

**Buncombe County FY2109 Strategic Partnership Grants  
Application Summary Sheet**

<b>Project</b>	<b>Home Repair</b>
<b>Organization</b>	<b>Asheville Area Habitat for Humanity</b>

<b>Amount Requested</b>	\$40,000	<b>Strategic Priority or Sustainability Goal</b>	Affordable Housing
<b>New or Renewal Request</b>	Renewal	<b>Area Served</b>	Districts 1, 2 & 3

<b>Organization Description</b>	<ul style="list-style-type: none"> <li>Asheville Area Habitat for Humanity (AAHH) is dedicated to eliminating substandard housing locally and worldwide through constructing, rehabilitating, and preserving homes; by advocating for fair and just housing policies; and by providing training and access to resources to help families improve their shelter conditions. Since launching the Home Repair program in 2011, AAHH has completed over 231 critical home repairs for low income homeowners in Buncombe County, approximately 80% of whom are over the age of 62.</li> </ul>
<b>Key Steps</b>	<ul style="list-style-type: none"> <li>Conduct outreach to inform low and very-low income individuals about the Home Repair Program; Receive and review home repair applications; Conduct house assessment, prioritizing repairs based on need; Create Scope of Services, outlining the prioritized repairs; Schedule volunteers, as needed; Complete repairs; Receive signed Letter of Completion from homeowner</li> </ul>
<b>People Served</b>	<ul style="list-style-type: none"> <li>Out of the 50 total home repairs to be completed in FY19, 35 will be for the elderly and/or people with disabilities. AAHH often targets marketing to areas near new home construction as a way to improve the wider neighborhood around our subdivisions. The goal is that many of our FY19 Home Repair clients will own homes in the Arden and Candler areas where we will be constructing new Habitat homes, so that there may be a greater impact on these communities.</li> </ul>
<b>Outcomes</b>	<ul style="list-style-type: none"> <li>All Home Repair applications are evaluated internally by AAHH staff who document the applicant's need and eligibility.</li> <li>The repairs are evaluated through the site assessment and the Scope of Services is created to identify and prioritize repairs.</li> <li>This program will be considered successful when each contract is written in a timely manner with homeowners signing off that repairs have been completed satisfactorily.</li> </ul>

<b>Budget</b>			
<b>Amount Funded FY2018</b>	\$15,000	<b>Increase Request</b>	\$25,000
<b>Administrative Budget</b>	12% (from 2016 IRS Form 990)	<b>Total Organization Budget</b>	\$5,832,153 (projected FY2019)
<b>Other Funding Sources:</b> Grants, Private donations, City of Asheville & other government funding, ReStore, Sales of houses, Amortization of mortgage discount, Other income, Rental income			

<b>Strengths</b>
Diverse/Balanced funding sources
Project serves underserved, underrepresented, minority, and/or high-need population
Project design is evidence based, replicating a structured model, and/or best practice

## AAHH Home Repair

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### *FY2019 Strategic Partnership Grants*

### ***Asheville Area Habitat for Humanity***

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Mr. Andy Barnett  
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### ***Ms. Cassidy Moore***

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# Application Form

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## Question Group

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### Project Name\*

Name of Project.

AAHH Home Repair

### Amount Requested\*

\$40,000.00

## PROJECT NARRATIVE

### Area Served\*

Which areas of the County will be served by this project? Which Commissioner District(s) will be served?

A Buncombe County Commissioner district map is available at [THIS LINK](#).

- District 1
- District 2
- District 3

### Organization Description\*

Tell us about your organization. What is your mission? Highlight two or three key facts and accomplishments that best define your organization.

Asheville Area Habitat for Humanity (AAHH) is dedicated to eliminating substandard housing locally and worldwide through constructing, rehabilitating, and preserving homes; by advocating for fair and just housing policies; and by providing training and access to resources to help families improve their shelter conditions. Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities, and hope. Since 1983, AAHH has built and sold over 310 safe, affordable homes to homebuyers earning 30-70% AMI by serving as not only the mortgage originator and underwriter of 0%-interest 30-year mortgages, but also a program provider. Homebuyers complete a minimum of 200 hours of "sweat equity" overseen by AAHH staff, and includes 60 hours of Homebuyer Education. Since launching the Home Repair program in 2011, AAHH has completed over 231 critical home repairs for low income homeowners in Buncombe County, approximately 80% of whom are over the age of 62.

