



Thank you for serving on the Housing Opportunity Foundation Habitat Grants Panel. We appreciate your commitment of time to review these applications and learn about the work of each organization. As a reminder, the panel will discuss these on **Tuesday, July 26 from 10 a.m.-Noon at the association in Room 305**. To utilize everyone's time wisely, the meeting will start promptly at 10 a.m.

To conserve paper, we are sending you electronic copies of the 7 applications the foundation received, as well as the ratings sheet to evaluate each organization. **Prior to the meeting, please review and rank the applications using the enclosed ratings sheet to help guide your decisions.** In addition, please bring your packet materials and notes with you to the meeting. We recommend either printing hard copies of each application or bringing an electronic device so that you can reference the applications during discussions. Due to the large amount of material, printed copies will not be provided at the meeting.

We will review the criteria in full at the meeting, but to help you in your review process please keep in mind the following:

- Support is considered restricted programming support (must be used for specific programs)
- The following are generally not funded through this program:
 - Operational support
 - Administrative support
 - Capital expenses (bricks or mortar)
 - Debt reduction or cancellation

Included in this communication, you will find:

- Panel meeting agenda
- Rating sheet and guidelines
- Copies of all 7 applications

Please note that these applications are not to be discussed nor shared outside the panel meeting; all discussions and any final recommendations are confidential. At the conclusion of the meeting, you will be asked to return all notes and paperwork so that we may ensure the integrity of the process.

We thank you for your service and willingness to help these very deserving organizations. Please contact staff in advance with any questions regarding the applications so that we will have time to research and provide an answer. Thank you again for your service to the foundation and to the entire community!

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2016 Habitat Support Grants Program Panel Meeting
July 26, 2016
10 a.m.-Noon in Room 305

Welcome and introductory remarks	Tiffany Johannes 2016 Foundation Chair
Acknowledgements	Maren Brisson-Kuester 2016 Association/CarolinaMLS President
History of Habitat Support	Anne Marie DeCatsye Association/CarolinaMLS CEO
Criteria / Conflict of Interest	Terri Marshall Foundation Executive Director
Review process	Grants panel
Call for final vote	Tiffany Johannes
Adjournment	Tiffany Johannes

***The vision of the Housing Opportunity Foundation is
"Realtors® affecting a better quality of life for the region."***

***The mission of the Housing Opportunity Foundation is
"to position and educate Realtors® as leaders, promote homeownership
and provide funding to create housing opportunities."***



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On a scale of 1 to 5 (five being exceptional) please rate each of the applicants using the guidelines noted (descriptions and guidelines are attached). Please tally your score in the last column for comparison.

Applicant	Community Impact	Project Feasibility	Fiscal Strength	Additional Notes	TOTAL
<p>Habitat for Humanity of Cabarrus County <u>Dollar Request:</u> \$2,500 <u>Purpose of Request:</u> Funds will assist completion and construction of a 'Tiny House 2' project.</p>					
<p>Habitat for Humanity of Charlotte <u>Dollar Request:</u> \$5,000 <u>Purpose of Request:</u> Support the cost of critical repairs for one family home beginning in Fall of 2016.</p>					
<p>Habitat for Humanity of Gaston County <u>Dollar Request:</u> \$2,500 <u>Purpose of Request:</u> Build a shed for a new homeowner to house their lawnmower & tools; will assist with maintenance of home.</p>					
<p>Habitat for Humanity of Lincoln County <u>Dollar Request:</u> \$3,000 <u>Purpose of Request:</u> Funds will support the renovation of an existing house to provide lodging for Americorps volunteers; work will be conducted by Americorps members in Fall of 2016.</p>					
<p>Our Towns Habitat for Humanity (includes Iredell County) <u>Dollar Request:</u> \$2,500 <u>Purpose of Request:</u> Purchase doors / windows for house at 9826 Psalms Street in Cornelius.</p>					
<p>Habitat for Humanity of Stanly County <u>Dollar Request:</u> \$5,000 <u>Purpose of Request:</u> Purchase materials such as sheetrock, moldings, baseboards and supplies for a house build.</p>					
<p>Union-Anson County Habitat for Humanity <u>Dollar Request:</u> \$3,000 <u>Purpose of Request:</u> Purchase materials for the completion of three new Habitat homes in Marshville, NC.</p>					

NOTE: Habitat for Humanity of Matthews did not submit an application in 2016.

Community Impact

The applicant should have demonstrated that their project is clearly going to address an unmet housing need within our community. Questions that you might want to ask include:

- What is the specific need that is being met through this proposal?
- Will this project(s) help impact and change the lives of the people directly involved?
- Is the project description and outcome clear?
- Does their request reflect an approach to housing that seeks to meet the needs of the community?
- Will the project assist in advancing a local housing issue?
- Does the project help achieve the foundation's overall vision and mission?

Project Feasibility

It is important to ensure that the dollars we are designating will actually assist in completion of the project.

Questions that you might want to ask include:

- Will the funding from the foundation assist this group in ultimately achieving their goal?
- Can the proposed project be completed within the designated timeframe?
- What other financial support is the project receiving or slated to receive?
- Are other donors supporting the project?

Fiscal Strength

Any organization funded through the Community Grants Program should demonstrate that they are capable of effectively managing their funds and understand their fiscal responsibility. Question that you might want to ask include:

- Does it appear that the group is projecting reasonable costs for the project?
- Do they indicate they have the ability to leverage these funds into broader support?
- Was the organization able to provide budget information and if so, was it relevant in terms of the project?
- Did the budget information convey their overall sense of fiscal responsibility?
- Is the proposed project a good investment of the foundation funds?

Overall Notes and Comments:



Narrative ✓
 Budget ✓
 Tax ID ON FILE
 Request* 2,500

**Charlotte Regional Realtor® Association
 Housing Opportunity Foundation**

**Habitat for Humanity Community Support Program
 2016 Grant Cycle**

HABITAT PARTNER INFORMATION SHEET

Applicant: Habitat for Humanity Cabarrus County
 Address: 8 Church St S.
 City/State/Zip: Concord, NC 28025
 Contact/Title: Katie Page / Resource Development Director
 Contact Phone Number: 704-786-4001
 Contact E-Mail Address: katiepage@habitatcabarrus.org
 Contact Fax: 704-782-6222
 Date of application: July 1, 2016

SUPPORT INFORMATION

In this space, provide a short summary sentence that describes how these dollars will be used.

Funds received from the CRRRA Housing Opportunity Foundation will be used toward completing the Habitat Cabarrus "Tiny House 2" for items that will facilitate an open-concept floorplan, increase storage and expand outdoor living \$2,500

NARRATIVE

Using the following questions as a guide, describe in more detail how these funds will be utilized by your organization. Please keep your responses brief and limit your narrative and support materials to no more than five attached pages.

- 1) Describe in detail how these funds will help your Habitat organization to accomplish its mission (include any pertinent timelines, locations, goals, and central partnerships).

Habitat Cabarrus is excited to kick off the "Tiny House 2" build on July 9, 2016 (with an anticipated completion date in late fall 2016). Tiny House 2 will be built in the city of Kannapolis' Carver Community directly beside our first Tiny House that was completed in July, 2015.

Providing a tiny house of only 488 square feet as a housing solution enables Habitat Cabarrus to expand our reach in the community and serve families we would otherwise not be able to partner with. Individuals or couples who meet the requirements to purchase a tiny house generally cannot meet the higher financial requirements to qualify for a standard Habitat house. In addition, they do not need the traditional three or four bedroom Habitat home. Habitat Cabarrus helps meet the needs of the community

through traditional new-home builds, transitional housing, home repairs and now tiny houses. While our focus remains on families with children, Habitat recognized the need in our community for an alternative housing solution for a population that was previously "falling through the cracks."

For Tiny House 2, the City of Kannapolis and Elevation Church have partnered with Habitat Cabarrus by providing a portion of the funding as well as volunteers to help construct the home.

Habitat Cabarrus is seeking \$2,500 in funding from the CRRA Housing Opportunity Foundation to fully fund Tiny House 2. The funding will facilitate a modified open-concept floorplan.

2) If applicable, describe how the usage of these funds is addressing a unique housing need.

Habitat Cabarrus is the first affiliate in North Carolina to provide a tiny house as a housing solution for a partner family.

The tiny house movement is growing due to an increased interest throughout the United States to be environmentally responsible and "green." Living in a smaller space can pose unique challenges. Funding from the CRRA Housing Opportunity Foundation will be used to help fund elements included in the modified open-concept floorplan for Tiny House 2. Modifications will include large sliding barn doors to separate the living space and the bedroom (approximately \$600) instead of traditional doors. The doors will create an open feel yet allow for privacy when needed. To maximize outdoor living space, the modified floor plan will include an expanded front porch and larger deck (\$900). A custom built shed (\$1000) will allow for additional storage space and provide more organizational options for the homeowner.

The Habitat for Humanity model is unique in its approach to addressing housing issues in that it is a "hand up not a hand out". With a focus on families that would not qualify for a mortgage under almost any other circumstance, the Habitat mortgage with a 0% interest rate helps make home ownership possible and keeps the mortgage payment affordable. More than providing the opportunity for homeownership, the affiliate focuses on equipping and empowering homeowners to be successful in their home through financial literacy and homeownership classes.

3) Clearly identify your target audience(s) and why they are important to your organization, particularly as they are affected by this funding.

The target audience for Tiny House 2 is not only the future homeowner but also our community (and beyond). The future homeowner earns about 20% of the area median income and was left homeless after Hurricane Katrina. Since then she has not had a stable place to live. Tiny House 2 is a hand up that will allow her to have an affordable home where she will once again feel settled and safe.

Last year our first Tiny House received increased interest from the local community, social media and local newspapers as well as interest and inquiries from across the United States. We received requests for more information about our tiny house from as far away as Oregon. We anticipate similar attention for Tiny House 2 and just recently participated in a local tiny house expo.

Tiny House 2 opens doors to educate other Habitat affiliates on alternative housing solutions. It also allows the public to learn about tiny houses and Habitat in general. An interview with PBS Charlotte (WTVI) about last year's tiny house and Tiny House 2 is scheduled for late July.

4) Explain how you will ultimately track and evaluate the effectiveness of this funding.

The effectiveness of this funding on Habitat Cabarrus' mission is measured in the short term by improved living conditions for the low income partner family who will take ownership of Tiny House 2. Long term impact and effectiveness is seen in the positive changes and growth in the Carver Community as a result of Neighborhood Revitalization. Our work in the Carver Community in partnership with the City of Kannapolis over the past six years has already proven to be successful. We have now completed nearly 30 projects in the Carver community including home repairs, rehabs and new construction builds. The work done in this historically significant community in partnership with the city is literally changing the landscape of the neighborhood. Home by home Neighborhood Revitalization is creating a place for families to connect with neighbors, become successful homeowners and citizens who give back to their community indicate effectiveness.

5) Include any other information that would help the foundation to understand your utilization of these funds. Examples could include an organizational and project budget, a letter of recommendation from a Realtor® actively involved in the organization, newsletters, etc.

2015 Tiny House



Future Tiny House 2 Homeowner



<i>Tiny House 2 Construction Expense Budget</i>	<i>Budgeted Cost</i>
Foundation	\$5,000
Frame	\$5,000
Roof	\$3,000
Windows and Doors	\$1,500
Interior Sliding Barn Door	\$600
Siding	\$2,000
Trades (Electrical, Plumbing, HVAC)	\$12,000
Interior Package (appliances, fixtures etc.)	\$10,000
Concrete & Landscape	\$3,500
Front Porch & Deck	\$900
Storage Shed	\$1,000
Estimated Total Project Costs	\$44,500

**Total CRRA Housing Opportunity
Foundation Grant Request**
\$2,500



Narrative ✓
 Budget ✓
 Tax ID ✓

**Charlotte Regional Realtor® Association
 Housing Opportunity Foundation**

**Habitat for Humanity Community Support Program
 2016 Grant Cycle**

HABITAT PARTNER INFORMATION SHEET

Applicant: Habitat for Humanity of Charlotte
 Address: 3815 Latrobe Drive
 City/State/Zip: Charlotte, NC 28211
 Contact/Title: Kristen Powell, Annual Campaign Manager
 Contact Phone Number: 704-716-5622
 Contact E-Mail Address: kpowell@habitatcharlotte.org
 Contact Fax: 704-342-1797
 Date of application: July 15, 2016

SUPPORT INFORMATION

In this space, provide a one short summary sentence that describes how these dollars will be used.

Habitat for Humanity of Charlotte respectfully requests \$5,000 from the Housing Opportunity Foundation to support the cost of one project for a local family in need of critical home repair.

NARRATIVE

Using the following questions as a guide, briefly describe how these funds will be utilized by your organization. Please make your responses concise and limit your narrative and support materials to no more than five attached pages.

- 1) Describe in detail how these funds will help your Habitat organization to accomplish its programmatic mission (include any pertinent timelines, locations, goals, and central partnerships).
- 2) Describe how the usage of these funds is addressing a unique housing need. If these funds are being used towards a program such as the Critical Repair Program, provide as much detail as possible as to how the funds will be applied.
- 3) Clearly identify your target audience(s) and why they are important to your organization, particularly as they are affected by this funding.
- 4) Explain how you will ultimately track and evaluate the effectiveness of this funding.
- 5) Include any other information that would help the foundation to understand your utilization of these funds. Examples could include both organizational and project budgets, a letter of recommendation from a Realtor® actively involved in the organization, newsletters, etc.

1. Describe in detail how these funds will help your Habitat organization to accomplish its programmatic mission (include any pertinent timelines, locations, goals, and central partnerships).

Habitat for Humanity of Charlotte brings people together to build homes, communities and hope and our mission is achieved through two distinct programs: New Home Construction and Critical Home Repair.

