

# A. Organization & Contact Information

**Case Id:** 16156  
**Name:** Habitat for Humanity of Forsyth County, Inc. -  
**Address:** \*No Address Assigned

Completed by joni.yoder@habitatforsyth.org on 11/12/2022 3:30 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 Co, Inc.

### A.2. Project/Program

Down Payment Assistance

### A.3. FY 2023-24 Funding Request Amount

\$248,000.00

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

\$6,781,129.00

### A.5. Mailing Address

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

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

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

### A.7. Organization Website

www.habitatforsyth.org

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

1985

### A.9. Organization Fiscal Year

June 30

### A.10. Federal Tax ID Number

56-1448955

### A.11. Federal DUNS Number

80-771-9380

### EXECUTIVE DIRECTOR/MANAGER

#### A.12. Name, Title

George Redd IV, Executive Director/CEO

#### A.13. Email

george.redd@habitatforsyth.org

#### A.14. Phone

(336) 306-8261

### CONTACT

#### A.15. Name, Title

Joni Yoder, CFO

#### A.16. Email

joni.yoder@habitatforsyth.org

#### A.17. Phone

(336) 306-8258

### BOARD CHAIR

#### A.18. Name

Yvette Lovett Martin

#### A.19. Term Expiration

06/30/2024

#### A.20. Email

ylovettmartin@gmail.com

#### A.21. Phone

(301) 254-5718

## B. Project Overview

Completed by joni.yoder@habitatforsyth.org on 11/14/2022 2:26 PM

**Case Id:** 16156

**Name:** Habitat for Humanity of Forsyth County, Inc. -

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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 10-13 homes per year, Habitat for Humanity of Forsyth County over its 37-year history has produced 429 homeowners. We anticipate a closing rate of 11-13 homes in the 2022-2023 and are proposing funding in this application for 10 homes for 2023-2024 since we have past application funds to utilize as well.

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 additionally in support of Habitat's ongoing Neighborhood Revitalization programs and searching for more available land. Habitat would like to have in land inventory sufficient lots to build homes for 5 years. Our ongoing partnership to revitalize the Bowen Park/Dreamland neighborhood as well as be the housing partner for the Winston Salem Housing Authorities Choice Neighborhood, has us committed for over 20 homes in the next few years. Our new most recent development, Stone Terrace will be a mixed income, single family neighborhood with 75 buildable lots and we are quickly finishing up phase I of that project of 15 lots. The purchase of land and down payment assistance for the completed homes will help Habitat continue to help meet the growing need for affordable housing in the City.

**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 and word of mouth. 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 about the ability to repay a mortgage loan. 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 20 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 the slow down from the pandemic in the last two years. The goal is to maintain at least 30 families active in the program.

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 300-400 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 process they may select the lot where their home will be built. The new construction process is approximately 4 months.

Once the home is ready for occupancy, the family closes with a 30 year affordable mortgage with Habitat or a local partner bank. Our partner families pay no more than 30% of their household income on their housing. This city funding of \$ 14,800 represents down payment assistance in the form of a second loan and enables the family to have a fixed affordable mortgage.

#### **NEED (7 POINTS)**

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

Economic mobility in Winston-Salem is at the very bottom of all the communities in the United States. This embarrassing 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.

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.

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 has now ballooned to over \$1,000/month for Forsyth County.

The City's own housing study determined that there will be a need for over 15,000 affordable rental and home ownership opportunities in the next five years. Habitat's contribution is only a small fraction of what is needed but we know that we are making a significant impact on families in need.

#### **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?**

Habitat believes strongly in a collaborative process and one of our stated goals is to become a model of collaboration in the community 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 Rose Sharron Neighborhood Association, UNITY Neighborhood Association, Liberty East Redevelopment, and the resident leaders working in those communities.

We have worked with schools in making physical improvements, with residents building playgrounds and community gardens, with leaders and consultants to develop planning documents and with homeowner associations helping them get started and become sustainable.

Habitat is also partnered with Neighbors for Better Neighborhoods (NBN) who is working directly with the community residents to assist them in bringing the community 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 with closely with NBN in 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 WS/FCS Career Center students each year frame and dry-in a new house for a Habitat partner family on the Career Center campus.

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.

## C. Strategy and Performance

Completed by joni.yoder@habitatforsyth.org on 11/14/2022 2:18 PM

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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'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):

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. 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.

