

AAHH Home Repair

*FY 2017 Buncombe County Community
Funding*

Asheville Area Habitat for Humanity

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Application Form

Project Name*

Name of Project

AAHH Home Repair

Amount Requested*

Amount Requested

\$60,000.00

Service Area*

Which Commissioner Districts are served by this program?

Access a map of Buncombe County Commissioner districts [here](#).

District 1

District 2

District 3

Which county sustainability goal aligns best with the goals of this project?*

Based on the Buncombe County Sustainability Plan, select a Category, Goal & Objective that align with the focus of the project and the specific results that will be achieved.

Access the Buncombe County Sustainability Plan [here](#).

Community > Affordable, Green, and Liveable Housing > Expand housing rehabilitation and repair programs

If applicable, select a second sustainability goal that aligns with project goals.

Result 2 is optional - Select if project aligns with more than one Sustainability Category, Goal & Objective.

Community > Affordable, Green, and Liveable Housing > Ensure the availability of a diverse housing stock

If applicable, select a third sustainability goal that aligns with project goals.

Result 3 is optional - Select if project aligns with more than one Sustainability Category, Goal & Objective.

Community > Affordable, Green, and Liveable Housing > Promote home ownership while also supporting quality, affordable, safe rental developments

Project Description

Project Description*

Description of Project

Asheville Area Habitat for Humanity (AAHH) will repair up to 14 homes for low-income homeowners in Buncombe County. Out of the 48 repair projects we anticipate completing in FY17, we will primarily use County funds for projects outside the City of Asheville. AAHH added the Home Repair Program in FY2011 to increase the number of families we could serve. By the end of calendar year 2015, we will have completed over 130 projects. Currently, Buncombe County Community Funding is the only source we have to complete projects outside Asheville, as all other funding is designated within City limits. We used last year's County funding in just five months. Higher funding will allow us to work with clients throughout the County for a full year. AAHH's Home Repair utilizes volunteer labor where possible to keep costs low and a highly subsidized repayment plan at 0% interest, so that the poorest homeowners are able to remediate health, safety and accessibility issues, keeping families in homes.

How many people will this project serve?*

State the number of individuals or households in Buncombe County that will be served by this project. Also state the number of people that will experience the desired result. For example, if dropout prevention services are being delivered to 100 students, how many will successfully graduate from high school?

AAHH will repair up to 14 existing homes (about 28 individuals) in Buncombe County for low and very-low income homeowners, oftentimes elderly or disabled, using County Community Funding. The desired result of our Home Repair Program is to help individuals and families remain safely and affordably in their homes and to maintain the County's affordable housing stock. Projects have included repairs to plumbing, electrical systems, flooring, roofs and gutters, windows and doors, siding, heating and cooling systems, decks and porches, and exterior painting and staining, and have addressed accessibility issues by repairing steps, widening entryways, adding or repairing handrails and walkways, installing walk-in showers and grab bars, or adding ramps. We will measure success with sign-offs by the homeowners reflecting their satisfaction with the completed repairs and anticipate 100% will achieve the desired result.

Describe the people this project will serve.*

Characterize the demographics of the project's target population in terms such as age, gender, income, race, ethnicity, geographic area, etc. Include information about method of referral/recruitment of the target population.

AAHH's Home Repair targets existing homeowners making less than 70% of AMI who live in their home, are current on homeowners' insurance and property taxes, and demonstrate a need for home repairs which they cannot afford to make. According to census data, over 38% of Buncombe County homeowners are cost-burdened. A majority of our home repair clients are elderly and/or disabled. We serve a higher percentage of female-headed and minority households than in the general population of Buncombe County. We recruit through a marketing campaign that includes radio and print ads, brochures available throughout the community, direct mail, and door-hangers. Word of mouth referrals have become a significant way new clients find us. We target some of our marketing to areas near our new home construction as a way to improve the wider neighborhood around our subdivisions. County funds will serve households outside Asheville, as well as some in the City with urgent needs that must be addressed quickly.

What key steps will you take to achieve the results of this project?*

Describe the core elements of your implementation plan, including milestones that will take place within the funding timeframe.

Milestones for each key step below are monitored in monthly team meetings to determine that we remain on target for our annual goals:

- Outreach by Communications

- Homeowner applications received and qualified by Family Services

- Sites inspected and assessed by Construction Services

- Scopes of service created by Construction Services

- Permitting by Construction Services

- Volunteers scheduled Volunteer Coordinator

- Repairs completed by Construction Services

Our Family Services, Construction and Financial Departments work with homeowners before, during and after the home repair projects to make sure that the most critical repairs are being made for the safety and well-being of the homeowners and to assure that any loan repayments can be made without putting the family at financial risk. Family Services staff review applications to ensure eligibility and Construction staff evaluate the site, assess the job, and prioritize the work needed, targeting the most critical areas for repair.

Describe the evidence of success that backs this project's approach.*

What evidence of success (i.e. evidence-based research, practice model, accreditation, industry standards, and/or other framework) are you using as a basis for your project design?