The Critical Home Repair (CHR) program has become a core part of Habitat Charlotte's mission as we believe that effective affordable housing strategies should include the preservation of affordable housing as well as the creation of affordable housing. CHR provides urgent, major repairs for low-income and mainly older homeowners whose homes have fallen into serious disrepair. The program improves home safety while allowing homeowners to age in place and avoid being displaced from their homes. CHR strengthens neighborhoods and helps preserve the affordable housing stock of our community.

The CHR program is made possible through a public and private partnership. The City of Charlotte funds a portion of the program through Community Development Block Grants and we receive funding from other community partners such as the North Carolina Housing Trust Fund, Wells Fargo Foundation, Merancas Foundation, Piedmont Natural Gas and Home Depot. As a result of the previous impact and success of the (CHR) Program, the City of Charlotte recently approached Habitat Charlotte with a proposal to move families from the City's Safe Home Program waitlist into Habitat's Critical Home Repair program. The City staff recognizes that Habitat Charlotte is able to effectively serve homeowners in need of repair on a cost-efficient budget. Habitat Charlotte will continue to need outside program support in order to leverage the additional investment from the City, creating a unique opportunity to expand the public-private partnership. Securing additional funding will ensure that Habitat Charlotte can fully sustain the program and allows for potential expansion. Habitat Charlotte served 64 families through the CHR program in the 2016 fiscal year and has budgeted to serve an additional 75 homeowners in fiscal year 2017.

2. Describe how the usage of these funds is addressing a unique housing need. If these funds are being used towards a program such as the Critical Repair Program, provide as much detail as possible as to how the funds will be applied.

Habitat Charlotte's Critical Home Repair (CHR) program is distinctive from other repair programs because of the scope and depth of its work. Once a family has been approved for the program, a trained Habitat staff member performs an in-depth triage assessment of their home to gain a holistic picture of the house's condition and what is necessary to

repair. The triage includes asbestos and lead testing; assessing the house's mechanical systems (HVAC, plumbing and electrical); testing for wood-destroying insect damage and evaluating the floors, walls, and roof. By doing a comprehensive assessment, Habitat Charlotte is fully aware of the critical issues that need immediate attention as well as potential future needs (e.g. a roof that will need replacing in 1-2 years). After the initial triage, Habitat Charlotte completes a final assessment and prepares the scope of work. The most typical repairs performed on a house include exterior renovation, HVAC system replacements, repair of termite or rot damage, major kitchen repairs and accessibility improvements for homeowners with disabilities. The standard scope of work for one CHR project includes multiple types of intensive repairs and typically take between two to six weeks complete. The average cost estimate of a project in fiscal year 2016 was \$17,902, a cost that has steadily increased since the program's beginning in 2007.

Funding from the Housing Opportunity Foundation will provide support for a qualified family in need of critical home repair. If awarded a grant, Habitat Charlotte anticipates using the funding for repairs on the home of Mr. Eddie Leary and his wife, Brenda Johnson, a project that is scheduled to begin in the fall of 2016.

Mr. Leary was born and raised in Charlotte while Mrs. Johnson was born in Houston but grew up in North Carolina and came to Charlotte after her sister invited her to live in Charlotte with her in 2000. Previously, Eddie worked for Mecklenburg County as a mail carrier, traveling to and from county agency offices for over 20 years. Brenda had a clerical job until an accident prevented her from returning to work. Mr. Leary has five children, eight grandchildren and five great-grandchildren. Ms. Johnson has three children, five grandchildren and one great-grandchild. Eddie and Brenda live in the Shannon Park neighborhood near Shamrock and Eastway, where Habitat Charlotte has completed a number of home repair projects.

Eddie and Brenda's home was built in 1963 and is in need of both internal and external repairs. The floor system was found to be rotting throughout the home and the subfloor in the kitchen needs to be replaced. The water heater and gas furnace are also in need of replacement in order for Mr. Leary and Mrs. Johnson to have heat this coming fall and winter. Critical areas of the roof were found to be damaged and in need of repair while Mr. Leary and Mrs. Johnson's front porch is in need of improvements, including the installation of a safety railing.

3. Clearly identify your target audience(s) and why they are important to your organization, particularly as they are affected by this funding.

According to the 2010 U.S Census, almost 7,000 Charlotte homeowners live in homes with moderate or severe physical problems. And according to the Center for Housing Policy (and Habitat's experience), many homeowners aged 65-84 become burdened by the cost of homeownership because their incomes remain fixed or decrease over time while housing costs—property taxes, maintenance, and utilities—continue to rise.

The majority of families who qualify for the CHR program fit such a profile. Many have spent their working lives in low-wage jobs, are retired on fixed incomes and have no financial safety net to pay for significant repairs. Support for the CHR program ensures that expensive, major repairs do not force qualified families to give up their homes, but enables them to live safely and comfortably in a place they can continue to call home for years to come.

4. Explain how you will ultimately track and evaluate the effectiveness of this funding.

Habitat Charlotte aims to achieve three major goals with each home that is repaired through the CHR program: reacquire safe housing by removing unsafe code violations, improve homeowner health and improve homeowner comfort and safety. Once repairs are completed on a home, Habitat staff conducts a thorough walkthrough with City and County officials and a summary report is updated to reflect the repairs completed on the home.

5. Include any other information that would help the foundation to understand your utilization of these funds. Examples could include both organizational and project budgets, a letter of recommendation from a Realtor® actively involved in the organization, newsletters, etc.

Please visit www.habitatcharlotte.org/chrvideo to see a video on Habitat Charlotte's Critical Home Repair Program.

Additional Information included: Critical Home Repair Regional Impact



Critical Home Repair

Purpose

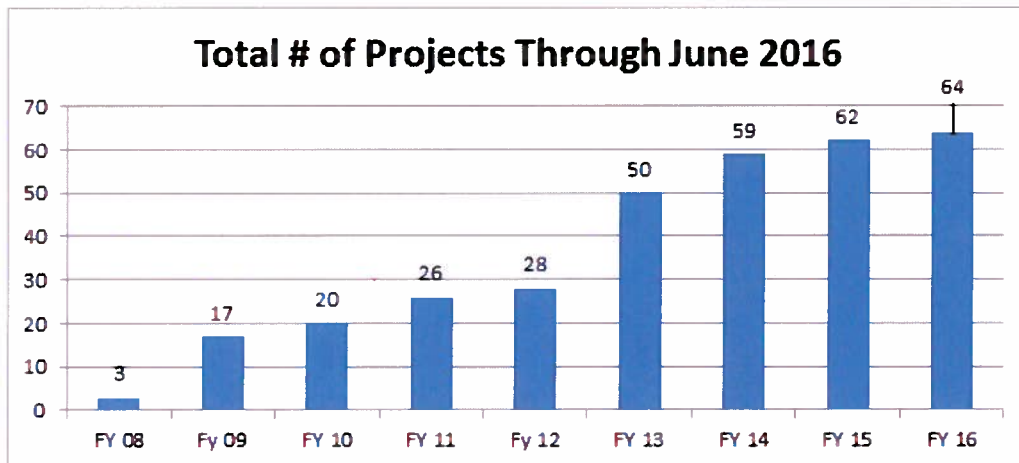
Provide urgent and major repairs to prevent homeowners from being displaced and to protect Charlotte's affordable housing stock.

Family Qualifications

- Household income at or below 60% of HUD median income
- Residence in and ownership of home, with name on title
- Property taxes paid in full
- No danger of foreclosure on the home
- Assessed building tax value of less than \$100,000

Family Snapshot

- Average age: 69
- Average income: \$17,941
- Percentage women: 84%



Total number of projects YTD: 329

Regional Impact

Habitat Charlotte’s Critical Home Repair program operates across the City of Charlotte.

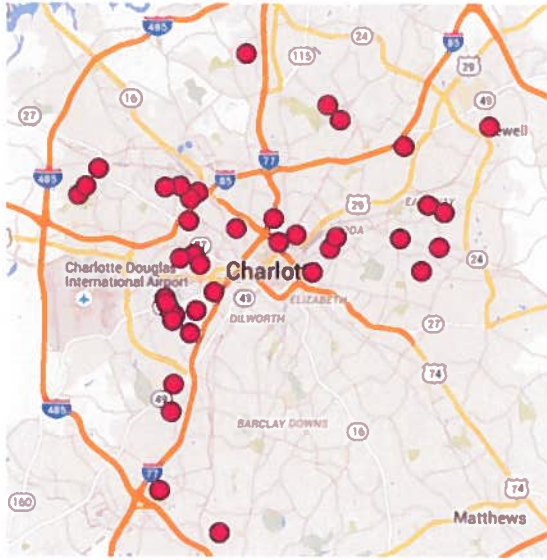


Figure 1: Habitat Charlotte—completed Critical Home Repair projects since July 1, 2015.

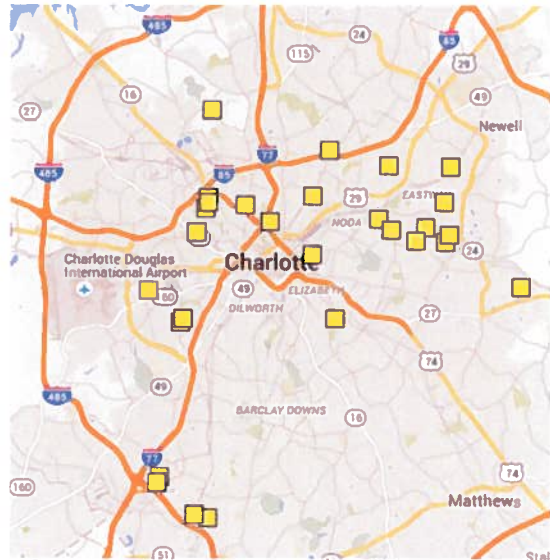


Figure 2: Habitat Charlotte—active Critical Home Repair projects targeted for completion by June 30, 2016.

Critical Home Repair projects tend to cluster, as word of mouth spreads to neighbors, families and friends.

Percent of Projects Needing Indicated Repairs FY 2016

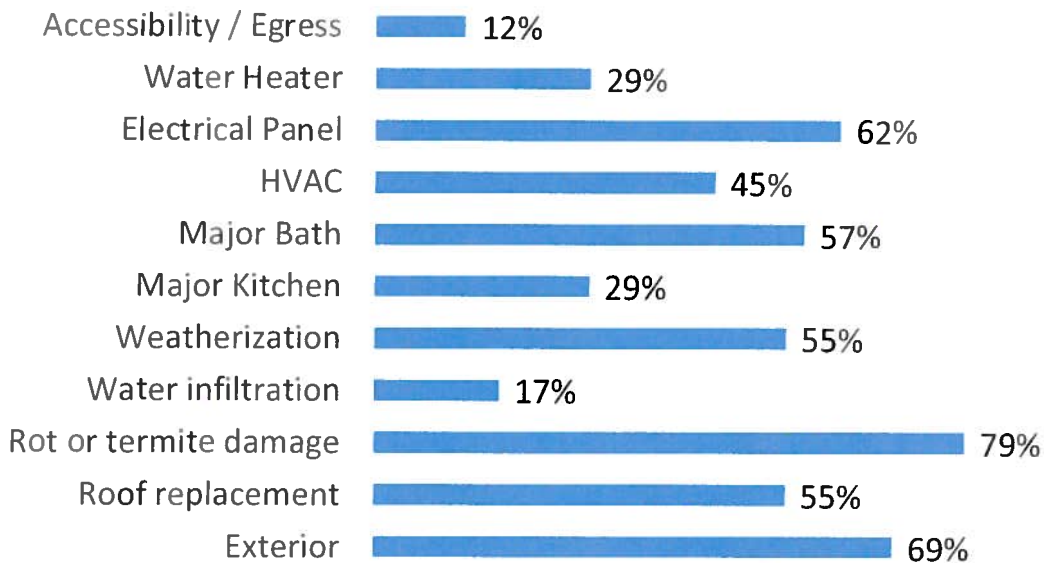


Figure 3 During FY2016 to date, Critical Home Repair projects required an average of five of the indicated repairs.