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 issued and addresses of the families that were recipients of home repair projects.

The management team of Habitat monitors its progress monthly and more in-depth bi-weekly for new construction. Flexibility is required with new construction when dealing with acquisition issues, land topography, varying house specifications, environmental restrictions, and housing codes. On the remodel side, it takes much longer to complete significant modifications to the inside of a home when the occupants are still in the home.

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Habitat's Board of Directors and Finance Committee monitor organizational progress monthly by way of financial statements and a dashboard of statistics.

Habitat's CFO reports the progress on goals and families served on a monthly basis through the City's Neighborly Software Portal, making notes about any barriers and issues that might arise during the course of the year.

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

Finally Habitat reports out annually to our supporters and grant funders, compiling an annual report as well as filing an annual 990 tax return with the IRS.

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

Habitat has 37 years of proven track record in being able to build homes for families. Habitat has successfully continued to maintain its staff and program throughout the unexpected pandemic which proves that donors in this community believe in and support the mission to provide decent affordable housing for families in our community. While barriers and challenges beyond our control sometimes do arise in the course of our work, Habitat manages to find a way through reaching out to partners and others willing to help. Habitat has a good relationship with our banking partners that could assist financially with loans or line of credit if needed for funding.

**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 21-22 Previous Year Results	FY 22-23 Current Year Projected Results	FY 23-24 Next Year Anticipated Results
Build at least 10 homes for qualified families that have completed the educational requirements of the program and are ready for home ownership	Families complete the educational classes, meet 3 times with a counselor from Financial Pathways of the Piedmont, and complete their 300-400 of sweat equity hours including building of their homes	Habitat sold 10 homes in FY21-22	Habitat is on track to sell 11-12 homes this current fiscal year ending 6-30-23	Habitat would like to increase the number of homes sold to 12-14
Complete 10 home	Recruit families or	Habitat completed	Habitat is on track to	Habitat would like to

repair projects for existing homeowners - preferably seniors that need safe, accessible homes	seniors that need minor or major repairs in their homes in order to be safe, and accessible	10 repair projects	complete 10-13 projects	increase the number of repair projects to 10-15
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	Total Unduplicated Number Served	Total Number Served
FY 21-22 Previous Years Results	20	20
FY22-23 Current Year Projected Results	21	21
FR 23-24 Next Year Anticipated Results	24	24
FY 23-24 Next Year Anticipated Results	24	24

**C.6. FY 21-22 Program Accomplishments**

Hired the first apprentice/intern from a Place Matters Neighborhood as a construction staff member for on the job training.  
 Built 9 new homes and remodeled 1 existing home for 10 families that now have affordable mortgages.  
 Completed 1 home in the United Way Place Matters neighborhood.  
 Completed 10 home repair projects so that families would have safe, accessible homes.  
 Completed the 2 year collaboration project with NC A&T University and the City of Winston-Salem.  
 Completed a successful year of the Youth Empowerment Program, introducing new experiences and financial education to 15 youth, ages 12-17.

**C.7. FY 22-23 Key Objectives**

Acquire 2-4 lots in the Place Matters Neighborhoods  
 Continue the apprenticeship/intern program with at least 1 new intern  
 Build 2-3 homes in the Place Matters Neighborhoods  
 Build a total of 10-12 new homes (in total)  
 Complete 10-12 repair projects for existing homeowners  
 Recruit and beginning training 24 new partner families for homeownership  
 Complete another year of the Youth Empowerment Program, with up to 20 youth participants  
 Habitat needs to acquire more lot inventory for future years of building and would like to complete the purchase of adjacent land next to Stone Terrace. The current owners have approached Habitat about a potential sale.

## D. Organizational Capacity

Completed by joni.yoder@habitatforsyth.org on 11/14/2022 2:19 PM

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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 of Forsyth Co., 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, sale 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 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 Forsyth is also a mortgage lender, education provider, a retail store operator and a social service agency. Habitat's work in developing a new community called Stone Terrace while working in older neighborhoods with revitalization, 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 older neighborhoods in the City.

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

Our 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 formed in 1985 and is incorporated as a 501 (c) 3 non-profit organization.

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

Habitat Forsyth has been operating for 37 years, meeting only a small portion of the need for affordable, quality housing for low income families living in the City of Winston Salem and Forsyth County. Habitat Forsyth has provided



over 435 new or remodeled homes for local residents to have the opportunity to gain financial security and build wealth through stable housing.

