

A. Organization & Contact Information

Completed by shadowe.magaraci@eistr.org on 10/27/2021 12:54 PM

Case Id: 14347
Name: ESR 22-23 IDA - 2022/23
Address: *No Address Assigned

A. Organization & Contact Information

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

Experiment In Self-Reliance Inc.

A.2. Project/Program

ESR 22-23 IDA

A.3. FY 2022-23 Funding Request Amount

\$35,000.00

A.4. Agency's Total Operating Budget

\$2,435,822.00

A.5. Mailing Address

PO Box 135 Winston-Salem, NC 27102

A.6. Project/Program Location Address

3480 Dominion St Winston-Salem, NC 27105

A.7. Organization Website

www.eistr.org

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

1964

A.9. Organization Fiscal Year

July 1 - June 30

A.10. Federal Tax ID Number

A.11. Federal DUNS Number

EXECUTIVE DIRECTOR/MANAGER

A.12. Name, Title

Twana Roebuck, Executive Director

A.13. Email

twana.roebuck@eistr.org

A.14. Phone

(336) 714-9237

CONTACT

A.15. Name, Title

Twana Roebuck, Executive Director

A.16. Email

twana.roebuck@eistr.org

A.17. Phone

(336) 714-9237

BOARD CHAIR

A.18. Name

Marsha Smith

A.19. Term Expiration

09/30/2023

A.20. Email

marsha.smith@va.gov

A.21. Phone

(336) 231-2519

B. Project Overview

Completed by shadowe.magaraci@eisr.org on 11/2/2021 8:58 AM

Case Id: 14347

Name: ESR 22-23 IDA - 2022/23

Address: *No Address Assigned

B. Project Overview

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?

The Individual Development Account (IDA) program helps low-to-moderate-income residents of Forsyth County build assets through a program of education and savings. The program has several components that work together to prepare program participants to become successful first-time homebuyers or small business owners. Coupling case management with financial literacy is the most effective method of changing the way our clients manage their money.

The economic literacy component teaches participants about money, credit and debt, bank products, lending practices and more, so that they understand the financial process. Home buyer education helps participants select an agent, choose a funder and mortgage terms, and locate a house. Homebuyer education also addresses what comes after the signing (maintenance, repairs, etc.). Small business participants go through a similar training focused on creating a solid business plan, finding seed capital, and much more. The savings component requires that participants deposit funds regularly into an IDA savings account throughout their participation in the program (minimum \$1500). When the participant is ready to purchase, these funds are matched and applied to costs such as closing costs or down payments on a home, or initial requirements for their small business launch.

Funding from the City of Winston-Salem will be used to fund a part time Success Coach for this program, and to help fund speakers and materials costs for the Financial Literacy portion of the program.

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

The IDA program accepts applications from candidates approximately twice per year, depending on interest and available funding. Applicants provide detailed financial information and an application fee that is used to pay for their credit reports. A review panel discusses the applications and selects the candidates they consider most ready to enter the program, and the final 25 to 35 candidates are enrolled in the program.

IDA participants attend 11 two-hour financial literacy classes over the course of a year to learn more about budgeting, tax returns, the psychology of money, retirement, and other topics that help them prepare for homeownership and its financial responsibilities. Participants may remain active in the program for a maximum of two years while they are saving the required amount for their particular program. When their Success Coach determines they have met the required credit score, savings, and other program requirements, participants are then ready to work with their Loan Officer through Forsyth County Department of Housing and Community Development to move towards receiving their match money and purchasing a home. Clients may purchase any available home in Forsyth County that fits their budget and needs.

B.3. Describe the unmet need that the proposed project/program seeks to address. Include data supporting the need.

Printed By: Rene Williams on 1/27/2022

2 of 25

According to the Census Bureau, poverty in Forsyth County, North Carolina in 2019 reached 16.8%. There are few statistics available for 2020-21, but based on the wide-ranging business closures and soaring unemployment in the wake of COVID, the poverty rate is likely to have increased. Additionally, many residents remain unbanked or underbanked, and lack access to affordable banking products. As an asset building program, IDAs are a tool to develop assets among the working low-income, and guide them to financial stability and successful participation in the economic mainstream. The IDA Program's approach to financial education and asset accumulation takes some of the uncertainty out of major decisions like purchasing a home or launching a small business, which is critical in today's economic climate.