Habitat for Humanity of Charlotte
Operating Budget 2016-2017

	<u>FY17 Budget</u>	<u>FY16 Projections</u>	<u>FY16 Budget</u>
<u>Revenues</u>			
Sales to Homeowners	6,111,350	6,035,365	5,421,050
Restore Income	5,046,890	3,948,600	3,710,000
Contributions	3,450,790	3,337,700	3,086,340
Imputed Interest Income	1,668,720	1,556,300	1,534,980
Public Grants	1,212,088	885,000	936,375
Coffee Shop/Books Income	454,567	448,800	426,422
Other Income (rent, int, discounts, misc)	440,500	270,900	250,880
Total Revenues	18,384,904	16,482,665	15,366,047
<u>Expenses</u>			
<i>Program Expenses</i>			
House Cost and Construction Expenses	6,674,084	7,360,694	6,396,743
Restore Costs and Expenses	3,348,506	2,680,000	2,678,733
Discount on Current Year Mortgages	3,018,043	2,902,300	2,643,527
Repair Ministry Project Costs and Expenses	2,037,170	1,689,900	1,633,533
Family Services Expenses	902,171	796,700	819,235
El Salvador Support	259,275	213,400	197,501
Coffee Shop/Books Costs and Expenses	406,701	401,600	396,556
Advocacy Expenses	159,593	159,400	168,281
Interest Expenses	117,006	0	0
Total Program Expenses	16,922,549	16,203,994	14,934,109
<i>Administrative Expenses</i>			
Management and General	635,715	645,200	651,263
Total Administrative Expenses	635,715	645,200	651,263
<i>Development Expenses</i>			
Fundraising Expenses	846,995	756,100	764,665
Total Development Expenses	846,995	756,100	764,665
Total Expenses	18,405,259	17,605,294	16,350,037
Increase/(Decrease) in Net Assets	-20,355	-1,122,629	-983,990

**HABITAT CHARLOTTE CRITICAL HOME REPAIR
TRIAGE REPORT**

Address: 2021 Purser Dr Estimated Job Cost: \$19,906.00
 Homeowner: Eddie Leary and Brenda Johnson Triage Request Date: 1/20/2016
 Prepared by: Cliff Coley Triage Visit Date: 2/5/2016
 Year Built: 1963 Floodplain? Yes No Triage Report Date: 2/6/2016

Applicant Request: addition roof repair, heat, kitchen floor										GAS	
Critical Item / Housing Violations:											
Failed or rotted floor system				<input checked="" type="checkbox"/>	Unsafe ceiling or roof				<input type="checkbox"/>		
Plumbing leak that will result in structural damage				<input type="checkbox"/>	No hot water				<input type="checkbox"/>		
Electrical hazard				<input type="checkbox"/>	No heat				<input checked="" type="checkbox"/>		
Notes			Repair	Replace	Est Cost	Notes			Repair	Replace	Est Cost
Exterior					Kitchen						
Siding	repair cracks in vinyl; clean	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100	Cabinets		<input type="checkbox"/>	<input type="checkbox"/>			
Brick veneer		<input type="checkbox"/>	<input type="checkbox"/>		Countertops	8'	<input type="checkbox"/>	<input checked="" type="checkbox"/>	250		
Soffits		<input type="checkbox"/>	<input type="checkbox"/>		Sink valve		<input type="checkbox"/>	<input checked="" type="checkbox"/>	300		
Fascia		<input type="checkbox"/>	<input type="checkbox"/>		Floor covering		<input type="checkbox"/>	<input type="checkbox"/>			
Gutters/downspouts		<input type="checkbox"/>	<input type="checkbox"/>		Range		<input type="checkbox"/>	<input type="checkbox"/>			
Front Porch/steps/rails	add rails, replace light	<input type="checkbox"/>	<input checked="" type="checkbox"/>	350	Kitchen exhaust		<input type="checkbox"/>	<input checked="" type="checkbox"/>	-		
Rear porch/steps/rails		<input type="checkbox"/>	<input type="checkbox"/>		Lighting	not working	<input type="checkbox"/>	<input checked="" type="checkbox"/>	200		
Side porch/steps/rails		<input type="checkbox"/>	<input type="checkbox"/>		GFI's		<input type="checkbox"/>	<input checked="" type="checkbox"/>	50		
Front door/storm	replace storm latch	<input checked="" type="checkbox"/>	<input type="checkbox"/>	50	Bath						
Rear door/storm	replace storm and brick mold; water penetration under door	<input type="checkbox"/>	<input checked="" type="checkbox"/>	200	vanity base		<input type="checkbox"/>	<input type="checkbox"/>			
Side door/storm		<input type="checkbox"/>	<input type="checkbox"/>		Vanity top		<input type="checkbox"/>	<input type="checkbox"/>			
Windows		<input type="checkbox"/>	<input type="checkbox"/>		Sink Valve		<input type="checkbox"/>	<input type="checkbox"/>			
Drainage/Grading		<input type="checkbox"/>	<input type="checkbox"/>		Tub Valve/Surround	resurface tub; replace valve	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	500		
Accessibility issues	relocate washer and dryer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1,000	HC Toilet	and stub outs	<input type="checkbox"/>	<input checked="" type="checkbox"/>	450		
Roof					Floor covering		<input type="checkbox"/>	<input type="checkbox"/>			
Shingles	repair at rolled roof if needed	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100	Bath window		<input type="checkbox"/>	<input type="checkbox"/>			
Decking		<input type="checkbox"/>	<input type="checkbox"/>		Bath exhaust	none	<input type="checkbox"/>	<input checked="" type="checkbox"/>	100		
Roof Boots		<input type="checkbox"/>	<input type="checkbox"/>		Grab bars		<input type="checkbox"/>	<input type="checkbox"/>			
Crawl Space					Lighting		<input type="checkbox"/>	<input type="checkbox"/>			
Foundation		<input type="checkbox"/>	<input type="checkbox"/>		GFI in bath		<input type="checkbox"/>	<input type="checkbox"/>			
Crawl door/jamb		<input type="checkbox"/>	<input type="checkbox"/>		Bath						
Poly in crawl		<input type="checkbox"/>	<input type="checkbox"/>		vanity base		<input type="checkbox"/>	<input type="checkbox"/>			
Amount of insulation		<input type="checkbox"/>	<input type="checkbox"/>		Vanity top		<input type="checkbox"/>	<input type="checkbox"/>			
Evidence of water		<input type="checkbox"/>	<input type="checkbox"/>		Sink Valve		<input type="checkbox"/>	<input type="checkbox"/>			
# piers need	repair pier separation at front	<input checked="" type="checkbox"/>	<input type="checkbox"/>	50	Tub Valve/Surround		<input type="checkbox"/>	<input type="checkbox"/>			
# of lollycoms needed		<input type="checkbox"/>	<input type="checkbox"/>		HC Toilet		<input type="checkbox"/>	<input type="checkbox"/>			
LF of rotted band		<input type="checkbox"/>	<input type="checkbox"/>		Floor covering		<input type="checkbox"/>	<input type="checkbox"/>			
LF of rotted center beam		<input type="checkbox"/>	<input type="checkbox"/>		Bath window		<input type="checkbox"/>	<input type="checkbox"/>			
Joists (loc,cond,#)		<input type="checkbox"/>	<input type="checkbox"/>		Bath exhaust		<input type="checkbox"/>	<input type="checkbox"/>			
Subfloor (area)	4 sq ft at kitchen	<input type="checkbox"/>	<input checked="" type="checkbox"/>	50	Grab bars		<input type="checkbox"/>	<input type="checkbox"/>			
HVAC					Lighting		<input type="checkbox"/>	<input type="checkbox"/>			
Heat (note fuel)	gas - 6 yo wall furnace - not igniting	<input checked="" type="checkbox"/>	<input type="checkbox"/>	300	GFI in bath		<input type="checkbox"/>	<input type="checkbox"/>			
AC		<input type="checkbox"/>	<input type="checkbox"/>		Interior						
Duct system		<input type="checkbox"/>	<input type="checkbox"/>		Drywall	at washing machine	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100		
Kitchen exhaust		<input type="checkbox"/>	<input checked="" type="checkbox"/>	250	Doors		<input type="checkbox"/>	<input type="checkbox"/>			
Bath exhaust		<input type="checkbox"/>	<input type="checkbox"/>		interior door knobs		<input type="checkbox"/>	<input type="checkbox"/>			
Water heater (note fuel)	elec - counter	<input type="checkbox"/>	<input checked="" type="checkbox"/>	1,000	Window/door alarms		<input type="checkbox"/>	<input type="checkbox"/>			
Dryer vent		<input type="checkbox"/>	<input type="checkbox"/>		Smokes/CO		<input type="checkbox"/>	<input checked="" type="checkbox"/>	100		
Electrical					Flooring	at washing machine	<input checked="" type="checkbox"/>	<input type="checkbox"/>	-		
Service		<input type="checkbox"/>	<input type="checkbox"/>		Ceilings		<input type="checkbox"/>	<input type="checkbox"/>			
Wiring		<input type="checkbox"/>	<input type="checkbox"/>		Pest Control		<input type="checkbox"/>	<input type="checkbox"/>			
Outlets/Switches	add in kitchen	<input checked="" type="checkbox"/>	<input type="checkbox"/>	250	Termites/PP Beetles		<input type="checkbox"/>	<input type="checkbox"/>			
Plumbing					Cockroaches		<input type="checkbox"/>	<input type="checkbox"/>			
Supply & Drain Type	copper, cast iron	<input type="checkbox"/>	<input type="checkbox"/>		Assessments, Permit, Other Project Prep				1,643		
Attic insulation/Notes	newly insulated	<input type="checkbox"/>	<input type="checkbox"/>		Contingency				1,000		
Subtotal				\$ 3,700	Subtotal				\$ 4,693		
										PROGRAM & STAFF COST	\$ 11,513
										TOTAL ESTIMATED JOB COST	\$ 19,906



This is the initial inspection list which may change due to later inspections or assessments. The repair of these items constitutes the Initial Scope of Work Summary. This summary is due to change and is not the full report.



Narrative ✓
Budget ✓
Realtor® letter ✓
(not required)
Tax ID ON FILE

**Charlotte Regional Realtor® Association
Housing Opportunity Foundation**

**Habitat for Humanity Community Support Program
2016 Grant Cycle**

HABITAT PARTNER INFORMATION SHEET

Applicant: Habitat for Humanity of Gaston County

Address: P.O. Box 1584

City/State/Zip: Gastonia, NC 28053

Contact/Title: Mary G. Harris, Executive Director

Contact Phone Number: 704 874-0499

Contact E-Mail Address: mary@habitatgaston.org

Contact Fax: 704 864-3139

Date of application: June 28, 2016

SUPPORT INFORMATION

In this space, provide a short summary sentence that describes how these dollars will be used.

Habitat Gaston will apply the Foundations funds toward building a shed at 702 N. Pryor Street, Gastonia NC. This project is unsponsored and the funds will offset the cost.

Note: dollars are available but not coming from one sole source therefore they refer to it as unsponsored

NARRATIVE

Using the following questions as a guide, describe in more detail how these funds will be utilized by your organization. Please keep your responses brief and limit your narrative and support materials to no more than five attached pages.

per phone call w/ Mary Harris 7-15-16 (gu)

- 1) Describe in detail how these funds will help your Habitat organization to accomplish its mission (include any pertinent timelines, locations, goals, and central partnerships).
- 2) If applicable, describe how the usage of these funds is addressing a unique housing need.



Building houses in partnership with
God's people in need

NARRATIVE - Habitat for Humanity Community Support Program 2016 Grant Cycle

The mission of Habitat Gaston is seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope. Strong community partnering and support is critical to us in achieving our vision of a world where everyone has a decent place to live. By building decent and affordable homes we give families the strength, stability and independence they need to create a better life for themselves and their families.

Habitat Gaston will use the funds received from the Housing Opportunity Foundation to cover the costs of an 8' x 10' shed associated with a newly constructed home located at 702 N. Pryor Street in Gastonia. Please see the attached budget for the build. The shed is critical for the homeowner to be able to store their lawn mower and maintenance tools used to take of their yard and home. The cost to build the shed is approximately \$2,500 which is included in the attached budget.

** Chose shed as subject of grant because its one of the hardest things to get funding for*

There is a great need for affordable housing in Gaston County. In 2014, 18% of the County's population was at or below the poverty level, as defined by the U.S. Government. Most of the families at the poverty level live in substandard housing. The unemployment rate in Gaston County is 6% with 6,160 people counted as unemployed in 2015. From Habitat's experience, lower income families can spend 50-75% of their disposable income on housing, leaving very little for other necessary living expenses.

Habitat Gaston is one of the few organizations in the county that consistently addresses the building of affordable housing in the community. To date we have built 108 homes and will be completing this home this summer with the support of our community. Our homeowners are carefully selected to support the three basic requirements: the need for housing, the ability to pay, and the willingness to partner with Habitat. A majority of our homeowners are female head of household with children.

To ensure success of our eligible homeowners, we fully support our candidates during the recruitment and selection period. We offer workshops such as, financial wellness, home maintenance, neighborhood safety and healthy living. These steps help us to evaluate the effectiveness of the funding based on the homeowner retention rates and their continued involvement in the organization.