Habitat Forsyth has also enabled the improvement of the quality of older existing housing for many senior residents through our home repair program. Habitat has completed 153 repair projects since the addition of this program to our operations.

Habitat has partnered with the City of Winston Salem to address blight of older neighborhoods and with the Housing Authority of Winston-Salem to finish development of the Hope VI project in Glenn Oaks.

As a commitment to the City and its residents, Habitat has invested in the community it serves by developing a Housing Education Center in the historic Boston Thurmond neighborhood that includes a classroom, computer lab, volunteer center, and a hands-on-training work space. These facilities will allow Habitat to reach out to homeowners outside of our traditional program, to anyone in the City, to offer opportunities to learn about home maintenance and lend tools and equipment to assist with the work of improving local housing.

**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
Director of Family Services	Paela Candelaria oversees the program to approve applicants for homeownership and the educational process toward the ultimate goal of purchasing a home.	40	0.00 %
Director of Land Development and Construction	Jake Denton oversees the construction staff, determines the timing of building, oversees the repair program, assists in acquiring available land for building and works with subcontractors and the City inspections department to carry out our development activity.	40	0.00 %
Chief Finance Officer	Acts as the mortgage originator for issuing mortgage loans to the persons in the program that have completed all the requirements to purchase a home. Issues loans for any repairs when applicants qualify for loan repayment. Serves as the liaison with the City of Winston-Salem for billing and compliance when implementing program details.	40	0.00 %
Chief Operating Officer	Assists with land acquisition by working with local community partners, donors, Forsyth County and the City staff. Oversees maintenance of Habitat Forsyth's physical plant, vehicle fleet and equipment.	40	0.00 %
Corporate and Community Engagement Manager	Manages and recruits all volunteer and corporate engagement across the organization to help us build homes and assist in the retail stores.	40	0.00 %
Director of Marketing	Directs, produces and oversees all marketing, social media, print and video communications for Habitat's programs.	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
George Redd IV	Executive Director/CEO	\$120,000.00	0.00 %

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

**Organizational Chart \*Required**

2022 HFHFC Organizational Chart 10.27.2022.pdf

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:**

Habitat Forsyth celebrates diversity as one of the organizations core values for staff and those served in the community. Open positions are publicized on our website, the State of NC Habitat website and other local popular outlets where persons interested in the mission of Habitat may likely see it. To reach more persons, electronic advertising is used 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, 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	7	4	3	5	2	1
Professionals				3	1	1
Technicians						
Office/Clerical					1	
Laborers/Service Workers	6	7	1	2	1	1
<b>Total Full-Time</b>	<b>13</b>	<b>11</b>	<b>4</b>	<b>10</b>	<b>5</b>	<b>3</b>

**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			1			
Professionals						
Technicians						
Office/Clerical				1	1	1
Laborers/Service Workers	2		1	4	1	
<b>Total Part-Time/Temp</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>5</b>	<b>2</b>	<b>1</b>

D.8.



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

HFH Board of Directors 22-23.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**

5

**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 application fulfills our annual request for assistance as a Community Housing Development (CHDO) organization. It is not new funding.

**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?**

Habitat Forsyth has a proven track record to be able to flex when responding to unforeseen events. During the past two years, disruption in the community due to the pandemic was impactful but not as negative as it could have been with our dedicated staff. Of course without our staff and without volunteers Habitat can only do so much. One of the best practices learned naturally was to make sure we take care of our staff, include them in important decision making and communicate clearly intentions, goals and vision.

Disruption to the supply chain for materials has been another area where staff have had to get creative about finding substitutions in practice or find other vendors to continue with production.

Another event which has impacted not only Habitat Forsyth but many other businesses and organizations recently, is the employee turnover with employees seeking other opportunities that fit their family and personal needs in different ways as a result of what this country has experienced in the last two years. Habitat Forsyth has actually for three years been working with United Way to implement a construction intern program, where younger persons from the communities we serve, have the opportunity to learn construction skills on the job and are paid while learning. One successful candidate has completed 10 months of the year long program, has learned new skills, grown in his confidence and ability to realize a dream of an active career with lots of opportunities, all the while helping along side our staff to build homes during a period of staff turnover.