### Strategic Priority\*

Which of the following priorities best reflects the primary goal of your project?

Buncombe County Commissioners are dedicated to strengthening the quality of life for everyone by setting new fiscally, socially and environmentally responsible goals that will guide decisions and improve our community for future generations. The Board has committed to strategic priorities as a guide to shape partnerships and investments of resources to insure a healthy, safe, well-educated, thriving and sustainable community.

Details about the Strategic Priorities are available at [THIS LINK](#).

Affordable Housing

## Strategic Priority - Other Sustainability Goal

If you selected "Other Sustainability Goal" from the list of Strategic Priorities, please list it here.

Details about the Sustainability Goals are available at [THIS LINK](#).

## Shared Vision\*

What critical community problem or challenge are you hoping to improve through this project?

AAHH believes that ensuring comprehensive opportunities for affordable and safe housing is a foundation for healthy and thriving families and neighborhoods. The Home Repair Program directly addresses Buncombe County's need for safe, affordable housing units by preserving existing affordable housing stock for residents earning less than 70% of AMI. As we determine income eligibility of our Home Repair clients, we regularly see clients whose current expenses make paying for market-rate home repairs impossible. These affordable home repairs prevent homeowners from having to relocate and/or sell or rent their homes at higher prices. In the last three years, 75-85% of Home Repair clients have been elderly (over the age of 62), which is the largest special needs population. The elderly population is projected to see the largest population growth in coming years, and elderly homeowners are those who are most likely to be cost-burdened or severely cost-burdened.

## Key Steps\*

How will the project work? What are specific activities and milestones that your project entails?

The project will run on the following timeline of activities:

7/1-6/30: Conduct outreach to inform low and very-low income individuals about the Home Repair program.

7/1-6/30: Receive and review home repair applications

7/1-6/30: Conduct house assessment, prioritizing repairs based on need

7/1-6/30: Create Scope of Services, outlining the prioritized repairs

7/1-6/30: Schedule volunteers, as needed

7/1-6/30: Complete repairs

7/1-6/30: Receive signed Letter of Completion from homeowner

10/12: Submit Quarter 1 Report/Invoice

1/11: Submit Quarter 2 Report/Invoice

4/12: Submit Quarter 3 Report/Invoice

7/12: Submit Quarter 4 Report/Invoice

## People Served\*

Who are the members of our community this project will serve? How many people will be served? Include demographics, including age, area median income, race, neighborhood and/or school.

AAHH will serve 8 low-income homeowners who earn less than 70% AMI and have lived in Buncombe County for the last year. Home Repair clients must own and reside in the home, be current on property taxes, have ability to repay a 0% interest deeply subsidized loan over a specified period, and be willing to partner with AAHH. Home Repair clients are not able to afford market-rate repairs, and include elderly and disabled homeowners on fixed incomes. We estimate that out of the 50 total home repairs that we plan to complete in FY19, 35 will be for the elderly and/or people with disabilities. We often target our marketing to areas near our new home construction as a way to improve the wider neighborhood around our subdivisions. Our goal is that many of our FY19 Home Repair clients will own homes in the Arden and Candler areas where we will be constructing new Habitat homes, so that we may have a greater impact on these communities.

## Partners\*

Which other organizations are you working with to reach your goals? What other local organizations provide similar services or serve similar beneficiaries, and how do you work together?

AAHH consults with other organizations to avoid duplication. During our project consultation, AAHH considers whether some work could be better provided by other agencies, such as Mountain Housing Opportunity's ramp program or Community Action Opportunity's weatherization program, and makes those recommendations if they will benefit the client. The Habitat model differs with the subsidized cost recovery component to ensure program sustainability. We also collaborate with many other community organizations, including the Mediation Center, OnTrack Financial, The Literacy Council, American Red Cross, AB Tech, the College Foundation of NC, Goodwill, local school systems, and local Police/Fire Departments, among others, to help spread the word about our programs. These collaborations help us to reach our home repair goals.