GRACIE - 3BR BUDGET TOOL

REAL WORLD COST	\$ 90,614	
REAL WORLD COST VARIANCE	\$ (90,614)	
PRE-CONSTRUCTION BUDGET	\$ 85,214	Sq Ft (Heated/Cooled)
VARIANCE	\$ (88,164)	Sq Ft Porches
TOTAL ACTUAL COST	\$ -	Price Per Sq Ft Paid
% OF PRE-CONST. BUDGET	100%	\$ -
SYSTEM VISION COST*	-	1,128

Donations	\$ -	
Volunteers	\$ -	
Gift in Kind	\$ -	
ReStore	\$ -	

CODE	DESCRIPTION	BUDGET	ACTUAL	VARIANCE	% OF TL COST	GIK	DONATIONS	VOLUNTEER
1000	ADMINISTRATIVE	\$ 1,760	\$ -	\$ (1,760.00)	0.0%	\$ -	\$ -	\$ -
1080	LOT PREP	\$ 2,200	\$ -	\$ (2,200.00)	0.0%	\$ -	\$ -	\$ -
1150	FOUNDATION	\$ 17,275	\$ -	\$ (17,275.00)	0.0%	\$ -	\$ -	\$ -
1230	SITE ORGANIZATION	\$ 2,800	\$ -	\$ (2,800.00)	0.0%	\$ -	\$ -	\$ -
1280	DRIVEWAY/FLATWORK	\$ 4,925	\$ -	\$ (4,925.00)	0.0%	\$ -	\$ -	\$ -
1370	FRAMING	\$ 14,460	\$ -	\$ (14,460.00)	0.0%	\$ -	\$ -	\$ -
1430	ROOFING	\$ 1,950	\$ -	\$ (1,950.00)	0.0%	\$ -	\$ -	\$ -
1490	WINDOWS	\$ 2,376	\$ -	\$ (2,376.32)	0.0%	\$ -	\$ -	\$ -
1520	EXTERIOR DOORS	\$ 513	\$ -	\$ (513.35)	0.0%	\$ -	\$ -	\$ -
1570	SIDING	\$ 3,915	\$ -	\$ (3,914.63)	0.0%	\$ -	\$ -	\$ -
1620	ELECTRICAL	\$ 4,550	\$ -	\$ (4,550.00)	0.0%	\$ -	\$ -	\$ -
1690	PLUMBING	\$ 5,188	\$ -	\$ (5,188.00)	0.0%	\$ -	\$ -	\$ -
1800	HVAC	\$ 8,300	\$ -	\$ (8,300.00)	0.0%	\$ -	\$ -	\$ -
1850	INSULATION	\$ 1,950	\$ -	\$ (1,950.00)	0.0%	\$ -	\$ -	\$ -
1900	FIRE SPRINKLER	\$ -	\$ -	\$ -	0.0%	\$ -	\$ -	\$ -
1950	DRYWALL	\$ 6,000	\$ -	\$ (6,000.00)	0.0%	\$ -	\$ -	\$ -
1990	INTERIOR DOORS	\$ 1,324	\$ -	\$ (1,324.00)	0.0%	\$ -	\$ -	\$ -
2020	INTERIOR TRIM	\$ 771	\$ -	\$ (771.22)	0.0%	\$ -	\$ -	\$ -
2060	PAINT	\$ 1,150	\$ -	\$ (1,150.00)	0.0%	\$ -	\$ -	\$ -
2160	CABINETS	\$ 3,521	\$ -	\$ (3,520.91)	0.0%	\$ -	\$ -	\$ -
2240	FLOORING	\$ 3,250	\$ -	\$ (3,250.00)	0.0%	\$ -	\$ -	\$ -
2320	HARDWARE	\$ 398	\$ -	\$ (398.09)	0.0%	\$ -	\$ -	\$ -
2406	APPLIANCES	\$ 548	\$ -	\$ (548.00)	0.0%	\$ -	\$ -	\$ -
2410	LIGHTING	\$ 542	\$ -	\$ (542.24)	0.0%	\$ -	\$ -	\$ -
2500	LANDSCAPING	\$ 948	\$ -	\$ (947.71)	0.0%	\$ -	\$ -	\$ -
2560	SYSTEM VISION	\$ (2,950)	\$ -	\$ 2,950.00	0.0%	\$ -	\$ -	\$ -

Habitat Gaston Co.
Budget Worksheet
2015-2016

BOARD APPROVED 6/23/15

	Program		Store		Total		Budget Notes
	15 Est	16 Bud	15 Est	16 Bud	15 Est	16 Bud	
Ordinary Income/Expense							
Income							
Grants	42,000	86,000	0	0	42,000	86,000	
Habitat Store Receipts	0	0	793,200	834,000	793,200	834,000	5.1% Increase
Mortgage Payments	221,300	214,530	0	0	221,300	214,530	
Contributions	215,925	140,000	500	0	216,425	140,000	
Fundraisers	72,500	53,000	9,000	10,000	81,500	63,000	
Rent Income-2nd Ave	16,400	16,800	0	0	16,400	16,800	
Misc. Income	17,000	5,000	4,000	3,600	21,000	8,600	
Total Income	585,125	515,330	806,700	847,600	1,391,825	1,362,930	
Expense							
Tithe	27,000	18,900	800	31,100	27,800	50,000	includes ReStore
Service Fees-MF	11,435	13,500	0	0	11,435	13,500	
Cleaning Supplies	0	180	1,800	2,100	1,800	2,280	
Restore Uniforms	0	0	850	600	850	600	
Fixtures, Furniture, Equip.	0	0	0	1,200	0	1,200	
Building Int. Payment	7,500	14,544	22,400	33,948	29,900	48,492	
Land Lease Pym't	5,791	0	17,373	0	23,164	0	
Const. Tools & Equip	6,600	4,700	0	0	6,600	4,700	
Salaries and Wages	209,700	232,294	216,657	265,276	426,357	497,570	includes 3% Increase for 9 Mos
Employee Benefits	18,380	20,108	19,300	26,290	37,680	46,398	
Payroll taxes	19,420	21,474	22,000	26,823	41,420	48,297	
Contract Services	10,113	10,800	18,960	25,800	29,073	36,600	
Office Supplies	5,200	3,780	9,600	9,120	14,800	12,900	
Food/Refreshments	2,550	2,400	1,200	1,500	3,750	3,900	
Telephone	3,200	4,500	6,000	10,200	9,200	14,700	includes new phone system lease
Postage	2,000	2,160	0	240	2,000	2,400	
Utilities	14,000	18,300	45,200	42,720	59,200	61,020	
Landfill Waste	0	0	420	1,200	420	1,200	
Building Improvements	0	0	0	0	0	0	see Capital Improvements below
Repairs-1840 E. Franklin Blvd	8,300	3,000	22,400	7,000	30,700	10,000	
Repairs-608 E. Second Ave	1,200	2,100	0	0	1,200	2,100	
Promotion & Printing	7,200	7,800	20,500	15,840	27,700	23,640	
Mileage & Parking	110	600	0	480	110	1,080	
Vehicle expense	50	3,900	10,000	10,400	10,050	14,300	
Audit & Legal Expense	8,715	7,500	4,000	7,500	12,715	15,000	includes audit assist
Bank Service Charge	215	240	325	360	540	600	
HFHI Dues	7,625	7,375	13,375	19,500	21,000	26,875	
Fundraising Expenses	14,100	4,000	1,000	2,400	15,100	6,400	
Insurance	8,100	11,100	23,900	24,900	32,000	36,000	
Property tax	3,941	9,940	15,425	120	19,366	10,060	excludes Franklin property
Other Dues	2,085	2,000	584	600	2,669	2,600	
Training & Conference	735	900	100	300	835	1,200	
Miscellaneous Exp.	4,995	680	4,641	1,500	9,636	2,180	
Total Expense	410,260	428,775	498,810	569,017	909,070	997,792	
Available for Builds	174,865	86,555	307,890	278,583	482,755	365,138	
Less: Construction Expense					450,000	381,200	
Bldg. Loan Principle					32,379	42,300	
Capital Improvements					0	23,700	
Receipts Over/(Under) Expenses					376	(82,062)	
Other Income/Expense:							
Other Income/(Expense)							
Sale of Home					0	0	
NC Housing Proceeds					120,000	130,000	
NC Housing Payments					(87,000)	(42,965)	
Total Other Expenses					33,000	87,035	
Net Cash Provided/(Used)					33,376	4,973	

Partner Family Bio
Elveria Hoke and Family



Elveria grew up in Gaston County with her mom and 2 sisters. They lived in Section 8 housing. She always dreamed of owning her own home and is excited to finally be walking the road to homeownership. She works at Grier Middle school in the cafeteria. She said the job gives her more than a paycheck - it gives her friends, family and a support system. She attends Mt. Zion Restoration Church and sings on their praise team. Elveria has two children, a 14 year old daughter named Jashala and a 22 year old son named Tavion. Jashala is a girl scout and Tavion is part of a college group called Men of Excellence. Both of her children love art. Elveria said that Habitat's mission touches her heart because she feels everyone should have a decent place to live and that by Habitat providing the opportunity they show the love of Christ to people. Elveria stands by her commitment to trust God no matter what her situation in life and is thankful for where he has brought her. The Hoke family's build started on May 7th.

SPRING 2016 We are starting our homeowner newsletters again. We have so many things to share with you!

Spring Cleaning!



hello
SPRING

HOW TO KEEP A CLEAN HOME



EVERY DAY

- wipe down the countertops
- wipe down the kitchen sink
- sweep the floors
- take out the trash



ONCE A WEEK

- wipe down appliances
- scrub the toilets, tubs, showers and sinks
- clean the mirrors
- dust furniture and shelving
- change the bed linens
- do the laundry
- vacuum carpets, rugs and upholstery
- mop the floors



ONCE A MONTH

- clean inside the microwave and oven
- clean the kitchen and bathroom cabinets
- wipe down the inside of the medicine cabinets
- scrub the tile grout
- wipe down doorknobs, switch plates and lamps
- vacuum the baseboards and heating/cooling vents
- disinfect the garbage cans



ONCE A SEASON

- clean and check the pantry for expired items
- air out rooms and drapes
- clean throw pillows and blankets
- sort through closets to clean/donate/repair items
- clean and check the fridge for expired items
- wash comforters and duvets
- wash the windows
- clean the fireplace

HOW TO

CLEAN YOUR SHOWER DRAIN

1. Pour ½ cup of baking soda down the drain
2. Then pour ½ cup of vinegar
3. Cover the drain with a wet cloth and wait 5 minutes
4. Uncover and flush then drain with hot water

What's Happening

We are excited to start a quarterly newsletter to connect with YOU- the homeowner. We will be updating you on what is going on in the Habitat world and letting you know important dates.

So be sure to look out for our newsletter every season!

Dates:

April 30: Information Session for Potential Applicants
6:00pm (Refer a friend!)

May 3rd Information Session: for potential applicants
6:00pm (Refer a friend!)

May 7th: Women's build first day. 702 Pryor St 8:00 am

June 2nd: ReStyle Event- call the store for information!

Devotional

Therefore, my dear brothers, be steadfast, immovable, always excelling in the Lord's work, knowing that your labor in the Lord is not in vain.

1 Corinthians 15:58

"Faithfulness requires the courage to risk everything on Jesus, the willingness to keep growing, and the readiness to risk failure throughout our lives."

— Brennan Manning, *The Ragamuffin Gospel*

Recipe- Crockpot Chicken Tacos

Only 3 Ingredients!

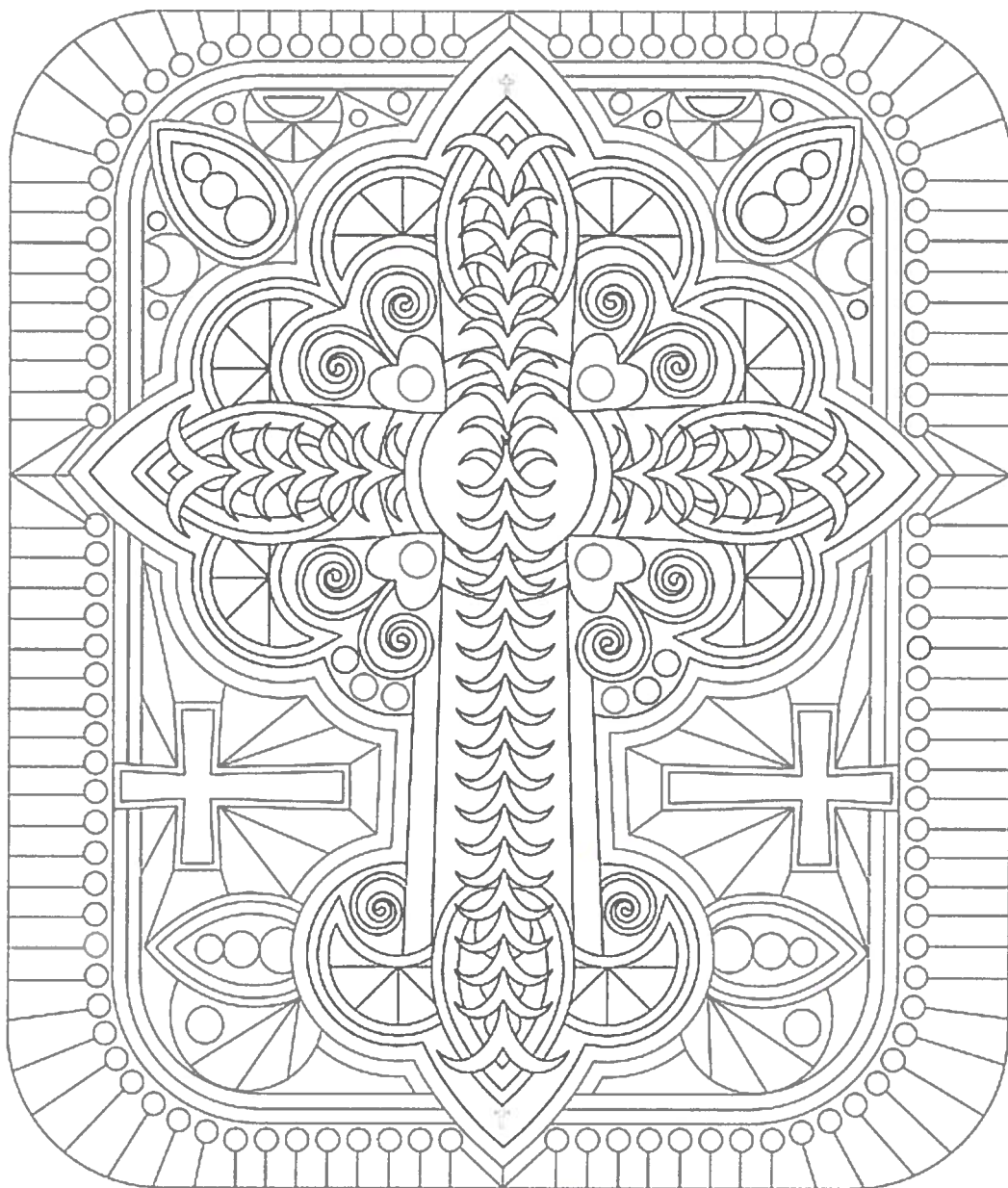
- * 1 1oz Envelope Taco Seasoning
- * 6 Boneless, Skinless Chicken Breasts, thawed
- * 1 16oz jar of salsa

Dump all ingredients into a crockpot and give it a little stir to blend the seasoning with the salsa. You do not need to add any water to the taco seasoning. Cook on high for 4 to 6 hours or on low for 6 to 8 hours. When done, the chicken should shred easily when stirred with a fork. (If you don't have a crockpot, you can bake everything in a large casserole dish at 350 for 30 minutes.)