Habitat has also taken the initiative to inform ourselves as leaders and managers and then to share with employees about diversity, equity and inclusion in the workplace and the world. We have empowered a committee of employees to seek some outside collaboration and learning during this year long+ process. In addition, Habitat made the decision to add another paid holiday, Juneteenth, to the list of employee benefits in recognition of this important part of our collective history.

**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)?**

Habitat Forsyth is required by law, as a Community Housing Development Organization to adhere to Housing and Urban Development's fair housing rules and law. The Director of Family Services, the Chief Finance Officer and the family services staff are required to complete annual training to be educated regarding fair treatment, equitable access and nondiscriminatory practices in our process of accepting applicants for the homeownership or repair program.

## E. Cost Effectiveness

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Name: Habitat for Humanity of Forsyth County, Inc. -

Address: \*No Address Assigned

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### 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 22-23	Projected Actuals FY 22-23	Proposed Budget FY 23-24
Program Services	\$5,636,195.00	\$5,588,936.00	\$5,733,511.00
Fundraising	\$491,097.00	\$470,510.00	\$491,097.00
Management and General	\$420,285.00	\$419,899.00	\$420,551.00
<b>Total Expenditures by Program</b>	<b>\$6,547,577.00</b>	<b>\$6,479,345.00</b>	<b>\$6,645,159.00</b>

Expenditures by Category	Budgeted FY 22-23	Projected Actuals FY 22-23	Proposed Budget FY 23-24
Employee Salaries and Wages	\$2,568,815.00	\$2,530,227.00	\$2,620,191.00
Employee Benefits	\$403,801.00	\$399,157.00	\$405,402.00
Facility Rent and Utilities	\$370,575.00	\$370,575.00	\$393,975.00
Training and Conference Registration	\$27,285.00	\$27,285.00	\$30,000.00
Membership and Dues	\$55,500.00	\$55,500.00	\$55,500.00
Travel and Transportation	\$6,405.00	\$6,405.00	\$6,405.00
Grants to Individuals and Organizations	\$0.00	\$0.00	\$1,426.00
Contracted Fundraising Services	\$18,000.00	\$18,000.00	\$18,000.00
Goods Purchased for Resale	\$256,500.00	\$247,500.00	\$275,000.00
Other Contracted Services	\$0.00	\$0.00	\$0.00
Other Operating Expenditures	\$2,840,696.00	\$2,824,696.00	\$2,839,260.00
Capital Outlay	\$608,708.00	\$0.00	\$0.00
<b>Total Expenditures by Category</b>	<b>\$7,156,285.00</b>	<b>\$6,479,345.00</b>	<b>\$6,645,159.00</b>

Revenues by Category	Budgeted FY 22-23	Projected Actuals FY 22-23	Proposed Budget FY 23-24
City of Winston-Salem	\$948,000.00	\$948,000.00	\$207,200.00
Forsyth County	\$0.00	\$110,000.00	\$0.00
State of North Carolina	\$42,000.00	\$42,000.00	\$50,000.00
Federal Government	\$0.00	\$0.00	\$0.00
Admissions/Program Revenues/Sales	\$4,236,355.00	\$3,316,354.00	\$3,967,100.00

Memberships	\$0.00	\$0.00	\$0.00
Donations	\$610,000.00	\$600,000.00	\$620,000.00
Foundation Grants	\$170,000.00	\$170,000.00	\$180,000.00
Interest and Investment Income	\$1,680.00	\$1,200.00	\$1,200.00
Parent Organization	\$0.00	\$0.00	\$0.00
Other	\$1,148,250.00	\$1,291,791.00	\$1,619,659.00
<b>Total Revenues by Category</b>	<b>\$7,156,285.00</b>	<b>\$6,479,345.00</b>	<b>\$6,645,159.00</b>

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

Other revenue includes noncash items that are gift in kind donations of property, materials or services. It also includes amortization of mortgage loans according to generally accepted accounting principals.

**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	\$162,800.00
2019	HOME	\$237,800.00
2018	HOME	\$154,240.00
2017	various	\$220,163.00
2016	various	\$376,112.00

**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
Energy Features	\$0.00	\$50,000.00	NC System Vision Grant
New Home Construction	\$0.00	\$150,000.00	Private Donations
New Home Construction	\$0.00	\$852,000.00	Grants/Sponsors
New Home Construction	\$148,000.00	\$0.00	
Purchase raw land	\$100,000.00	\$0.00	
	\$248,000.00	\$1,052,000.00	

**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 families 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 have funds for other personal needs such as education, health care, child care, transportation and food.