COLLABORATION (6 POINTS)

B.4. 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?

Partnerships include the City of Winston-Salem Community and Business Development Department, Forsyth County Department of Community and Economic Development, Financial Pathways of the Piedmont/Center for Home Ownership, Forsyth County Department of Social Services, the United Way of Forsyth County, Truist, and the Housing Authority of Winston-Salem. Partners help teach financial literacy classes, recruit participants, pull credit scores, provide lending services, and more, all aimed to serve the low-moderate income population and provide the best, most reputable programs and services to our clients.

C. Strategy and Performance

Case Id: 14347

Name: ESR 22-23 IDA - 2022/23

Address: *No Address Assigned

Completed by shadowe.magaraci@eistr.org on 11/4/2021 3:52 PM

C. Strategy and Performance

Please provide the following information.

STRATEGY (5 POINTS)

C.1. The City of Winston-Salem's strategic priorities, adopted most recently in the [2017-2021 Strategic Plan \(2019 Update\)](#) and under review for adoption by City Council for FY 2022 - FY 2025 Strategic Plan, are used as guiding principles 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):

Economic Vitality and Diversity

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. 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.

Participant progress is tracked in Outcome Tracker. The program reports monthly to the Board of Directors, quarterly and annually to funding sources and other partners.

C.4. Explain the steps that will be taken if the stated program goals provided in C.3. are not achieved.

Participants are required to attend all Economic Literacy classes, and contact their Success Coach a minimum of once per month. Success Coaches monitor savings to ensure the participant is making deposits to the account and is on track to meet their savings goal. Participants are actively in the program for two years, but will not necessarily purchase an asset in that time. Various economic factors can affect the purchase time-window, such as the availability of a home within the participant's budget. We anticipate COVID-19's economic effects to impact the availability of

Printed By: Rene Williams on 1/27/2022

4 of 25

homes for clients to purchase.

The stated program goals in C.3 are conservative and based on the economic uncertainty of 2020-2021 and the current participation level in the program. We expect to be able to meet or exceed these goals assuming participation levels remain the same. We will adjust program goals to correspond to the program's performance.

Attach participant/program data sample report

 **Participant/Program Data Sample Report *Required**

Sample Program Report - IDA.docx

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 20-21 Previous Year Results	FY 21-22 Current Year Projected Results	FY 22-23 Next Year Anticipated Results
Recruit and enroll 25 new IDA participants to the program	Work with collaborative partners and successful program participants to recruit new participants.	25 new participants enrolled in the IDA program.	25 new participants enrolled in the IDA program.	25 new participants are expected to enroll in the IDA program .
25 IDA participants will graduate from Economic Literacy	Participants attend classroom training and work one on one with a Success Coach.	22 Participants graduated from Economic Literacy	25 IDA participants will graduate from Economic Literacy	25 IDA participants will graduate from Economic Literacy
50 participants will improve their credit profile	Participants apply classroom knowledge, maintain a working budget, pay off past debt and address other credit file issues.	48 participants increased their credit scores	58 participants will increase their credit scores	50 participants will increase their credit scores
50 participants will save monthly to complete savings goals.	Participants save \$100 per month (minimum \$2,000) for the 2 years of	63 participants saved monthly, and met their savings goal.	73 participants saved monthly, and are on track to meet or have met their savings	83 participants will have saved monthly, and be on track to meet or have met

	active program participation, and work with Success Coach.		goal.	their savings goal.
15 IDA clients will purchase an asset (home or small business).	Participants work with realtors, loan officers, and other appropriate service providers to locate, finance, and procure their assets.	15 participants were ready to purchase their assets.	20 participants will purchase or be ready to purchase their assets.	25 participants will purchase or be ready to purchase their assets.