For tacos, serve the chicken with soft flour tortillas, guacamole, lettuce, shredded cheese and/or sour cream. This is very versatile and can be used for enchiladas, nachos, tostadas, quesadillas, etc.

HAPPY EASTER!

Coloring page for kids or adults!



... take up the cross, and follow Me.
Mark 10:21



1840 E Franklin Blvd
Gastonia, NC 28054

Phone: 704-864-6536
Email:
amanda@habitatgaston.org

«Name of Homeowner(s)»

«Address»

«City», «State» «Zip»

Earn a gift card to the ReStore!

Help us find qualifying individuals and earn a \$25 gift card to the store.

- Take brochures to your workplace
- Bring someone in to meet us
- Tell someone you know about the program.

If they apply and qualify for an interview with the committee, you can get a gift card for \$25! Just tell them to tell us they heard from you when they start their application. Contact us with any questions at 704-864-6536 x 115.



MECA

June 27, 2016

Terri Marshall
Executive Director
Housing Opportunity Foundation
Charlotte Regional Realtor® Association
1201 Greenwood Cliff, Charlotte, NC 28204

Dear Terri,

I have had the privilege of serving as a board member at Habitat for Humanity of Gaston County for over two years. Working on site development and construction has given me the ability to see firsthand the impact that Habitat Gaston has in our local community. Early in Habitat Gaston's history, they built 19 houses in the Highland area. In fact, Habitat's very first and second house was constructed on Pryor Street. In 2010, the City of Gastonia gave Habitat 11 Pryor Street lots in the Highland area. Along with 3 lots that were previously donated to Habitat, this core of new 14 lots on Pryor Street has led Habitat to plan to continue a joint public-private revitalization project for the Highland area. Habitat's total efforts will contribute to 33 homeowner houses in the Highland neighborhood. Because of the hope that these builds promise to the community, this Pryor Street project is known as the "Street of Dreams." Having safe and affordable housing provides the families with the tools they need to thrive in all areas of life. Habitat mortgage payments are more affordable than rental rates, allowing families the financial freedom to meet their goals. Families feel more secure in their homes on Pryor Street and as a result children tend to do better in school with most Habitat children graduating from high school and pursuing further education.

Habitat Gaston empowers its homeowners through shelter. I am honored to work with Habitat in helping families thrive and revitalizing neighborhoods.

Sincerely,

A handwritten signature in blue ink that reads 'Eric Clay'.

Eric Clay
Managing Partner
Coldwell Banker Commercial MECA



Narrative
Budget
Tax ID
Request: ✓
requested
on File
\$3,000

**Charlotte Regional Realtor® Association
Housing Opportunity Foundation**

**Habitat for Humanity Community Support Program
2016 Grant Cycle**

HABITAT PARTNER INFORMATION SHEET

Applicant: **HABITAT FOR HUMANITY OF LINCOLN COUNTY**
Address: **P.O. BOX 1062**
City/State/Zip: **LINCOLNTON, NC 28093**
Contact/Title: **PATRICK RUST/ COMMUNITY OUTREACH AND VOLUNTEER COORDINATOR**
Contact Phone Number: **704-748-1800 X 102**
Contact E-Mail Address: **PATRICK@HABITATLNCN.ORG**
Contact Fax: **704-240-9651**
Date of application: **July 15, 2016**

SUPPORT INFORMATION

In this space, provide a short summary sentence that describes how these dollars will be used.

The grant money will be used to support our renovation project of an existing house that will house our new Americorps members who will start fall of this year to strengthen and support our organization to serve more families in our community. \$ 3,000

NARRATIVE

Using the following questions as a guide, describe in more detail how these funds will be utilized by your organization. Please keep your responses brief and limit your narrative and support materials to no more than five attached pages.

- 1) Describe in detail how these funds will help your Habitat organization to accomplish its mission (include any pertinent timelines, locations, goals, and central partnerships).
- 2) If applicable, describe how the usage of these funds is addressing a unique housing need.
- 3) Clearly identify your target audience(s) and why they are important to your organization, particularly as they are affected by this funding.
- 4) Explain how you will ultimately track and evaluate the effectiveness of this funding.

Marshall, Terri

From: Patrick Rust <patrick@habitatlcnc.org>
Sent: Friday, July 15, 2016 3:01 PM
To: Marshall, Terri
Subject: 2016 RALTOR Habitat Support Grant Application
Attachments: 2016 Habitat Support - Level II -FINAL.doc

Hi Ms. Marshall,

I have attached Habitat for Humanity of Lincoln County's grant application.

This year we are requesting \$3,000 to support our renovation project of an existing house that will house our new Americorps members who will start fall of this year to help strengthen and support our organization to serve more families in our community.

Please contact me if you have any questions or if I need to provide additional information.

Thank you,

Patrick

Patrick Rust
Community Outreach and Volunteer Coordinator
Habitat for Humanity of Lincoln County
704-748-1800 x 102
patrick@habitatlcnc.org

Marshall, Terri

Subject: 2016 RALTOR Habitat Support Grant Application

From: Patrick Rust [<mailto:patrick@habitatlcnc.org>]
Sent: Friday, July 15, 2016 3:35 PM
To: Marshall, Terri
Subject: RE: 2016 RALTOR Habitat Support Grant Application

Hi Terri,

Yes the request amount was in the body of the first e-mail (at least I think it was).
We are requesting \$3,000 for this project.

Our overall budget for the remodel project is \$10,000.

Thank you,
Patrick

Patrick Rust
Community Outreach and Volunteer Coordinator
Habitat for Humanity of Lincoln County
704-748-1800 x 102
patrick@habitatlcnc.org

Submission Check List

Habitat Information Sheet

Completed Narrative

- 1.) **Habitat for Humanity of Lincoln County's mission is to serve families locally in Lincoln County. Currently we are making huge strides to expand our affiliate and make a larger impact on providing affordable housing to Lincoln County. In the past year and a half we have grown to open up a second restore, increased staff, board members, volunteers, stakeholders, donors, and families. We currently have eight families that are currently our homeowners in process. This calendar year we completed one remodeled house which housed the Presley family, and currently building a new construction for the Cruz family. As our affiliate is growing we are needing additional staff. We have obtained three Americorps positions that will start with us this fall that will boost, grow, and support our mission to provide affordable housing. The positions will support our construction, programming, outreach, and engagement, and development. These Americorps candidates that we have targeted are coming from different areas. We will provide affordable housing for the members. We currently own a house in the Oak Lawn neighborhood in Lincoln, where we are also doing neighborhood revitalization, which we got back through the foreclosure process. We plan to remodel the house to make it nice and livable for the three Americorps members. Our goal is to use the funding to buy materials to update the existing house with new flooring, kitchen fixtures, paint, and exterior renovations. We will be doing the renovations this fall around September. One of our central partnerships will be the Realtor Board of Lincoln County. They have recently got involved with us by volunteering on our current construction site and also raising money through a fundraiser this fall. We will continue to partner with them through with our projects including the remodel of the Americorps house.**
- 2.) **These funds will be addressing a unique housing need because it will provide affordable housing to people that are moving to this area for at least a one year term. Lincoln County has a high rental rates. By providing affordable housing to these candidates, it incentivizes and attracts qualified candidates to our region to support our mission.**
- 3.) **Our main target audience is our families. Habitat would not be here if the need of local families did not exist. In particular to this project the Americorps members is our other main audience. These members will provide the support and extra people power to work on the construction site, target and engage more volunteers, provide development and find funding to support and enhance our mission at a faster pace. The need for affordable housing is so immense currently, we are getting more and more applications and qualified**

Note: Project budget is \$10,000 per Patrick Rust (staff) email attached

families that are growing our organization. We are at point where we are ready to be doing so much more for our local community. With our families, Americorps members, staff, volunteers, our board, and community support will all benefit from this funding which will support our overall growth and production of housing.

- 4.) By using budget tracking for purposes of the total costs of renovation, we will be able to see the positive effects of this funding money. We will use the funding to select quality materials that will uphold the home's integrity that will last. We plan to use this house for the Americorps housing. Each term is at least one year but we will gain Americorps members year after year to continue to strengthen and grow our affiliate to serve more families here in Lincoln County.**
- 5.) Below is an affiliate newsletter that was published in March of 2016. The newsletter highlights the completion of the house and home blessing/dedication to the Presley Family, which the funding from 2015 helped to go towards their home. The newsletter also describes the beginning of our Americorps program as we were just awarded it back in March.**

Attachment A- Picture of the House in Oak Lawn that will be remodeled to house the Americorps members.

Attachment B- Picture of the Cruz family who we are currently in construction of their home. The Americorps members will be working with families like the Cruz family here at our affiliate.

Vol. 1 Issue 2

Newsletter

March 2016



Habitat
for Humanity[®]
of Lincoln County, NC

THE BUILDER

A NEWSLETTER FOR THOSE BUILDING HOPE

We build HOPE.

It's the light at the end of the tunnel...without it, there is nothing.

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[SPOTLIGHT!](#)

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Director's Desk...Blessings Abound

God continues to bless our Affiliate - we accomplished so much in 2015 and have kicked off 2016 in grand style. On February 7, we held our first Home Blessing of the year for Sandy Pressley and family!

A long time coming for this celebration, the event was well attended and everyone was able to tour the home. Ms. Pressley shared how this home was not only a blessing for her and her children, but a dream come true. We congratulate the Pressleys on their new home and pray for their continued successes.

Through your donations, volunteerism and giving, we are able to build hope and a brighter future for families throughout Lincoln

SPOTLIGHT!

Meet Dave Barrickman



County!

In Christian Partnership,
Terry Laney, Executive Director

Pictured below: Sandy Pressley & Habitat Volunteers



Pictured below: Pressley Home



Dave comes from a Christian family and about 5 years ago was baptized again which was a life-changing experience. He brings with him 25 years of building experience in the home industry and has learned to listen and relate to people with the goal of solving problems and creating a secure and safe environment for families.

When asked why Dave chose to accept this position at Habitat, he replied that he has *"a responsibility to God to use the gifts that He has so graciously provided for the good of those around me. My ministry aligns with my gifts and partnering with some of the best people in the world to accomplish a great service to many people that do not have anyone advocating for them... We are all better together than apart."*

AmeriCorps Grant Received!

Corporation for NATIONAL & COMMUNITY SERVICE Our Affiliate has been selected to host two (2) AmeriCorps members for the 2016-2017 program year!

AmeriCorps engages more than 75,000 Americans in intensive service each year at nonprofits, schools, public agencies, and community and faith-based groups across the country. Since the program's founding in 1994, more than 900,000 AmeriCorps members have contributed more than 1.2 billion hours in service across America while tackling pressing problems and mobilizing millions of volunteers for the organizations they serve.

This prestigious award will allow us to serve more families in the County while bringing young people to our community to learn

Among hobbies, he enjoys being outside - hiking, mountain biking, fly-fishing, skiing, rock climbing, rafting - just taking in all of God's creations. Along with the outdoor adventures, Dave loves to read the Bible, hear stories of God's work in others and share the word of Christ. He believes that God brought him to Habitat for Humanity to further the work of affordable housing by creating an atmosphere of excitement for families in Lincoln County.

Since coming to Habitat, there is one verse in particular that resonates with Dave - *"A house is built by wisdom and becomes strong through good sense. Through knowledge its rooms are filled with all sorts of precious riches and valuables."*
(Proverbs 24:3-4)

about Habitat for Humanity, gain valuable work skills, earn money for future education and develop an appreciation for citizenship. We are truly grateful for this opportunity and thank Patrick Rust for his work on this grant application!

Our Future is Bright

Habitat for Humanity of Lincoln County is proud to announce Habitat 2.0! Through the guidance and vision of our Construction Site Supervisor, we are heading into the future with beautiful home designs, structural enhancements and energy efficient spaces – all with the intention to create a deeper sense of pride of ownership both for the homeowner and the community!

Our ReStores

Denver ReStore
2128 Hwy 16 N
Denver, NC 28037
704.966.4300

Lincolnton ReStore
809 E. Sycamore Street
Lincolnton, NC 28092
704.736.9490



**SHOP.
DONATE.
VOLUNTEER.**

Other Noteworthy News...

HFHLC was recently featured in the Denver Weekly – the article provided information on our Women Build program, as well as other projects we're working on in the community. Check out the article by clicking [HERE!](#)

We are hosting a breakfast for Pastoral & Missions/Outreach Leaders on Tuesday, April 19, 2016 at The Laboratory Mill. To register, contact Alex Scarborough at 704.748.1800 ext. 104.

Quick Links

[Our Website](#)
[Donate Now](#)
[Email Us](#)

HFH of Lincoln County
Post Office Box 1062
Lincolnton, NC 28093
Office: 704.748.1800

Attachment A



Attachment B





Narrative ✓
 Budget ✓
 Tax ID ON FILE
 Request: \$ 2,500

**Charlotte Regional Realtor® Association
 Housing Opportunity Foundation**

**Habitat for Humanity Community Support Program
 2016 Grant Cycle**

HABITAT PARTNER INFORMATION SHEET

Applicant: ___ Our Towns Habitat for Humanity ___
 Address: ___ 20310 N. Main St. ___
 City/State/Zip: Cornelius, NC 28031 ___
 Contact/Title: ___ Courtney Beck, Director of Community Outreach ___
 Contact Phone Number: ___ 704.896.8957, x. 103 ___
 Contact E-Mail Address: ___ courtney@ourtownshabitat.org ___
 Contact Fax: ___ 704.896.8065 ___
 Date of application: ___ 6/22/2016 ___

SUPPORT INFORMATION – See below.

We are requesting \$2,500 to be applied to the cost of new home construction.