Habitat has been approached by families that own the adjacent raw land adjoining the Stone Terrace development. This parcel of raw land approximates the same size as the current platted development and could double the affordable housing in that part of the city. Habitat is seeking assistance to purchase the raw land to secure it and protect the use of the land for much needed affordable housing in the future.

**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.**

One stakeholder that provides non-monetary assistance for our program is Piedmont Federal Savings Bank which provides assistance in mortgage servicing with our Habitat loans. This service does not have a direct impact on construction of the homes but does provide a much needed service to our program and provides substantial cash savings to Habitat or homeowner families if we had to pass on that monthly cost of another third party.

Other local financial institutions also assist with financial education and budgeting classes for the persons in the program, learning how to manage their family finances and plan for the future. Most often these organizations provide the services free of charge.

**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 year's request is a bit different from prior years. Due to the slow down effects of the pandemic in the previous two years, Habitat has accumulated funding due to a small reduction in the number of homes that we were able to build during the time of restricted work. Habitat chose to seek funding for only 10 homes even though we are planning on completing at least 12 homes. Now that volunteer are more comfortable coming out to the work site, the number of volunteers has increased and companies are engaging once again to help us build homes and our production capacity is increasing. There is still some slow down related to material supply issues and availability of materials.

Additionally this request includes an ask for funding to help purchase raw land to create significant land inventory for future building.

**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 was once again able to host its Blueprint Breakfast, which is a fundraiser specifically to raise funds for building homes. Additionally other projects such as our partnership with the Winston-Salem Forsyth County Schools, Career Center to build a home has been restarted.

Habitat is a partner agency with the North Carolina Housing Finance Agency which provides loan underwriting and 0% loans to build affordable housing. The loan funds are not revenue and are repaid over the life of the mortgage. These loan funds help to leverage both private donations and the City funds that are contributed as down payment

assistance.

Additionally, the mortgage payments of our existing homeowners, unrestricted fundraising, grants, as well as the revenue generated from our four ReStores, provide the resources to sustain our administrative and program needs to provide for our programming.

### **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 in 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 that desire a home, volunteers to assist in construction and funding to build the homes.

1. The availability of affordable land to build on is key. This has been a barrier for us in recent years which is why Habitat is continually seeking out potential land for inventory to keep ahead of the building schedule, as land acquisition is a time consuming task that does not happen quickly. Habitat is the partner with United Way for its Place Matters Initiative and seeks to acquire land in those neighborhoods to add to our inventory and to assist in revitalization. In addition, Habitat is seeking the assistance of City officials to acquire parcels of land owned by the City that can be used to build affordable housing.

2. Families qualified and active in the program. Since our move to W 14th Street, Habitat has been very much front and center in the City and continues to receive many more requests for our program than we can possibly assist. While Habitat wishes to help everyone that desires a home of their own, significant debt, poor credit and low wages continue to be areas that prevent persons from being accepted into the program. Habitat has a really good success rate to mentor families all the way through to completion of the program but the risk is there that families will not be able to complete all of the requirements. For that particular reason Habitat has up to 30 families in the program at one time so that if a home is available, there will be a family that is ready and able to purchase the home.

3. Volunteers are much needed to assist with the work. Habitat typically touches almost 4,000 unique volunteers per year in our mission. Corporate and faith-based volunteer groups continue to be strong as well as our collegiate groups. One barrier has been in recruiting enough volunteers during the week days as most volunteers want to work on Saturdays. We have developed a summer program reaching out to church mission and youth groups during the peak vacation period to volunteer with us as well. We have a full time volunteer director that works to keep our program active.

4. Funding is the most important and difficult part of our program as house costs continue to increase. Habitat utilizes every tool imaginable to meet our funding goals which is why we ask for the City HOME funds to assist us. Construction staff continue to seek efficient ways to build without compromising the integrity of the homes. Habitat homes are energy efficient and basic.

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

The institutional barrier that is prevalent for Habitat is qualified staff for building the homes. Habitat is a member of the local Home Builders Association so that we can be good partners with local builders and remain knowledgeable about the construction trade, changing codes and processes. In addition, Habitat has partnered with Forsyth Technical Community College to have their construction trade classes have hands on electrical and plumbing experience to train up young persons to enter these very important and needed professions.