	Total Unduplicated Number Served	Total Number Served
FY 20-21 Previous Year Results	22	63
FY 21-22 Current Year Projected Results	25	73
FY 22-23 Next Year Anticipated Results	25	83

C.6. FY 20-21 Program Accomplishments

As of June 2021, a total of 1,468 households have been served in the IDA Program. Our 630 homeowners (687 program total) have purchased assets averaging \$126,000 in value which produces an accumulated asset total of more than \$78 million. Obviously, the IDA Program helps increase Winston-Salem’s property tax base. IDAs are a valuable tool to combat generational poverty. IDA program costs are still high due to the changes in bank lending procedures and requirements. Participants often need to remain in the program longer to meet stricter credit score requirements, raising the cost per participant accordingly. Additionally, COVID-19 has added challenges to the homebuying process as well as further decreased the housing market, making homes available to our clients more scarce than in previous years.

C.7. FY 22-23 Key Objectives

Our objectives include meeting the goals listed above, with an outcome of an average of 15 households per year to complete the Economic Literacy component of the program, save their \$2,000 goal, secure their IDA match, and become first time homeowners or small business entrepreneurs. We expect to provide intensive case management to IDA households to help ensure their success in the program. We expect to continue our collaborative efforts with our program and financial partners to create community awareness of and interest in the program, and seek out new collaborative partners. We will continue seeking \$5,000 "sponsorships" for each cohort group from private and commercial sources, as well.

Attach participant/program data sample report

Documentation

 **Participant/Program Data Sample Report**

Sample Program Report - IDA.docx

D. Organizational Capacity

Completed by shadowe.magaraci@eistr.org on 11/16/2021 5:37 PM

Case Id: 14347

Name: ESR 22-23 IDA - 2022/23

Address: *No Address Assigned

D. Organizational Capacity

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?

Mission: Empowering social and economic self-reliance for the working low income and homeless.

ESR's programs address the needs of low-income residents of Winston-Salem/Forsyth County in a variety of life circumstances. Our Self-Sufficiency Program promotes asset building and education as tools to improve the lives of low-income residents of Winston-Salem and lift them above the Federal Poverty Guidelines. The Self-Sufficiency program assists clients in completing their educational goals so that they can obtain higher-paying employment that offers healthcare and other benefits.

ESR's Housing Program, which serves the City's homeless population, reduces the numbers of individuals and families living on the streets, in shelters, and other unsafe and substandard living situations. The Housing Program is a major part of Winston-Salem's Continuum of Care for homeless residents. Our Housing Services program works with the Coordinated Intake Center to help provide housing and supportive services to Winston's vulnerable citizens, including the chronically homeless. ESR's role is to help homeless residents find affordable housing, find better employment, and move toward eventual economic independence.

Our IDA (Individual Development Account) Program helps low-income residents gain financial literacy skills on their way to becoming first-time homeowners or small business entrepreneurs, or working toward post-secondary education goals. IDA clients take a deeper interest in their community as well as increasing the tax base.

The Forsyth Free Tax (VITA) program provides residents with free tax preparation services at several VITA sites during the tax season and offers assistance with tax issues and tax preparation (including prior-year and amended tax return preparation) during the rest of the year. Participants save on tax preparation fees and are encouraged to use their refunds responsibly. Additionally, The Forsyth Free Tax program helps low-income residents of Winston-Salem/Forsyth County connect with other services they may find of value, such as services provided by the City, County, ESR, churches, and other community agencies.

FUNCTION (5 POINTS)

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

ESR was chartered in 1964, and has served the low income community of Winston-Salem/Forsyth County for 57 years.

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

As a part of the City's coalition for housing stabilization both for homeless and non-homeless residents, ESR serves the

City in economic development and growth. The City's support of the IDA program has helped us bring back the small business component of the program, wherein new entrepreneurs develop a business plan in concert with Forsyth Tech and the Innovation Quarter and complete a 10-month economic literacy class, which gives them the potential for a better long-term outcome. These new small businesses increase the City's wealth, both monetarily and culturally, through the diversity they express.