NARRATIVE – Narrative and supporting documents attached.

Using the following questions as a guide, briefly describe how these funds will be utilized by your organization. Please make your responses concise and limit your narrative and support materials to no more than five attached pages.

- 1) Describe in detail how these funds will help your Habitat organization to accomplish its programmatic mission (include any pertinent timelines, locations, goals, and central partnerships).
- 2) Describe how the usage of these funds is addressing a unique housing need. If these funds are being used towards a program such as the Critical Repair Program, provide as much detail as possible as to how the funds will be applied.
- 3) Clearly identify your target audience(s) and why they are important to your organization, particularly as they are affected by this funding.
- 4) Explain how you will ultimately track and evaluate the effectiveness of this funding.
- 5) Include any other information that would help the foundation to understand your utilization of these funds. Examples could include both organizational and project budgets, a letter of recommendation from a Realtor® actively involved in the organization, newsletters, etc.

Marshall, Terri

From: Courtney Beck <Courtney@ourtownshabitat.org>
Sent: Wednesday, July 13, 2016 5:16 PM
To: Marshall, Terri
Subject: Updated information for Housing Opportunity Foundation grant

Good evening Terri!

It was so great to speak to you regarding strengthening our application. Thank you very much for reaching out.

Per our conversation yesterday please see below for details as to how the funds would be utilized if we were to be granted funds from the Housing Opportunity Foundation.

Details:

The \$2,500 grant funding from the Housing Opportunity Foundation would be used to cover the cost of all doors and windows at 9826 Psalms Street in Cornelius. These are scheduled to be installed 9/20/2016. The family that has been approved and is working on their sweat equity for this home is Anthony and Margaret Devazio and they have two children.

I'll give you a call in the morning to discuss if you need me to re-submit this information in a separate document, specific formatting needs, etc...

Thank you so much!

Best,
Courtney

Courtney Beck

Director of Community Outreach
Our Towns Habitat for Humanity
Office: (704) 896-8957 x 103 Cell: (704) 619-5014
Mailing Address: P. O. Box 1088, Davidson, NC 28036
Physical Address: 20310 N. Main Street, Cornelius, NC 28031
courtney@ourtownshabitat.org • ourtownshabitat.org



Terri Marshall
Charlotte Regional Realtor Association: Housing Opportunity Foundation
1201 Greenwood Cliff Rd #200
Charlotte, NC 28202

Dear Ms. Marshall,

The Mission Statement of Our Towns Habitat for Humanity is: Seeking to put God's love into action, Our Towns Habitat for Humanity brings people together to build safe, decent, affordable housing.

Our Towns Habitat for Humanity is an independent affiliate of Habitat for Humanity International, committed to providing safe, affordable, decent housing options for our community. We serve the communities of Statesville, Mooresville, Davidson, Cornelius and Huntersville, North Carolina.

More than 5000 families currently live in substandard housing in our community and are in need of a simple, decent, affordable place to live. Our Towns Habitat for Humanity breaks the cycle of poverty through affordable home ownership and financial education, and is an equal housing opportunity lender promoting inclusivity in the community. Habitat's model empowers homeowners and community members to address the need for affordable housing. The Habitat for Humanity model provides an economic opportunity in the form of a zero interest mortgage, and partners with families to show them the path to home ownership.

Homeownership gives families a hand-up, not a hand out, and allows families to build assets for the future. A typical Habitat mortgage will be \$400/month, meaning families will be paying less than 35% of their income on housing, leaving them with resources to buy other essentials such as food, clothing, medicine and school supplies. And since 2003 we have worked with Advance Energy to build energy efficient homes, helping our homeowners reduce their living expenses,

We determine the need of future homeowners through information sessions which are conducted monthly for people interested in applying for an Our Towns Habitat for Humanity home. Qualifying families must meet financial eligibility and have the ability to repay a mortgage. They must demonstrate a need for adequate housing, be willing to partner with Our Towns Habitat for Humanity to complete financial education, help build their home, and help build other Habitat homes in the community, contributing 400 "sweat equity hours" with Habitat. We currently have over 45 families in the pipeline who have qualified for a Habitat home, been approved, and have begun contributing their "sweat equity" hours. We are building 15 homes in the coming year.

Our Target population is low to moderate income families, whose income is between 35-60% of the area median. Last year, our families' household incomes ranged from \$20,000 to \$50,000. The population we serve totals more than 253,000, with 8.7% living in poverty. Broken down by the towns we serve, poverty percentages are Huntersville (6%), Cornelius (8.5%), Davidson (6.8%), Mooresville (13.4%), and Statesville (29.4%).



With over 42 families waiting for a home, we have an immediate need for funding on our current construction projects. A house sponsorship is \$75,000. This grant will help ensure that critical funds are available to complete a home.

The long-term sustainability of Habitat homes is a result of the homeowners themselves – they pay their mortgages back to Habitat. Thus, the money goes back into the mission, allowing Habitat to continue to provide safe, affordable housing to even more families in need.

We incorporate the lessons learned from these successes into our financial therapy and homeownership training classes. In addition, we utilize training resources produced by the council of Housing Urban Development, Habitat for Humanity International, and Financial Peace University. We also invite local business leaders and Habitat home owners to come and share their personal stories of success and encouragement to future family partners.

New home construction is part of the solution to get families out of overcrowded and unsafe living conditions. In the thirty years since Our Towns Habitat for Humanity began, we have partnered with over 350 families to build strength, stability and self-reliance through shelter.

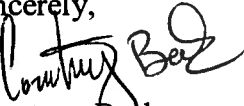
The impact of Habitat is real. In a survey of Our Towns Habitat families:

- 45% of children are attending college
- 62% of homeowners are saving money for their future
- 90% of homeowner report living in a safer environment and have seen an overall improvement in their house

Through our program, dignity and self-esteem are restored as future homeowners and community volunteers work together in equal partnership and forge new relationships. This is true for homebuyers like Annika who moved into her Habitat home in July of 2015. Annika says:


"Before I signed up for Habitat, I really didn't think I would ever become a homeowner. The process has given me hope and a place that I am going to enjoy to go home to after a long day of work. This is giving me the opportunity to show my children that your dreams can come true. I am able to have something of my own to pass down to my kids and their kids. I have to give all the praises to God because He made all of this possible. I thank God for putting programs like Habitat in place to give individuals like myself the opportunity to own their own home. I am so thankful for everything that has been given to me. I enjoyed giving back to other families and seeing the smiles upon their faces as we all worked together. This is an experience that I will never forget."

Thank you for your consideration and continued partnership of Our Towns Habitat for Humanity. It is an honor to serve the community and families such as Annika's with you.

Sincerely,

Courtney Beck

OGDEN UT 84201-0029

In reply refer to: 4077550277
Mar. 09, 2015 LTR 4167C 0
91-1914868 000000 00
00040704
BODC: TE


HABITAT FOR HUMANITY INTERNATIONAL
INC
HABITAT FOR HUMANITY INTRNL PARENT
% EDWARD K QUIBELL - CFO/SR VP
121 HABITAT ST
AMERICUS GA 31709-3423

052913

Employer Identification Number: 91-1914868
Group Exemption Number: 8545
Person to Contact: Ms Benjamin
Toll Free Telephone Number: 1-877-829-5500

Dear Taxpayer:

This is in response to your Jan. 20, 2015, request for information about your tax-exempt status.

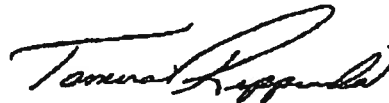
Our records indicate that you were issued a determination letter in January 1987, and that you are currently exempt under section 501(c)(3) of the Internal Revenue Code.

Based on the information supplied, we recognized the subordinates named on the list you submitted as exempt from Federal income tax under section 501(c)(3) of the Code.

Donors may deduct contributions to you as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to you or for your use are deductible for Federal estate and gift tax purposes if they meet the applicable provisions of sections 2055, 2106 and 2522 of the Code.

If you have any questions, please call us at the telephone number shown in the heading of this letter.

Sincerely yours,



Tamera Ripperda
Director, Exempt Organizations

Estimate of raw construction materials.

TITLE	DENT	ALLEN	HAMILTON	MARR	ROBINSON	XINIA	AVERAGE
Allocated Electrical Materials	\$ 505.59	\$ 505.58	\$ 505.59				\$ 505.59
Building Permits	\$ 489.75	\$ 489.75	\$ 489.75	\$ 514.75	\$ 514.75	\$ 526.75	\$ 504.25
Cabinets & Countertops	\$ 3,477.30	\$ 3,477.30	\$ 3,477.30	\$ 3,477.30	\$ 3,477.30	\$ 3,477.30	\$ 3,477.30
Cardboard Recycle	\$ 20.96	\$ 29.88	\$ 20.96	\$ 43.26	\$ 43.25	\$ 43.24	\$ 33.59
Closing	\$ 1,768.32						\$ 1,768.32
Crane Services				\$ 213.75	\$ 213.75		\$ 213.75
Delivery Charges						\$ 58.00	\$ 58.00
Driveway - Sidewalk	\$ 6,710.00	\$ 4,408.03	\$ 5,460.00	\$ 5,683.75	\$ 3,980.00	\$ 3,980.00	\$ 5,036.96
Drywall Labor	\$ 1,182.00	\$ 1,182.00	\$ 1,182.00	\$ 1,182.00	\$ 1,182.00	\$ 1,338.00	\$ 1,208.00
Drywall Material *	\$ 954.90	\$ 728.90	\$ 954.90	\$ 882.75	\$ 317.91		\$ 767.87
Dumpster Fees	\$ 258.32	\$ 1,005.17	\$ 258.50	\$ 332.99	\$ 332.99	\$ 221.41	\$ 401.56
Electrical	\$ 519.60	\$ 845.68	\$ 512.38	\$ 1,017.61	\$ 1,017.52	\$ 1,277.03	\$ 864.97
Environmental Compliance	\$ 9.98	\$ 9.98					\$ 9.98
Exterior Doors & Windows	\$ 1,305.25	\$ 1,305.25	\$ 1,281.30	\$ 2,169.52	\$ 917.20	\$ 878.42	\$ 1,309.49
Exterior Finish Materials	\$ 10.11	\$ 57.56	\$ 54.67	\$ 90.12	\$ 98.82	\$ 171.04	\$ 80.39
Final House Survey	\$ 250.00	\$ 250.00	\$ 250.00				\$ 250.00
Frame Package *	\$ 2,275.74	\$ 2,560.88	\$ 2,431.90	\$ 1,444.34	\$ 2,866.68	\$ 1,912.95	\$ 2,248.75
Gutters	\$ 450.00	\$ 348.00	\$ 474.00	\$ 438.00	\$ 500.00	\$ 498.00	\$ 451.33
HVAC	\$ 4,110.00	\$ 4,110.00	\$ 4,110.00	\$ 4,972.00	\$ 6,187.50	\$ 4,110.00	\$ 4,599.92
Insulation Labor						\$ 379.00	\$ 379.00
Insulation Materials		\$ 356.00		\$ 666.10	\$ 544.28	\$ 239.14	\$ 451.38
Laminate Flooring	\$ 2,625.42	\$ 1,072.58	\$ 1,515.05	\$ 1,070.88	\$ 1,591.71	\$ 1,268.97	\$ 1,524.10
Landscaping, Outdoor Labor	\$ 13.18	\$ 13.18	\$ 13.18			\$ 39.90	\$ 19.86
Major Appliances *	\$ 1,588.00	\$ 685.00		\$ (46.25)	\$ 724.75	\$ 719.75	\$ 734.25
Mediund Pump				\$ 239.90	\$ 239.90	\$ 239.90	\$ 239.90
Misc. Construction Expenses	\$ 301.63	\$ 164.80	\$ 319.06	\$ 110.96	\$ 125.03	\$ 220.64	\$ 207.02
Misc. Interior Hardware *	\$ 381.74	\$ 528.52	\$ 356.91	\$ 287.08	\$ 1,136.53	\$ 459.43	\$ 525.04
Paint	\$ 77.93	\$ 69.75	\$ 94.31			\$ 37.46	\$ 69.86
Plant, Sod & Yard Material	\$ 1,081.36	\$ 1,536.20	\$ 1,081.37	\$ 1,191.75	\$ 1,231.44	\$ 1,694.60	\$ 1,302.79
Plumbing Contractor						\$ 2,055.70	\$ 2,055.70
Plumbing Labor	\$ 6,958.22	\$ 6,958.22	\$ 5,930.37	\$ 6,369.52	\$ 5,491.22	\$ 4,902.52	\$ 6,101.68
Plumbing Materials	\$ 325.00	\$ 325.00	\$ 1,352.85	\$ 2,427.74	\$ 372.03	\$ 325.00	\$ 854.60