Secondly Habitat has partnered with United Way to create an internship program for persons from the United Way's Place Matters Neighborhood, to come and work and learn house construction skills as a way to develop more talent. Habitat will successfully graduate the first participant this December.

**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:	148000
Number proposed to be served for the year:	10
Average City funds per beneficiary:	14800
Proposed funds from all sources:	1200000
Number proposed to be served for the year:	10
Average total funds per beneficiary:	120000

## F. Required Documents

Completed by joni.yoder@habitatforsyth.org on 11/12/2022 4:48 PM

Case Id: 16156

Name: Habitat for Humanity of Forsyth County, Inc. -

Address: \*No Address Assigned

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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**

Habitat for Humanity of Forsyth County 2020 Final 990.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 polices-11122022164204.pdf

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

501c3\_Letter\_0072-1981\_2020.pdf

**Audited Financial statements or third-party review from 2020 and 2021 \*Required**

FINANCIAL STATEMENTS.FINAL 6-30-22.pdf

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

**\*Required**

Sec of State status.pdf

**Other**

Habitat resumes-11122022164724.pdf

## G. Income Based Projects/Services Only

Case Id: 16156  
Name: Habitat for Humanity of Forsyth County, Inc. -  
Address: \*No Address Assigned

Completed by joni.yoder@habitatforsyth.org on 11/12/2022 4:01 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	5
51% to 80% of median	5
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 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 Habitat family selection process shall not discriminate with regard to race, color, religion, sex, age, handicap, familial status, or national origin.

#### Criteria

o Applicant(s) must:

o Be at least 18 years of age.

o 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.

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

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

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

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

## Intake

o Application processing typically takes 30 days. Habitat will contact the individual if anything is missing in the application. Once an application has been processed the individual will receive a letter in the mail to notify them about the status of the application.

## Orientation

o Attend an orientation with other people who are interested in purchasing a Habitat home. The next step is to meet with a Habitat representative who knows the rules and regulations and can answer specific questions.

As a part of Habitat's sweat equity component, each partner family completes numerous required homeowner education classes. These classes are designed to prepare families for financial responsibilities of becoming homeowners, how to best maintain their homes. The 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 (plumbing, weatherization, internal and external maintenance, etc.), financial education and money management (budgeting, savings and credit, etc.), crime prevention, energy savings, and more.

Once families begin the homeownership process, they check in regularly with staff. Each family is required to attend 3 counseling sessions with the staff at Financial Pathways of the Piedmont to review their credit and assist with preparing a family budget.

If families apply for homeownership and are denied, they are referred to The Center for Homeownership. The center guides would be homeowners through the ways to address credit issues to make them more ready to take on homeownership.

## H. Construction/Rehab Only

Completed by joni.yoder@habitatforsyth.org on 11/12/2022 2:31 PM

Case Id: 16156

Name: Habitat for Humanity of Forsyth County, Inc. -

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 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
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### Documentation

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**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.**

*\*\*No files uploaded*

**Participant/program data sample report**

*\*\*No files uploaded*

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

*\*\*No files uploaded*

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

*\*\*No files uploaded*

# I. Emergency Shelter Only

Completed by joni.yoder@habitatforsyth.org on 11/12/2022 2:31 PM

**Case Id:** 16156

**Name:** Habitat for Humanity of Forsyth County, Inc. -

**Address:** \*No Address Assigned

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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 joni.yoder@habitatforsyth.org on 11/12/2022 2:31 PM

Case Id: 16156

Name: Habitat for Humanity of Forsyth County, Inc. -

Address: \*No Address Assigned

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### J. Rapid Rehousing and HMIS Only

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\*\* 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 joni.yoder@habitatforsyth.org on 11/14/2022 2:46 PM

**Case Id:** 16156

**Name:** Habitat for Humanity of Forsyth County, Inc. -

**Address:** \*No Address Assigned

---

## 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.

Joni Yoder

Electronically signed by joni.yoder@habitatforsyth.org on 11/14/2022 2:46 PM

# IDIS Setup

No data saved

**Case Id:** 16156

**Name:** Habitat for Humanity of Forsyth County, Inc. -

**Address:** \*No Address Assigned

---

## 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**