Habitat for Humanity, International, creates manuals and success measures specifically for local affiliate home repair programs. Regional and national conferences allow affiliates to discuss program design and learn best practices from each other. Our program's growth over the six years since we began, both in breadth and depth, has allowed us to build on our successes and learn from our challenges. In our first year we completed five repairs, consisting mostly of exterior preservation. In FY16, we will complete 44 repairs, including major critical repairs to roofs, plumbing and electric. Our Home Repair Manager is a General Contractor with decades of experience in nonprofit affordable housing. In keeping with the Habitat model of a hand-up rather than a hand-out, AAHH provides deeply subsidized loans to homeowners for these repairs, so that they maintain the dignity of continuing their home's upkeep. Grant funding such as Buncombe Community Funding directly reduces homeowner payments.

Describe your data collection, tracking, and reporting procedures.*

Explain your methods for documenting project, service and client information. Include a description of any software or other tools utilized.

AAHH regularly reports on activities to funding sources, including banks, foundations, and the City for CDBG and HOME reports. Our staff consistently tracks income verifications, demographics, volunteer hours, and more in our Abila database. Because we hold the mortgages and loans for our clients, we have a vested interest in knowing their credit and financial planning capacities. Family Services documents the family's need and eligibility, and Construction Services tracks repairs through site assessment and scope of services documents. Outcomes are met by completing each contract as written in a timely manner with homeowners signing off that repairs have been completed satisfactorily. AAHH documents improvements completed through homeowner interviews and before/after photos. Success is measured by staying on track with annual

repair goals, number of satisfied clients who sign-off on completed projects, and on-time repayment of the small loans required of the client.

Explain your technological resources and capacity.*

Explain your current technological strengths and barriers and how this impacts your ability to track data and report outcomes. Who is responsible for adaptation and use of technology within your organization?

AAHH has a vibrant and regularly updated website, as well as active Facebook and Twitter accounts. Our staff uses the Abila database system to manage all of our volunteers, donors and partner families, which provides us the capacity to pull reports using a wide variety of information and criteria. We also share interdepartmental spreadsheets through our networked computer system. Our Office Manager, Laura Walker, is extremely proficient in AAHH's computer system, works closely with our contracted IT specialists, and provides regular training opportunities for the whole staff. Our Communications Director, Ariane Kjellquist, works with all departments to keep all of our social media up-to-date with pertinent information for homeowners, applicants, donors and volunteers. Our Family Services, Fund Development and Construction Services teams are able to share information about the progress of different construction and empowerment programs through our database and networked system.

Organizational Profile

How does the proposed project support your mission and strategic plan?*

State your mission and the date of your most recent strategic plan, and explain how the proposed project helps advance your organizational goals.

The AAHH mission: Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope. Our vision is a safe and decent home for every family in Buncombe County. The strategic plan for 2016-18 approved by our Board of Directors established several goals, one being to "build community impact", with an objective of serving "a total of 145 families through home repair projects over three years, or increase construction dollars expended on home repair projects by an average of 10% per year". This program not only serves the individuals households, but also helps preserve neighborhoods from the blight of run-down houses and preserves affordable housing stock in the community.

What expertise/accomplishments do you have that are relevant to the proposed project?*

List your organization's strengths as well as accomplishments from the past 3 years that position the organization to be successful with the proposed project.

AAHH was established in 1983 and had completed 280 new houses and 130 home repair projects by 12/1/15 for over 1250 individuals and children in Buncombe County. Our Home Repair Program began in 2010 doing only five projects, and now has two full-time staff, including a General Contractor, and is expected to complete at least 44 projects this year. In the last three years, the Home Repair program has completed 100 repairs throughout the County, the majority for elderly homeowners, with the average percentage of AMI being 45. The executive director, the family services director, the development director, and the family support specialist each have more than 20 years of nonprofit experience. Our Board of Directors is made up of a cross-section of the community with experience in banking, real estate development, human resources,

and engineering. AAHH involves over 2100 volunteers each year. AAHH is an EPA Lead Renovation, Repair and Painting certified firm in NC.

Describe partners that are critical to the success of your organization.*

List any external partners, intermediaries or advisors important to your success, and describe their role and evidence of their commitment. Describe successful collaborations with these people or groups.

Our corporate, faith and municipal sponsors, and the Habitat ReStore are critical to our financial success, with the former helping to cover the actual costs of construction and the latter covering most administrative costs of the organization. AAHH uses volunteer labor whenever possible, which keeps overall costs low and provides opportunities for college students, individuals, and organizations in the community to work with and on behalf of local residents. AAHH consults with other organizations to avoid duplication and maximize client benefits. During our project consultation, AAHH considers whether some work could be better provided by other agencies, such as MHO's ramp program or CAO's system updates and makes those recommendations if they will benefit the client. We collaborate with the Shiloh Community Association and Green Opportunities when opportunity allows.