Porch Posts	\$ 282.00		\$ 284.00				\$ 211.00	\$ 259.00
Porta Johns	\$ 136.96	\$ 637.30	\$ 136.96	\$ 176.59	\$ 176.59	\$ 31.50	\$ 215.98	
Roofing *	\$ 2,256.08	\$ 3,569.21	\$ 2,343.08	\$ 1,773.13	\$ 1,913.96	\$ 2,615.54	\$ 2,411.83	
Sealed Crawl Space & Foundation	\$ 13,211.96	\$ 13,211.96	\$ 13,211.96	\$ 13,211.96	\$ 13,211.96	\$ 13,211.96	\$ 13,211.96	
Shed Materials	\$ 692.30	\$ 722.30	\$ 798.50	\$ 716.32	\$ 435.00	\$ 579.44	\$ 657.31	
Siding Materials	\$ 1,947.30	\$ 2,461.05	\$ 2,448.85	\$ 2,512.70	\$ 3,036.88	\$ 3,159.15	\$ 2,594.32	
Site Electricity -- Saw Pole/Utilities	\$ 68.04	\$ 85.46	\$ 106.55	\$ 62.63	\$ 135.01	\$ 65.83	\$ 87.25	
Site Plan	\$ 80.00	\$ 80.00	\$ 80.00				\$ 80.00	
Site Water - Utilities	\$ 25.59	\$ 47.24	\$ 81.36	\$ 81.75	\$ 64.90	\$ 114.66	\$ 69.25	
Survey - Stake Out House	\$ 240.00	\$ 240.00	\$ 240.00				\$ 240.00	
System Vision Admin Fee		\$ 2,100.00					\$ 2,100.00	
Termite or Pest Treatment	\$ 175.00	\$ 350.00	\$ 175.00	\$ 175.00	\$ 175.00		\$ 210.00	
Trim Package	\$ 1,774.80	\$ 1,284.37	\$ 2,270.59	\$ 1,306.65	\$ 910.33	\$ 1,132.64	\$ 1,446.56	
Trusses	\$ 1,935.44	\$ 2,020.11	\$ 1,925.44	\$ 1,992.11	\$ 1,992.11	\$ 1,720.00	\$ 1,930.87	
Utilities	\$ 2,300.00	\$ 2,316.88	\$ 2,316.87				\$ 2,311.25	
Vinyl Flooring	\$ 281.97			\$ 244.93			\$ 263.45	
Water Tap	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00	
TOTAL	\$ 65,357.74	\$ 64,449.09	\$ 60,845.51	\$ 59,333.59	\$ 57,458.30	\$ 56,215.87	\$ 60,610.02	

total average cost \$ 68,644.24



Narrative
 Budget
 Tax ID
 Request: \$5,000
 on File

**Charlotte Regional Realtor® Association
 Housing Opportunity Foundation**

**Habitat for Humanity Community Support Program
 2016 Grant Cycle**

HABITAT PARTNER INFORMATION SHEET

Applicant: Stanly County Habitat for Humanity Inc.
 Address: 1506 NC 24/27 West
 City/State/Zip: Albemarle, NC 28001
 Contact/Title: Cemita H. Gibbs, Executive Director
 Contact Phone Number: 704-985-1050 Ext 20
 Contact E-Mail Address: cgibbs@stanlyhabitat.org
 Contact Fax: 704-982-0731
 Date of application: July 14, 2016

SUPPORT INFORMATION

In this space, provide a short summary sentence that describes how these dollars will be used.

Stanly County Habitat for Humanity values the continued partnership of the Housing Opportunity Foundation and the commitment they show in their communities. We are in the final stages of completing house #47 in our community this year and completing 1 recycle of our own homes. We have just broken ground on our "Faith Build" #48 in Stanly County and these funds would be used in the construction process helping us to cover costs of interior materials such as sheetrock, baseboards and molding.

NARRATIVE

Using the following questions as a guide, describe in more detail how these funds will be utilized by your organization. Please keep your responses brief and limit your narrative and support materials to no more than five attached pages.

- 1) Describe in detail how these funds will help your Habitat organization to accomplish its mission (include any pertinent timelines, locations, goals, and central partnerships).

Habitat's mission is to eliminate poverty housing in our community while helping families that qualify become more self-sufficient. These funds would allow us to stay on target to complete this home by December 31, 2016. This is our "Faith Build" and we have partnered with Thrivent Financial to help raise monies to make this build a reality. This will be our third home in this location on Snuggs Park Road in Albemarle NC. Most of our homes are site built; we are very excited about building three homes side by side in our community.

- 2) If applicable, describe how the usage of these funds is addressing a unique housing need.

Poverty housing is in all of our communities. Our goal is to try and eliminate this cycle of housing and give opportunities to individuals and families that would never be able to purchase a home of their own through a traditional mortgage. We feel the educational classes that are required are essential to the success of our homeowners, teaching and preparing them for the unexpected. The families we work with have a desire to do better for themselves and their families. They just need a little help and guidance to obtain what they feel is out of their reach. Community is about helping each other not doing it for them but putting the tools they need in their reach to become successful.

- 3) Clearly identify your target audience(s) and why they are important to your organization, particularly as they are affected by this funding.

The families or individuals that participate in our program are targeted by their income, need and willingness to partner. The families selected are required to complete a total of 400 "Sweat Equity" hours before becoming a homeowner. The sweat equity breakdown is 100 hours on someone else's home, 250 on their own home and the other 50 hours are obtained thru Homeowner Education classes or working at our ReStore. The premise of Habitat is a "hand up" not a "hand out" and completing these hours gives the family a vested interest in their home and the opportunity to help someone else in their community. These houses are sold to the potential homeowners at a no profit, no interest mortgage typically 25 to 30 years.

- 4) Explain how you will ultimately track and evaluate the effectiveness of this funding.

The effectiveness of this funding is based on completion of the project and growth of our families once they have obtained homeownership. We track our homeowners by the consistency of payments and how they excel in the community. The children's growth is reflected in their grades and the attitude among their peers in the community. We also track our volunteers and ask for feedback about their experience and partnership with us. We always welcome new ideas to help make volunteering with Habitat a great experience.

- 5) Include any other information that would help the foundation to understand your utilization of these funds. Examples could include an organizational and project budget, a letter of recommendation from a Realtor® actively involved in the organization, newsletters, etc.

Stanly County Habitat is more than just building houses. We are about building foundations for families to grow into their greatest potential. To set an example in the community that with a little boost some individuals can turn their lives around and become productive citizens. We are about bringing the community together and working thru differences and proving that when the community works together anything is possible. Habitat is about watching families grow from "dependent" to "independent" and knowing our organization had the opportunity to help make this dream a reality.

Habitat is a unique organization allowing our donors to visibly see where their monetary donations are being used. We are a small community striving to make a difference one house at a time. Habitat is not a quick fix program but a life altering experience for the families that partner with Habitat. Not everyone is meant to be a homeowner but our goal is to help those that are willing to help themselves and to make sure everyone that comes to us has been given the direction needed to start making a difference.

Stanly County Habitat for Humanity

House Partner Selected #48

Washington Family

Single disabled mom with two daughters, works part-time for Easter-Seals and has a real desire to own her own home. She and her daughters have been in our program since early 2015 and working diligently to accommodate our requirements for sweat equity and participation. Typically our families are in our program for 2 years before we are able to start their homes. This gives us ample opportunity to access the families and their desire to become partners.

Construction Budget

SCHFH budgets \$65,000 per house for the project cost not including properties. Our average mortgage is approximately \$85,000-\$90,000 with a 25 to 30 year mortgage. Our typical habitat home 3 bedrooms, 2 baths has been appraising for \$95,000-\$115,000 depending on location in our County. With this particular project this will be our third home building side by side the appraisal value has been greater because of location. We consider all construction costs per house and the expenses are recorded in a construction in progress account specific to build.

Organizational Budget

Attached

Grant Request

Stanly County Habitat would like to request \$5000 in grant monies to help continue our mission. These monies would go specifically for interior costs of sheetrock, moldings, baseboards and supplies. Thank you in advance for your consideration and your continued partnership in our mission of eliminating poverty housing one house at a time.

SCHFH 2016-2017 Budget

	2016/17
Income Operating	
Corporate / Individual	\$ 3,000.00
United Way	\$ 12,500.00
Events (BBQ, Golf, other events)	\$ 44,800.00
Foundations / Organizations	\$ 20,500.00
Store - Net Income	\$ 60,000.00
Other Income	\$ -
Donated Services/Materials	\$ 21,500.00
Donated Properties	\$ 65,500.00
Faith Challenge	\$ 20,000.00
Income Financing	
North Carolina Housing	\$ 93,000.00
Mortgage Receivable	\$ 90,000.00
Total Income	<u>\$ 430,800.00</u>
Expense Operating	
Payroll/Stipend	\$ 109,700.00
Simple Plan	\$ 3,000.00
Insurance	\$ 10,000.00
Office included auto	\$ 7,000.00
Interest	\$ 6,000.00
Postage/Printing	\$ 600.00
Professional Fees	\$ 10,000.00
Tithe	\$ 4,500.00
Donor/Volunteer Recognition	\$ 800.00
Utilities/Telephone	\$ 7,000.00
Travel/Training/Dues/Sub	\$ 2,000.00
Thrivent Repair	\$ 2,500.00
Other	\$ 400.00
Association Fee	\$ 5,000.00
Expense Financing	
NCH Payments	\$ 22,300.00
Construction in Progress	\$ 240,000.00
Total Expenses	<u>\$ 430,800.00</u>



Narrative ✓
Budget ✓
Tax ID ON FILE
Request: \$3,000

**Charlotte Regional Realtor® Association
Housing Opportunity Foundation**

**Habitat for Humanity Community Support Program
2016 Grant Cycle**

HABITAT PARTNER INFORMATION SHEET

Applicant: Union-Anson County Habitat for Humanity
Address: P.O. Box 1688
City/State/Zip: Monroe, NC 28111
Contact/Title: Mike Reece, Executive Director
Contact Phone Number: 704-296-9414
Contact E-Mail Address: mreece@unionhabitat.org
Contact Fax: 704-296-9774
Date of application: July 11, 2016

SUPPORT INFORMATION

In this space, provide a short summary sentence that describes how these dollars will be used.

2016 grant funding from the Housing Opportunity Foundation will be used to purchase building materials for the completion of three new Habitat for Humanity homes in Marshville, NC. These three Habitat homes are located in a subdivision of 12 lots we are developing off of Olive Branch Road in an older neighborhood of Marshville. \$3,000

NARRATIVE

Using the following questions as a guide, describe in more detail how these funds will be utilized by your organization. Please keep your responses brief and limit your narrative and support materials to no more than five attached pages.

- 1) Describe in detail how these funds will help your Habitat organization to accomplish its mission (include any pertinent timelines, locations, goals, and central partnerships).

The ministry of Union-Anson County Habitat for Humanity is to provide safe, affordable housing for lower-income families who live at or below the poverty line in Union County. Many lower income families live in small communities such as Wingate and Marshville in eastern Union County where they are able to find work in the construction trades or in the poultry industry. Many of these families work at Pilgrim's Pride or Tyson Foods

where they collect, sort and prepare chicken and turkeys for human consumption. This type of work pays the minimum wage with few benefits and many of these families pay over 50% of their disposable income on housing costs. Many of these families pay \$600.00 a month or more in rent plus utilities to live in substandard rental housing where the roofs leak, there are holes in the walls and floors and the plumbing is horrible.

Our organization's goal is to partner with local volunteers, businesses, churches and civic groups to build affordable homes which are sold to approved applicant families at zero percent interest over 30 years. Each partner family is screened and approved by our board of directors and they agree to help build their own homes alongside our community partners. We build a high quality home with an all brick veneer exterior, fire sprinkler system and meet System Vision Energy Star guidelines for low electrical usage. These homes are then sold at cost to these approved families who reduce their housing costs to about 25% of their total income. This allows them to provide a better future for their children as they now have money for education, healthcare and dental work. They also have a place to call home where their children can grow up in a safe, stable environment.

In 2014 we were given 12 vacant lots in Marshville by a local building contractor who was retiring. Our Habitat affiliate raised \$200,000.00 in funding and materials to install new water and sewer lines to these 12 lots and make other improvements in the community. We have a close working relationship with the Town of Marshville in the development of this community as they are now providing water and sewer services to these homes as we complete them.

In February we completed our first home for Tyronia Blount in this neighborhood of 12 lots. This month we had a huge group of 131 volunteers from Maryland come into town for 10 days and they completed the exterior work on three homes. These three Habitat for Humanity homes are for the Devoe family, the Gaddy family and the Rushing family. All three families are completing their sweat equity over the next 2 months and hope to move into their homes by the end of Sept, 2016.

The \$3,000.00 in funding provided by the Housing Opportunity Foundation will be used to complete the landscaping for all three of these homes in Marshville. Your donation of \$1,000.00 per home will purchase the trees, shrubs, seed, straw and fertilizer needed to complete these homes by Sept. 30th. Your partnership will allow the Gaddy, Devoe and Rushing families to be in new Habitat homes on schedule this fall.

- 2) If applicable, describe how the usage of these funds is addressing a unique housing need.

The Town of Marshville is a struggling community where many of the working poor are employed in the poultry industry and are forced to live in substandard rental units on the fringes of town. Union-Anson County Habitat for Humanity is the only builder working in Marshville and we have built 25 new homes in the past 5 years in this area. We have a good relationship with Fern Shubert, Town Manager and are exploring additional housing options for seniors and veterans in the area in the near future. We are a valued housing solutions partner in Marshville and work well with local area businesses and churches. Land is available at reasonable rates in Marshville right now so we hope to develop several more subdivisions in the next 4-5 years in this area.

- 3) Clearly identify your target audience(s) and why they are important to your organization, particularly as they are affected by this funding.

Union-Anson County Habitat for Humanity builds safe, affordable housing for our clients whose annual income is less than 50% of the median income range for Union County according to 2016 HUD standards. These means that we build for families who are making \$20,000 to \$35,000 per year, which is below the poverty line for a family of 4 people in our area. In addition to making minimum wage in dead end jobs our partner families are also spending 50% or more of their after tax income for rent and utilities which leaves very little money for educational expenses, healthcare, food and the basics of life. When we are able to build a home for a partner family we provide them with housing that costs about 30% of their income. This allows the family to save some money on housing costs and gives them stability in their lives as they now own their own home. Many times a Habitat partner family purchases a home for \$90,000.00 and their new home appraises for \$130,000.00 so they have equity in their future the day they move in. We also require partner families to attend credit counseling, homeownership classes and help build their own home which instills in them a sense of pride and decency. We not only build homes for needy families but we change their lives through homeownership. Your donation of \$3,000.00 for building materials for three homes in Sept. will allow three families to achieve the American dream of owning their own home. Without our Habitat affiliate and your financial support these families would have no chance of ever owning their own homes in Marshville.