ESR's program graduates become long-term taxpaying residents who are no longer dependent on welfare assistance and become active participants in the City's local economy. This also has an impact on the crime level associated with homeless populations. Our programs help low income and homeless participants increase their education levels, employment, income, and housing stability. This can have a positive impact on crime rates and tax revenues. Improvements in education, higher employment rates, and basic job skills benefit the City in economic development with a better-educated and more invested workforce.

ESR has operated the Housing program for more than twenty years. It has been highly successful in assisting working homeless residents of Winston-Salem/Forsyth County in finding standard, affordable housing, and helping them maintain their housing placements through education and supportive services. As needs and trends shift within the community, ESR's Housing program has changed to meet the need. We traditionally rise to meet the challenges of changing needs in the community, often taking lead roles in innovative programs at the request of the City.

Through the years, the City and ESR have worked together to improve the lives of thousands of Winston-Salem/Forsyth County residents. ESR has traditionally stepped up as the City develops or requests new concepts for programs as a partner or to pilot projects, and we are grateful for the City's continued support. We believe this is a very productive partnership, and look forward to continued support from the City.

STRUCTURE (5 POINTS)

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

Position Title	Activities/Inputs	Total Work Hours Per Week	% of hours proposed to be funded
Success Coach	One on one case management for clients, assistance with classes and events	24	100.00 %
Success Coach	One on one case management for clients, assistance with classes and events	36	0.00 %
IDA Program Manager	Oversight of Success Coaches, facilitation of classes, general program oversight	36	0.00 %
Data Manager & Administrative Assistant	Contact with clients, data management for program	24	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
Twana Roebuck	Executive Director	\$96,378.00	0.00 %
Fred Bazemore	Director of Agency Operations	\$60,000.00	0.00 %
Victoria von Dohlen	Development and Agency Relations Manager	\$57,337.00	0.00 %

Stephanie Blackstock	Finance Director	\$43,444.00	0.00 %
----------------------	------------------	-------------	--------

D.6. Attach an organizational chart

Organizational Chart *Required

ESR 6-2021 Org Chart - No Names.docx

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. Best practices for accessing a diverse hiring process and candidate pool include:

Experiment in Self-Reliance is an Equal Opportunity Employer. It has an established Equal Employment Policy that states it is the policy of ESR that no person shall be denied a job opportunity on the grounds of age, disability, national origin, pregnancy, race/color, religion, or sex. When a job vacancy becomes available the position is posted internally for two days. If there are no interested parties internally, the position is posted for two (2) weeks to allow external applications to be submitted. The posting is publicized to major employment components such as the Workforce Solutions of NC, as well as the Spanish League, Human Relations Commission, United Way and Qué Pasa Newspaper, The Chronicle, and the Winston-Salem Journal. Additionally, we post job openings to our website and social media, and web-driven employment sites such as Monster or Indeed.

Please enter the total number of Full-Time Positions and Employees you have in the table below, as well as the employee's appropriate race/ethnicity and gender identity.

	Male - White	Male - Black	Male - Other	Female - White	Female - Black	Female - Other
Executives/Managers		1		1	2	
Professionals		4		2	12	2
Technicians						
Office/Clerical					2	
Laborers/Service Workers						
Total Full-Time						

Please enter the total number of Temporary/Part-Time Positions (FTE) and Employees you have in the table below, as well as the employee's appropriate race/ethnicity and gender identity.

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

D.8.

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

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

10

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

9

ABILITY (5 POINTS)

D.11. If this is an application for new funding, please describe the steps your organization will take to establish an action plan for successful program launch, including appropriate stakeholder training and coordination. Articulate a clear methodology for service delivery within the context of established goals and include a timeline of key action items and approximate dates for delivery.

This project is already operational and producing results. It has been in full and successful operation for more than a decade. The City of Winston-Salem has provided funding in the past, but not recently.

We would like to expand this program further, as it is one of our best anti-poverty tools. Funding from the City of Winston-Salem this year would allow us to add a part time Success Coach and expand our program capacity.