Financial Information

Nonprofit financial assurance requirements:

Financial statements, prepared using a recognizable basis of accounting (i.e., modified accrual) and IRS Form 990s must be submitted to Buncombe County annually.

- Organizations with annual revenues of \$300,000 or greater must submit financial statements audited in accordance with generally accepted auditing standards.
- Those with revenues between \$100,000 and \$300,000 must submit financial statements reviewed in accordance with SSARS 19.
- Those with revenues of less than \$100,000 must submit non-disclosure financial statements compiled in accordance with SSARS 19.

All financial statements must be reported on by a certified public accountant and include a full balance sheet, income statement, and cash flow statement.

These requirements are considered minimum requirements. Organizations may submit a higher level of assurance than is required.

IRS Form 990 - Upload Here

Click Choose File to upload a copy of the 990 form you most recently completed.

2014 Form 990 compressed.pdf

If your organization does not have a 990, briefly state the reason.

Include a statement of intent to comply with nonprofit financial assurance requirements as listed above.

n/a

Financial Statements - Upload here

Click Choose File to upload a copy of the most recently completed financial statements (audit, compilation or review).

FY15 AAHH Audited financial statements.compressed.pdf

If your organization does not have financial statements, briefly state the reason.

Include a statement of intent to comply with nonprofit financial assurance requirements as listed above.

n/a

Complete Budget Worksheet - Upload Here*

Download the budget form [Here](#).

Complete the budget form for this project/program and the overall agency. Save it to your computer, then upload it by clicking Choose File.

Copy of AAHH FY17 Community Funding Budget Form-Home Repair.xlsx

Budget Narrative*

Describe all differences between current year and proposed year. List all pending funding sources with expected date of notification. Please detail any other information that may help clarify the budget.

The budget for our Home Repair program continues to grow, as we continue to expand the program. We anticipate completing at least 44 home repair jobs in FY16 and we plan to complete at least 48 jobs in FY17. Additionally, the average per cost price of our repairs has grown as we have expanded into more critical needs, such as roofs and heating/cooling systems. This is why the subcontractor line will increase by \$13,000, for example. We will finish using a large grant from The Biltmore Company, so we will no longer have that grant available. At this time, we have no other committed funding for the Home Repair Program for our next fiscal year.

What (if any) portion of requested funds will be used to support capital expenses?*

Capital projects are defined as those used to acquire or upgrade physical assets such as property, buildings, or equipment. Please detail.

None of this money will be used for organizational capital expenditures. It will all be used for the direct costs of repairing homes for low-income Buncombe County residents.

Employee Wages

Please provide information about the wage breakdowns of your employees. Living wage for Buncombe County has been identified as \$11.00 per hour for employees with employer-provided health insurance and \$12.50 per hour for employees without.

Employees with employer-provided health insurance*

List the number of employees in your organization with employer-provided health insurance in each wage category. For salaried employees, use hourly wage equivalents.

\$7.25 - \$10.99 per hour

\$11.00 - \$14.99 per hour

\$15.00 - \$19.99 per hour

\$20.00 - \$24.99 per hour

\$25.00 - \$29.99 per hour

\$30.00 - \$34.99 per hour

\$35.00 - \$39.99 per hour

\$40.00+ per hour

All employees at Asheville Area Habitat for Humanity who work at least 30 hours each week are provided with generous health insurance benefits. This includes construction, administration, fundraising, program and ReStore staff. We are a Certified Living Wage employer. Below are the numbers who do receive health benefits:

- \$7.25 - \$10.99 per hour = 0
- \$11.00 - \$14.99 per hour = 11
- \$15.00 - \$19.99 per hour = 6
- \$20.00 - \$24.99 per hour = 11
- \$25.00 - \$29.99 per hour = 6
- \$30.00 - \$34.99 per hour = 2
- \$35.00 - \$39.99 per hour = 3
- \$40.00+ per hour = 3

Employees without employer-provided health insurance*

List the number of employees in your organization without employer-provided health insurance in each wage category. For salaried employees, use hourly wage equivalents.

\$7.25 - \$12.49 per hour
\$12.50 - \$14.99 per hour
\$15.00 - \$19.99 per hour
\$20.00 - \$24.99 per hour
\$25.00 - \$29.99 per hour
\$30.00 - \$34.99 per hour
\$35.00 - \$39.99 per hour
\$40.00+ per hour

Employees who work less than 30 hours do not get health insurance, but do make a Living Wage. We are Certified Living Wage employer. This includes construction, administration, fundraising, program and ReStore staff. Below are the numbers who work part-time and are therefore not eligible for health benefits:

\$7.25 - \$12.20 per hour = 0
\$12.50 - \$14.99 per hour = 3
\$15.00 - \$19.99 per hour = 1
\$20.00 - \$24.99 per hour = 1
\$25.00 - \$29.99 per hour = 2
\$30.00 - \$34.99 per hour = 0
\$35.00 - \$39.99 per hour = 0
\$40.00+ per hour = 0