selects families on the basis of basic requirements, ability to pay, need for adequate housing, and willingness to partner. The HHFC family selection process shall not discriminate with regard to race, color, religion, sex, age, handicap, familial status, or national origin.

Criteria

Applicant(s) must:

Be at least 18 years of age.

Have a current lease in his/her/their name for at least one year. If an applicant is leasing a property owned by a relative, monthly proof of payment, in addition to standard landlord verification, will be required.

Have Forsyth County area residency or permanent employment in the Forsyth County for at least one year.

Be able to effectively communicate with Habitat staff and volunteers. If there is a language barrier, HHFC will assist in making arrangements for an interpreter. In compliance with Fair Housing regulations, HHFC will provide this service free of charge. Interpreters used by HHFC are independent contractors and are therefore not representatives of Habitat or the borrower. Note: Use of underage children (<18) as interpreters is not allowed.

Be in compliance with Habitat's criminal background policy. Police reports will be obtained and evaluated on all adult applicants.

Provide evidence of legal separation or divorce (or other legal releases as appropriate) if a spouse is not participating

Printed By: Rene Williams on 12/12/2020

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as an applicant.

#### Intake

Application processing typically takes 30 days. HHFC will contact you by phone and email as we're processing your application if anything is missing. Once your application has been processed you will receive a letter in the mail to notify you about your status.

#### Orientation

Attend an orientation with other people who are interested in purchasing a HHFC home. You will meet with a HHFC representative who knows the rules and regulations and can answer your specific questions.

As a part of HHFC's sweat equity component, each partner family completes several required homeowner education classes. These classes are designed to prepare families for financial responsibilities of becoming homeowners, how to best maintain their homes and acclimate into their new neighborhoods. Habitat's overall goal is to empower families to become knowledgeable and successful homeowners.

Our training focuses on programs that help homeowners by addressing topics ranging from home maintenance and repairs, financial education and money management (budgeting, savings and credit, etc.), crime prevention, energy savings, and more.

Once families begin the homeownership process, they are assigned a Family Services Partner. The family partner will check in monthly with their assigned family. If they have any concerns or problems, the Family Services staff team is notified.

If families apply for homeownership and are denied, they are referred to The Center for Homeownership. The center guides potential homeowners through the homeownership process and provides education, information on financing options, community housing programs and homes that are available.

## H. Construction/Rehab Only

Completed by kelly.mitter@habitatforsyth.org on 11/10/2020 4:43 PM

Case Id: 11132

Name: Habitat 2021-2022 HOME Funds - 2021/22

Address: \*No Address Assigned

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### H. Construction/Rehab Only

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\*\* Complete this section only if you are requesting funds for a Housing Construction or Rehabilitation project.\*\*  
If the section is not applicable to your project, please leave the questions blank and mark the step "Complete."

**H.1. Describe the proposed project, including any plans. If the project is approved, we will need a detailed work write-up.**

**H.2. Provide a projected timeline for the proposed work.**

**H.3. Describe how the project will be managed, including the contractor procurement process.**

**H.4. Describe the target market, including any special populations to be served.**

**H.5. Describe the services or program you plan to provide.**

**H.6. Describe the property management plan.**

**H.7. List the development team members.**

**H.8. Describe the financial capability of the sponsor/owner organization, including submission of the organization's operating budgets, agency audits, and Form 990s for the prior three years, unless already submitted to the City.**

**H.9. Listing of projects undertaken by principals over the past ten years, identifying project name and address, type of project, and number of units; please note any projects for which local government funding was received.**

Project Name	Address	Type of Project	No. Units	Govmt Funding
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### Documentation

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**Market study or other analysis to verify the need for the project.**

*\*\*No files uploaded*

**Development costs that include a detailed sources and uses statement of all funds, including the requested loan from the City, in electronic format, preferably a spreadsheet.**

*\*\*No files uploaded*

**Operating pro forma that includes rent and operating cost assumptions and all estimated loan payments, in electronic format.**

*\*\*No files uploaded*

**Operating Budget**

*\*\*No files uploaded*

**Form 990**

*\*\*No files uploaded*

# I. Emergency Shelter Only

Case Id: 11132

Name: Habitat 2021-2022 HOME Funds - 2021/22

Address: \*No Address Assigned

Completed by kelly.mitter@habitatforsyth.org on 11/10/2020 4:42 PM

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## I. Emergency Shelter Only

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\*\* Complete this section only if you are requesting funds for an Emergency Shelter project. \*\*

If the section is not applicable to your project, please leave the questions blank and mark the step "Complete."