- 4) Explain how you will ultimately track and evaluate the effectiveness of this funding.

When we receive your donation of \$3,000.00 towards the costs of landscaping the three Habitat for Humanity homes in Marshville we designate it for the purchase of building materials in our QuickBooks program. We have construction in progress (CIP) accounts in QuickBooks for each of these three homes and \$1,000.00 is credited to each CIP account. As the landscaping materials are purchased for each home we can track what was spent on those materials for each project. The landscaping work is then completed with the help of local volunteers under the supervision of our Habitat construction staff members.

Upon completion of the Habitat houses we receive a certificate of occupancy from Union County for each home and the families purchase their homes in a closing with a local attorney. We adhere to all of the federal RESPA/TRID regulations set forth in regards to the sale of new homes to approved Habitat for Humanity families. The Board of Directors also receives CIP account reports to insure that designated construction funds as spent on building materials for Habitat homes. Home dedications are held once the Certificate of Occupancy is received and each family is able to move into their new home.

- 5) Include any other information that would help the foundation to understand your utilization of these funds. Examples could include an organizational and project budget, a letter of recommendation from a Realtor® actively involved in the organization, newsletters, etc.

Attached to this document you will find a construction budget for 405 College Street which is one of the Habitat homes we are building at this time. On page 2 you will see that we budget \$1,000.00 per house for the landscaping and final grading on each

home. Your donation of \$3,000.00 will allow us to landscape all three of the homes we are building at this time. We are planning to complete all three of these homes by the end of Sept, 2016 so your donation comes at a perfect time for the landscaping of these homes.

Also included are two newspaper articles from July 1, 2016 where our Habitat affiliate celebrated 25 years of building safe, affordable housing for families here in Union County. We have built over 120 new Habitat homes for needy families in Union County in the past 25 years. We now serve more than 40 families each year with our urgent home repair/rehab program and new home construction programs.

**Charlotte Regional Realtor® Association
Housing Opportunity Foundation
Habitat for Humanity Community Support Program Guidelines**

Purpose

The purpose of the Habitat for Humanity Support Program is to provide restricted programming support to area regional Habitat for Humanity organizations, within the scope of the primary areas served by the Carolina Multiple Listing Service (CarolinaMLS), a subsidiary division of the Charlotte Regional Realtors® Association.

Support Amount

Level II Habitat for Humanity support has historically been given in increments of \$1,000 per fiscal year (pending availability of funds); each participating organization has been placed in a funding category based on their organizational size. However, additional funding has been made available for the program during the 2016 fiscal year. As a result, organizations have an opportunity to increase their level of support depending upon the quality of their application and support material. All applications will be reviewed by a grants panel which will make funding recommendations to the board of directors for final approval.

Support is considered **restricted** and cannot be used for debt reduction, salary or administrative costs, placed in endowment funds, or utilized for capital or building projects. It is requested that exact usage be detailed in the narrative.

Support Period

For the current fiscal year, the support will be distributed in the third quarter (September 2016); the funding must be utilized by December 31, 2016. Those counties eligible for funding include Mecklenburg, Iredell, Lincoln, Union, Cabarrus, Gaston, and Stanly. The Housing Opportunity Foundation does not accept unsolicited applications for support through this program.

Submission Deadline

In order to formalize accounting processes and procedures, Habitat for Humanity groups qualifying for this support are asked to submit an application and support documentation. As such, deadlines have been established as follows:

Submission Deadline: July 15, 2016	Checks Distributed by: September 7, 2016
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Reporting

**CONSTRUCTION COSTS FOR 405 COLLEGE STREET IN
MARSHVILLE, NC**

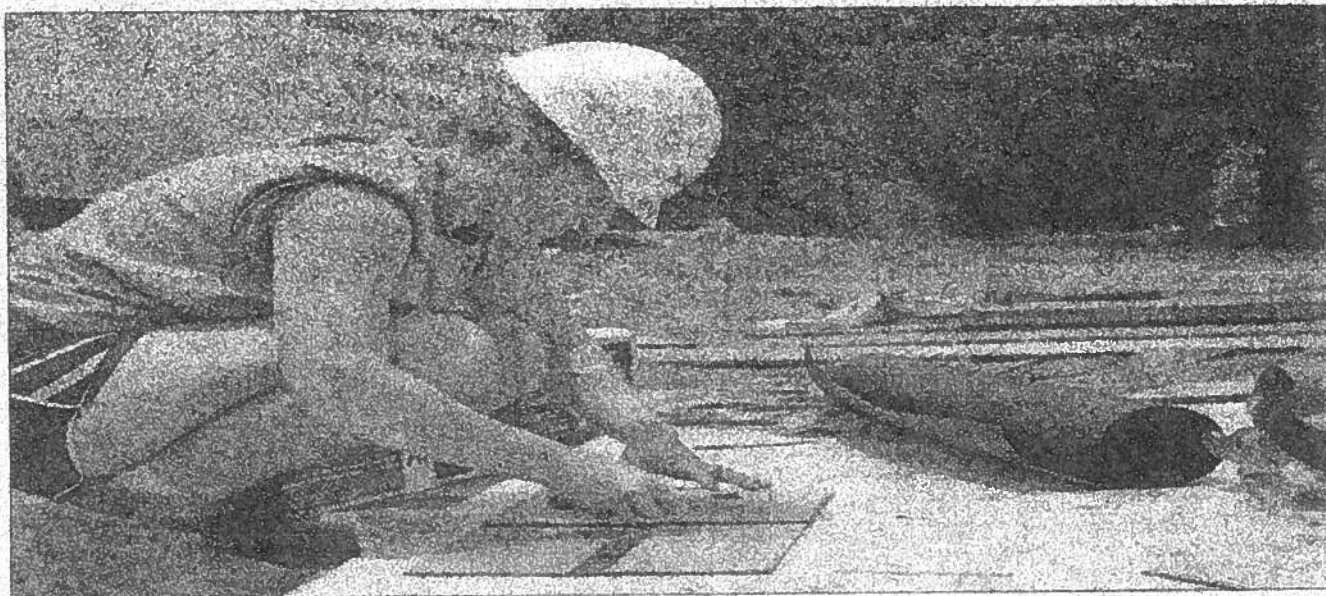
May, 2016

LAND DEVELOPMENT COSTS	\$11,000.00
Water, sewer, fire hydrants, survey work, permits	
WATER AND SEWER TAP FEES	\$9,000.00
Tap and sewer capacity and tap fees Marshville	
PERMIT AND RECORDING FEES	\$1,000.00
Union County and City of Monroe Fee Schedule	
Temporary Electrical Service	\$ 100.00
Dumpster Service for House	\$ 500.00
PROFESSIONAL SURVEY WORK	\$1,000.00
FOOTING FOR HOUSE:	\$1,500.00
Digging and concrete cost	
BACKFILL DIRT AND LABOR FOR SLAB	\$ 1,000.00
FOUNDATION AND SLAB:	\$4,500.00
Block, brick, mortar, concrete and labor	
FRAMING PACKAGE FOR HOUSE:	\$8,000.00
Wall panels, trusses and loose lumber	
WINDOWS AND EXTERIOR DOORS	\$1,500.00
Materials purchased at costs locally	
SHINGLES AND RIDGE VENT	\$1,800.00
Materials costs and labor	
PLUMBING COST FOR ENTIRE HOUSE	\$4,000.00
Includes all materials and fixtures	
ELECTRICAL COSTS FOR HOUSE	\$1,500.00

Materials and fixtures, volunteer labor	
HVAC COSTS FOR ENTIRE HOUSE Ken Lovin HVAC Services	\$4,200.00
BRICK VENEER ON HOUSE Materials and professional labor	\$5,000.00
VINYL SOFFIT AND FASCIA Materials and labor	\$1,500.00
INSULATION FOR WALLS AND ROOF Professional services	\$1,500.00
DRYWALL HANGING AND PREP Material and labor costs	\$1,500.00
DRYWALL TAPING AND FINISHING Professional services	\$1,500.00
PAINTING OF ENTIRE HOUSE All materials donated, volunteer labor	\$200.00
CABINETS AND COUNTERTOPS Post form cabinets, volunteer labor	\$2,500.00
TRIMWORK AND DOORS Materials costs, volunteer labor	\$1,500.00
LANDSCAPING AND FINAL GRADING	\$1,000.00
8 FOOT BY 8 FOOT STORAGE SHED	\$1,000.00
VINYL AND CARPET	\$3,000.00
DRIVEWAY AND SIDEWALK	\$3,000.00
MISC. EXPENSES Mail boxes, shutters, cleaning, etc. Mirrors, hardware, etc.	\$1,000.00
Appraisal Fee	\$ 200.00
TOTAL CONSTRUCTION COSTS FOR AVERAGE HABITAT HOUSE	\$75,000.00

OUR TOWNS

A3 • Friday, July 1, 2016 • For daily news updates, visit www.enquirerjournal.com



CAROLYN STEEVES / Enquirer-Journal

Morgan Shell, 16, cuts shingles for the roof of the Habitat for Humanity house in Marshville. She worked in Union County this week as a volunteer with WoodsWork out of Maryland.

Volunteers help Habitat in Marshville

BY CAROLYN STEEVES
CSTEEVES@THEEJ.COM

A group of students from Woods Memorial Presbyterian Church in Severna Park, Md. worked with Union-Anson County Habitat for Humanity in Marshville this week, where armed with tools and enthusiasm, they helped work on three houses.

Construction Manager Troy Pruitt said without the help from the WoodsWork group, as the program is called, it would have taken about a month to complete all the work the group did in a week.

He said the volunteers worked about nine hours a day and worked diligently.

"(We) couldn't ask for a better group," he said.

WoodsWork visited Union County about four years ago and worked with Union-Anson

County Habitat for Humanity then.

McKenna Lee, 17, said she enjoys the friendships made on the trips. She calls it the "WoodsWork bubble," where the volunteers are enveloped in love, faith and compassion, adding that it is not a feeling you come across anywhere else.

Lee said she likes to watch everyone connect with each other during the week and felt really accomplished this week because she saw a concrete slab grow into a house.

This week was Emma Cooley's third trip and she said it was the most progress they have made on a house in that time.

It was "really amazing" to see, Cooley, 17, said.

Ally Nagel, 18, has attended every summer in high school. She said this week they got to spend time with the families on

the work site and they attended worship services in the community.

"(It) makes it all worth it," she said. She said the churches and community were welcoming of the group.

The group stayed at Forest Hills High School during the week and one of the people who works at the high school approached the group to tell them they worked on his house about four years ago and thanked them.

Cooley said a family came by with their two kids and she got to show the children where their rooms would be and the rest of their house.

"Learning about the families makes it so much better," she said.

Meeting the future homeowners was a particular bright spot for Cabrey Keller, 17, who met a family this week after a

particularly hard day putting up a roof. She accidentally caught her hand on a truss they were lifting and was in a lot of pain.

Once the family came by, she thought about how the project was not just going to be a house to them, but a home and it made her feel better about the hard work.

Union-Anson County Habitat for Humanity celebrated its 25th anniversary this year. In that time the organization has built 120 houses in the community. It has developments in Marshville and Monroe, along with Anson County and parts of South Carolina.

Pruitt said the group averages about 10 houses a year, along with 30 to 40 urgent care home repairs.

The houses the volunteers were working on were the first three of 12 that will go up in the area.

Habitat for Humanity celebrates 25 years

STAFF REPORT

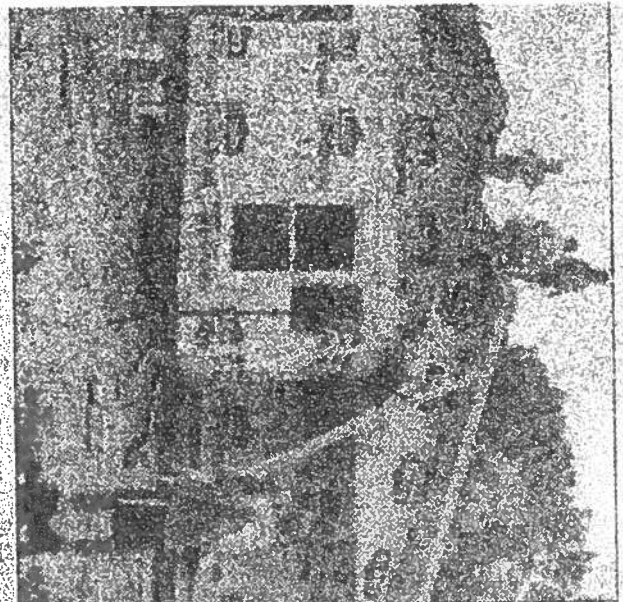
MARSHVILLE — The Union-Anson County Habitat for Humanity held its 25th Anniversary BBQ Celebration last weekend at Forest Hills High School.

The local Habitat for Humanity branch has built more than 120 homes in the area with donated labor and materials over the past 25 years, according to Construction Manager Troy Pruitt. He said they now average 10 homes built per year across Union, Anson and

Chesterfield (S.C.) counties.

Mike Reece is the Executive Director and his event last Sunday drew a crowd of more than 400. The Village Greene performed and Tyson chicken plant in Monroe donated the protein source for the meal.

In addition to the hundreds of local volunteers, the BBQ was also a way to thank a large group of high school-aged volunteers who came down from Maryland for the week and contributed toward the cause.



Contributed photo

County Habitat for Humanity, builds about 10 homes annually by volunteers, and provides them to