D.12. Describe your organizations' past success with flexibly responding to unforeseen events, which had the potential to negatively impact deliverables. What were best practices learned, if any? How would you successfully use these practices with the proposed program, if necessary?

COVID-19 has changed almost every aspect of how ESR operates. As a provider of essential services, ESR had to adapt swiftly to the frequently changing conditions of the pandemic. Most of the adaptations we have made have been successful and flexible enough to apply to any program as needed. ESR is adapting to the changes brought on by the COVID-19 pandemic, including the need for technology to work remotely, holding financial education classes through zoom, putting in extra precautions for safety to still be able to provide free tax preparation, and the increase in the safety risk for clients and staff. The COVID-19 pandemic has made it more difficult to fundraise as we have traditionally done, but we are increasing our grant applications and learning to fundraise virtually.

ESR developed a number of new policies that guide our response to the pandemic, including working from home and conferencing via phone or virtually. We developed virtual platforms to replace many in-person activities, such as board meetings, staff meetings, and IDA classes. We changed our operating hours to allow for our environment to be cleaned each day, and rotated staff in the building to limit exposure. We had to limit our Forsyth Free Tax program to appointment only (the program traditionally takes walk-in clients) when it was able to resume operations.

Our staff and clients adapted relatively easily to these policy changes, and we have found that in some cases, this has allowed us greater flexibility and responsiveness to the needs of our clients.

Due to the increased need for emergency assistance in the community, we have applied for and received emergency funding. We have created a successful program to distribute appropriately to community members while imposing as few barriers as possible.

ESR's New Century IDA (Individual Development Account) Program has historically provided in-person financial education classes to the program participants. Due to the COVID-19 pandemic, classes were held virtually instead.

This allows classes to continue, and classes are able to held in a manner that is safe for clients and instructors.

D.13. How does your program's policies/procedures ensure fair treatment, equitable access, and utilization of benefits for all persons, particularly marginalized and underserved groups and communities (i.e., marketing, outreach, eligibility determination and appeals)?

We are a Fair Housing Agency which status carries equity/non-discrimination requirements, our policies on service and appeals include non-discrimination verbiage, and all marketing materials are in English and Spanish.

It is Experiment In Self-Reliance, Inc. (ESR) policy that no person shall, on the grounds of race, color, national origin, or gender, be excluded from participation in, be denied the whole or in part with funds made available under the Community Services Block Grant. Any prohibition against discrimination on the basis of age under the Age Discrimination Act of 1975 or with respect to an otherwise qualified handicapped individual as provided in Section 504 of the Rehabilitation Act of 1973 shall also apply to any such program or activity. ESR does not discriminate in housing on the basis of race, color, religion, sex, national origin, familial status, or disability. Further, ESR allows reasonable modifications to accommodate persons with disabilities if such do not already exist. ESR does not exclude from housing based solely on the existence of a criminal history of arrest or conviction; however, ESR reserves the right to make housing decisions that best protect its property and other residents therein. These policies inform all of our marketing and outreach, and all activities where inclusion is a consideration. All materials that carry our logo also carry our equality statements.

Our appeals policy is also based in fair and equal treatment and access to redress for grievances.

E. Cost Effectiveness

Case Id: 14347

Name: ESR 22-23 IDA - 2022/23

Completed by shadowe.magaraci@eisr.org on 11/19/2021 10:24 AM

Address: *No Address Assigned

E. Cost Effectiveness

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 21-22	Projected Actuals FY 21-22	Proposed Budget FY 22-23
Program Services	\$1,976,359.00	\$1,986,129.00	\$1,980,400.00
Fundraising	\$55,660.00	\$47,000.00	\$57,580.00
Management and General	\$403,503.00	\$406,200.00	\$425,000.00
Total Expenditures by Program	\$2,435,522.00	\$2,439,329.00	\$2,462,980.00