Prior to the beginning of any funding year, any ESG-funded program must participate in the local Homeless Management Information System (HMIS) designated by the Winston-Salem/Forsyth County Continuum of Care, or for domestic violence programs, a comparable database in accordance with HUD's standards.

### Emergency Shelter: Essential Services

Activity	Total Budget (\$)
Case Management	\$0.00
Child Care	\$0.00
Education Services	\$0.00
Employment Assistance	\$0.00
Job Training	\$0.00
Outpatient Health Services	\$0.00
Transportation	\$0.00
Legal Services	\$0.00
Services to Special Population	\$0.00
Overhead Costs (limited to 15% of total activity request)	\$0.00
	\$0.00

### Emergency Shelter: Operating Costs

Activity	Total Budget (\$)
Rent	\$0.00
Shelter Security	\$0.00
Fuel	\$0.00
Equipment	\$0.00
Insurance	\$0.00
Utilities	\$0.00
Food	\$0.00
Furnishings (limited to less than \$500 per item)	\$0.00
Supplies	\$0.00
Maintenance or Minor Repairs	\$0.00
Overhead Costs (limited to 15% of total activity request)	\$0.00
	\$0.00

## J. Rapid Rehousing and HMIS Only

Completed by kelly.mitter@habitatforsyth.org on 11/10/2020 4:42 PM

Case Id: 11132

Name: Habitat 2021-2022 HOME Funds - 2021/22

Address: \*No Address Assigned

### J. Rapid Rehousing and HMIS Only

\*\* Complete this section only if you are requesting funds for a Rapid Rehousing project.\*\*

If the section is not applicable to your project, please leave the questions blank and mark the step "Complete."

Prior to the beginning of any funding year, any ESG-funded program must participate in the local Homeless Management Information System (HMIS) designated by the Winston-Salem/Forsyth County Continuum of Care, or for domestic violence programs, a comparable database in accordance with HUD's standards.

#### Rapid Rehousing Financial Assistance

Activity	Total Budget (\$)
Rent Assistance	\$0.00
Rental Application Fees	\$0.00
Security Deposits	\$0.00
Last Month's Rent	\$0.00
Utility Deposits	\$0.00
Utility Payments	\$0.00
Moving Cost Assistance	\$0.00
Overhead Costs (limited to 15% of total activity request)	\$0.00

#### Rapid Rehousing Services

Activity	Total Budget (\$)
Case Management	\$0.00
Housing Search and Placement	\$0.00
Mediation	\$0.00
Legal Services	\$0.00
Credit Repair	\$0.00
Counseling	\$0.00
Information and Referral	\$0.00
Monitoring/Evaluation of Progress	\$0.00
Overhead Costs (limited to 15% of total activity request)	\$0.00

#### HMIS/Data Collection Budget

HMIS Activity	City ESG Request	State ESG Request
Staff Costs	\$0.00	\$0.00
Equipment	\$0.00	\$0.00
User Fees	\$0.00	\$0.00
	\$0.00	\$0.00

## Submit

Completed by [kelly.mitter@habitatforsyth.org](mailto:kelly.mitter@habitatforsyth.org) on 11/16/2020  
12:55 PM

**Case Id:** 11132

**Name:** Habitat 2021-2022 HOME Funds - 2021/22

**Address:** \*No Address Assigned

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## Submit

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**I certify that the applicant meets the conditions specified in the application instructions and will be able to carry out the proposed services in concert with these conditions. I also certify that the organization is a certified IRS 501(c)(3) non-profit organization.**

Kelly Mitter

*Electronically signed by [kelly.mitter@habitatforsyth.org](mailto:kelly.mitter@habitatforsyth.org) on 11/16/2020 12:55 PM*