## Personnel\*

Who is responsible for the project? Briefly describe project leaders and the role each will play in the project. How do these leaders reflect the population or community that you serve?

Staff brings a diverse skill set, with experience in construction, finance/accounting, banking/underwriting/mortgage originating, non-profits and education, and experience as a Habitat homeowner.

Andy Barnett, Executive Director: Overall organization management

Ed McGowan, Finance Director: Finance/accounting operations

Paul Reeves, Director of Construction Services: Construction Services operations

Joel Johnson, Home Repair Manager: Home Repair program operations

Peter Simmons, Home Repair Project Supervisor: Day-to-day operations of home repairs

Jill Franklin, Homeowner Programs Director: Homeowner selection, education, and support services

Shannon Kauffman, Homeowner Selection Coordinator: Home Repair application/selection process

Jeff Paul, Homeownership Counselor: Contract signings and "sweat equity"

Stephanie Wallace, Construction Services Volunteer Coordinator: Volunteer services

Janice Payne, AmeriCorps VISTA Programs Outreach Coordinator: Homeowner recruitment and outreach

## Success\*

How will you measure results? What will success look like? How will you document the impact of your project? Include whether there is a model that serves as basis for project design.

AAHH has implemented Habitat for Humanity International's model for the Home Repair program, and has seen great success in the program since it was launched in FY2011. All Home Repair applications are evaluated internally by AAHH staff who document the applicant's need and eligibility. The repairs are evaluated through the site assessment and the Scope of Services is created to identify and prioritize repairs. This program will be considered successful when each contract is written in a timely manner with homeowners signing off that repairs have been completed satisfactorily. AAHH will document improvements completed through before/after photos of each project and signed Certificates of Completion from the homeowner.

## Funding\*

What is your plan for finding the balance of the project budget? What is your funding timeline and what are your other sources of support?

AAHH's Home Repair program has been awarded a \$31,500 grant from the Buncombe County Affordable Housing Services Program, which will fund repairs in the final part of FY18 and first part of FY19. Additionally, we have requested \$80,000 in City CDBG funds for critical home repairs for City homeowners. We plan to seek additional support from private corporations, foundations, and individuals. Our ReStore revenues help support administrative costs of the program, while home repair loan payments cycle back into the program.

## Sustainability\*

How will this project be maintained? Please describe funding sources and how you plan to sustain the project in future years.

AAHH secures over \$3M annually through faith-based organizations, government entities, corporations, foundations, and individuals. AAHH is able to leverage around \$20 from other sources for every \$1 in government loans and grants we receive. Additionally, the Home Repair program is a revolving fund, with home repair loan payments cycling back into the program, providing approximately \$67,000 annually towards the Home Repair Program budget. The AAHH ReStore serves as a sustaining revenue stream, generating enough net revenues annually to cover most administrative and fundraising costs of the organization. This element of sustainability allows us to utilize public grant funds for direct program costs. We will continue to seek local government support for this important program that advances the affordable housing goals of both the City and County. We will also continue to build our corporate and foundation partnerships to identify additional funding for the program.

## ATTACHMENTS

### Project Budget\*

Download the budget form at [THIS LINK](#).

Complete the budget form for this project and the overall organization.

Save it to your computer, then upload it.

Copy of FY19 Home Repair BC Strategic Partnership Grant.xlsx

### **Financial Statements\***

Upload a copy of the most recently completed financial statements.

All financial statements must be audited, reviewed or compiled by a certified public accountant and include a full balance sheet, income statement, and cash flow statement.

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

2017.06.30.Audit Report.pdf

### **IRS Form 990\***

Upload a copy of the 990 nonprofit tax reporting form that you most recently completed.

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

June 30 2016 Form 990 as filed.pdf

### **Board of Directors List\***

Upload a current list of your organization's Board of Directors.

If your organization does not have a board of directors, briefly state the reason.

Board Roster October 2017 with detailed contact info.xls

### **Authorized Signatory**

By typing in below the name of the authorized signatory and date of submittal, you acknowledge that your governing body has authorized this application, that it is true and current to your knowledge. As a condition of any grant awarded, this organization will provide all information in the manner described in the contract to be executed between the organization and Buncombe County or its designee, including program and financial reporting.

Name & Date

Andy Barnett 2/8/18