Expenditures by Category	Budgeted FY 21-22	Projected Actuals FY 21-22	Proposed Budget FY 22-23
Employee Salaries and Wages	\$1,279,992.00	\$1,308,651.00	\$1,285,200.00
Employee Benefits	\$372,690.00	\$396,773.00	\$385,560.00
Facility Rent and Utilities	\$183,809.00	\$176,412.00	\$187,520.00
Training and Conference Registration	\$24,657.00	\$20,657.00	\$26,500.00
Membership and Dues	\$0.00	\$0.00	\$0.00
Travel and Transportation	\$24,562.00	\$7,890.00	\$26,450.00
Grants to Individuals and Organizations	\$412,572.00	\$420,500.00	\$429,700.00
Contracted Fundraising Services	\$0.00	\$0.00	\$0.00
Goods Purchased for Resale	\$0.00	\$0.00	\$0.00
Other Contracted Services	\$42,959.00	\$44,580.00	\$44,580.00
Other Operating Expenditures	\$94,281.00	\$63,866.00	\$77,470.00
Capital Outlay	\$0.00	\$0.00	\$0.00
Total Expenditures by Category	\$2,435,522.00	\$2,439,329.00	\$2,462,980.00

Revenues by Category	Budgeted FY 21-22	Projected Actuals FY 21-22	Proposed Budget FY 22-23
City of Winston-Salem	\$562,118.00	\$554,250.00	\$568,250.00
Forsyth County	\$156,000.00	\$151,000.00	\$159,000.00
State of North Carolina	\$0.00	\$0.00	\$0.00
Federal Government	\$1,209,473.00	\$1,286,700.00	\$1,236,000.00
Admissions/Program Revenues/Sales	\$35,000.00	\$35,000.00	\$35,000.00

Printed By: Rene Williams on 1/27/2022

13 of 25

Memberships	\$0.00	\$0.00	\$0.00
Donations	\$23,705.00	\$19,376.00	\$25,100.00
Foundation Grants	\$266,926.00	\$264,323.00	\$255,430.00
Interest and Investment Income	\$800.00	\$1,000.00	\$1,000.00
Parent Organization	\$0.00	\$0.00	\$0.00
Other	\$181,500.00	\$127,680.00	\$183,200.00
Total Revenues by Category	\$2,435,522.00	\$2,439,329.00	\$2,462,980.00

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

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	None	\$0.00

E.3. Complete the table below to show specific details of proposed City funding and other leveraged funding for the proposed project/program. List each additional funding source for the program.

Activity	Funding Requested from City	Funds from Other Sources	Other Funds Source
Salaries/Benefits	\$30,000.00	\$152,036.00	UW, Forsyth County, Foundations
Travel	\$350.00	\$350.00	UW
Communications	\$300.00	\$288.00	UW
Space	\$1,350.00	\$1,350.00	UW, Forsyth County, Foundations
Supplies	\$300.00	\$250.00	UW, Forsyth County, Foundations
Client Services	\$0.00	\$10,000.00	TANF/Forsyth County
Equipment	\$750.00	\$500.00	UW/Forsyth County
Overhead	\$1,950.00	\$3,622.00	UW, Forsyth County, Foundations
	\$35,000.00	\$168,396.00	

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 funding will provide: salary and partial benefits for a part time Success Coach
Travel costs for training and client visits
Share of mail, internet and phone services
Costs related to space, including insurance and utilities
Supplies such as copier paper, office supplies
Laptop computer

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.

The Center for Homeownership, Forsyth County Housing, and Financial Pathways of the Piedmont all provide training for clients in different aspects of homeownership, and the home purchase process. Program participants also receive guidance in launching a new business.

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 a funding request for a new part-time Success Coach. If the project is not funded, or not fully funded we will not be able to hire an additional Success Coach. We have not received City funding for this program.

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.

We are developing an annual giving campaign with new donors that have come on board as a result of our capital campaign and other events. We hold two signature fundraising events each year (our annual golf tournament and our Winter Wonderland gala event) and organize a #GivingTuesday campaign that provide us with unrestricted funding. Additionally, we continue to work with local businesses, banks, and foundations for funding for this program.

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.

This program is already fully operational. Barriers to its successful expansion primarily include recruiting a new staff member, and difficulty in replacing dwindling funding. Recruiting staff in today's market can be challenging and time consuming, but we will continue to focus recruiting through social media and internet outlets, as well as traditional communications media once we are certain the funding will be available to hire a new staff person. We continue to collaborate with local businesses, banks, and foundations for continued support for program operations.

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

Presently there are no staff vacancies in the IDA program, although we anticipate that hiring a new Success Coach to expand it might be challenging. We will continue to focus recruiting through social media and internet outlets, as well as traditional communications media once we are certain the funding will be available to hire a new staff person.

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:	35000
Number proposed to be served for the year:	50
Average City funds per beneficiary:	700
Proposed funds from all sources:	203396
Number proposed to be served for the year:	50
Average total funds per beneficiary:	4068

F. Required Documents

Completed by shadowe.magaraci@eistr.org on 11/19/2021 10:24 AM

Case Id: 14347

Name: ESR 22-23 IDA - 2022/23

Address: *No Address Assigned

F. Required Documents

Please provide the following information.

Documentation

Code of Conduct/Conflict of Interest Policy *Required

Code of Conduct.docx

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

ESR Form 990 6-30-2020.pdf

Organization By-Laws *Required

ESRBylaws Amended 9-12-18.docx

Articles of Incorporation *Required

ESR articles of incorporation.pdf

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

ESR Anti-Discrimination Policy.pdf

ESRHRManualFinal.docx

ESR Financial Policies.docx

ESR Fair Housing Policy.pdf

IRS 501(c)3 Designation Letter *Required

ESR 501c3 letter 5-4-16.pdf

Audited Financial statements or third-party review from 2019 and 2020. *Required

audit2020.final.pdf

6-30-19 ESR audit.pdf

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

***Required**

NCSOS Active Status 11-03-21.pdf

Participant/Program Data Sample Report *Required

Sample Program Report - IDA.docx

Other

***No files uploaded*

G. Income Based Projects/Services Only

Case Id: 14347
Name: ESR 22-23 IDA - 2022/23
Address: *No Address Assigned

Completed by shadowe.magaraci@eistr.org on 11/3/2021 4:01 PM

G. Income Based Projects/Services Only

** 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	0
51% to 80% of median	0
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

H. Construction/Rehab Only

Completed by shadowe.magaraci@eistr.org on 11/3/2021 3:59 PM

Case Id: 14347

Name: ESR 22-23 IDA - 2022/23

Address: *No Address Assigned

H. Construction/Rehab Only

** 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 and provide 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.

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	Govt Funding
--------------	---------	-----------------	-----------	--------------

Documentation

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

***No files uploaded*

Participant/program data sample report ***Required**

***No files uploaded*

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

DOES NOT APPLY.docx

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

DOES NOT APPLY.docx

I. Emergency Shelter Only

Completed by shadowe.magaraci@eistr.org on 11/3/2021 4:02 PM

Case Id: 14347

Name: ESR 22-23 IDA - 2022/23

Address: *No Address Assigned

I. Emergency Shelter Only

** 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 shadowe.magaraci@eistr.org on 11/3/2021 4:02 PM

Case Id: 14347

Name: ESR 22-23 IDA - 2022/23

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

K. HOPWA

Completed by shadowe.magaraci@eissr.org on 11/3/2021 3:56 PM

Case Id: 14347

Name: ESR 22-23 IDA - 2022/23

Address: *No Address Assigned

K. HOPWA

Please provide the following information.

Are requesting funds for a HOPWA project?

No

Submit

Completed by shadowe.magaraci@eistr.org on 11/19/2021 10:25 AM

Case Id: 14347

Name: ESR 22-23 IDA - 2022/23

Address: *No Address Assigned

Submit

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.

Twana Roebuck

Electronically signed by shadowe.magaraci@eistr.org on 11/19/2021 10:24 AM

IDIS Setup

No data saved

Case Id: 14347

Name: ESR 22-23 IDA - 2022/23

Address: *No Address Assigned

IDIS Setup

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