Infrastructure to Support Affordable Homeownership Development in Buncombe County

RFP for Coronavirus State and Local Fiscal Recovery Funds

Asheville Area Habitat for Humanity

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Asheville, NC 28803
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Application Form

Question Group

Buncombe County requests proposals for projects to help the community recover from and respond to COVID-19 and its negative economic impacts.

Buncombe County has been awarded $50,733,290 in Coronavirus State and Local Fiscal Recovery Funds (Recovery Funding), as part of the American Rescue Plan Act. To date, Buncombe County has awarded projects totaling $23,093,499, leaving a balance of $27,639,791 available to award. Visit [http://www.buncombecounty.org/recoveryfunding](http://www.buncombecounty.org/recoveryfunding) for details.

This infusion of federal resources is intended to help turn the tide on the pandemic, address its economic fallout, and lay the foundation for a strong and equitable recovery.

Buncombe County is committed to investing these funds in projects that:

- Align to county strategic plan and community priorities
- Support equitable outcomes for most impacted populations
- Leverage and align with other governmental funding sources
- Make best use of this one-time infusion of resources
- Have a lasting impact

Proposals shall be submitted in accordance with the terms and conditions of this RFP and any addenda issued hereto.

Click here for the full terms and conditions of the RFP

Organization Type*

Nonprofit

Nonprofit documentation

If nonprofit, attach IRS Determination Letter or other proof of nonprofit status.

501c3_Letter_0028-1073_2020.pdf

Name of Project.*

Infrastructure to Support Affordable Homeownership Development in Buncombe County
New/Updated Proposal*
Is this a new project proposal or an updated version of a proposal submitted during the earlier (July 2021) Recovery Funding RFP?

Updated version of previously submitted proposal

Amount of Funds Requested*
$1,978,000.00

Category*
Please select one:

- Affordable Housing
- Aging/ Older Adults
- Business Support/ Economic Development
- Environmental/ Climate
- Homelessness
- K-12 Education
- Infrastructure and/or Broadband
- Mental Health/ Substance Use
- NC Pre-K Expansion
- Workforce

Assistance to households

Brief Project Description*
Provide a short summary of your proposed project.

Asheville Area Habitat for Humanity (AAHH) requests $1,978,000 to help fund infrastructure costs of AAHH’s New Heights Phase II development. This one-time infusion of funds will ensure an equitable, sustainable COVID-19 recovery, preparing AAHH’s Buncombe County land for the development of 46 affordable, energy-efficient homes for 46 vulnerable, low-income households, particularly BIPOC households, female-headed households, and older adult households, living in unaffordable, substandard housing conditions during the pandemic.

AAHH will install infrastructure, including roads, sidewalks, and sewers, for 46 homes located at 1773 Old Haywood Road, within a QCT in Buncombe County. After infrastructure work is completed, AAHH will build the energy-efficient homes utilizing volunteer labor and will sell all 46 homes through affordable mortgages to households earning ≤80% of AMI.

By fully funding this request, Buncombe County will have supported all 98 homes in New Heights.
**Project Plan**

Explain how the project will be structured and implemented, including timeframe.

As the home builder with the most Green Built-certified homes in the state of North Carolina, Asheville Habitat is a proven leader in sustainable residential construction. Through Homeownership, Affordable Mortgage Lending, Homebuyer Empowerment Coursework, and Volunteer Engagement Programs, AAHH builds affordable, energy-efficient 1-4-bedroom houses and townhomes using volunteer labor, and sells them to qualifying buyers who repay an affordable mortgage. Habitat homebuyers have household incomes ≤80% AMI and must have lived or worked in Buncombe County for a minimum of 12 months prior to application. Habitat homebuyers complete 200 hours of “sweat equity,” per adult, building their homes and the homes of their neighbors and completing homebuyer empowerment coursework in money management, home maintenance, predatory lending, mortgage origination, and more, to gain tools for long-term financial planning and successful homeownership.

The $1,978,000 requested will fund the infrastructure for 46 of the 60 units in Phase II of New Heights. The first round of ARPA funds awarded to AAHH is funding the infrastructure for the other 14 homes in New Heights Phase II. Amidst the public health crisis, this one-time infusion of funds will help build more safe, affordable homes faster for low-income Buncombe County residents impacted by COVID-19.

The timeline for Phase II infrastructure in AAHH’s 98-home New Heights neighborhood is:
- January 2022-June 2022 – Site Design/Engineering
- July 2022-October 2022 – Plan Review/Permitting
- November 2022-January 2023 – Bid prep/Contracting
- April 2023-April 2024 – Infrastructure Development
- April 2024-September 2024 – Infrastructure Closeout
- January 2025-August 2029 – Construction of 60 units

**Statement of Need**

Describe the need that this project will address. Include data to demonstrate the need, and cite the source of the data.

Buncombe County is facing an unprecedented affordable housing crisis due to rapid population growth, stark income gaps, a preponderance of low-wage service-industry jobs, rising housing costs, and a history of racial inequity. The 2021 WNC Housing Needs Assessment indicates that 48.5% of Buncombe County renter households are cost burdened, paying more than 30% of their income on housing, while 19.4% are severely cost burdened, paying more than half of their income on housing. There are 30,542 Buncombe County residents living in poverty (12.3% of population). Tens of thousands of local households experience a constant burden of uncertainty, stress, and fear due to unaffordable, substandard housing and barriers to affordable financing. These families are unable to afford essential expenses, forcing trade-offs between food, healthcare, heating, and other basic needs.

In Buncombe County, 94% of homeowner households are white, while only 6% are households of color. The pandemic has exacerbated the housing crisis and racial homeownership gap, as local residents, particularly those in the lowest-wage sectors, face unemployment and eviction while affluent newcomers are relocating to escape larger cities. Buncombe County is one of the most rapidly gentrifying U.S. counties, with local workers priced out of housing. Further, construction costs are skyrocketing with lumber prices tripling over the past year, adding more than $20,000 to each home AAHH builds.

Access to safe, affordable housing is a powerful social determinant of health. Children living in unsafe, substandard housing conditions move frequently, suffer mental stress, and struggle in school, limiting their access to higher education and job opportunities over the course of their lives. Affordable homeownership is a crucial foundation for helping low-income families recover from the current economic and health crisis.
**Link to COVID-19***

Identify a health or economic harm resulting from or exacerbated by the public health emergency, describe the nature and extent of that harm, and explain how the use of this funding would address such harm.

The impacts of COVID-19 on the health and security of US residents have been widespread, but have disproportionately affected low-income and BIPOC communities. According to the Center on Budget and Policy Priorities’ COVID Hardship Watch series, “These disproportionate impacts reflect harsh, longstanding inequities — often stemming from structural racism — in education, employment, housing, and health care that the current crisis is exacerbating.”

A 2019 report by the National Center for Healthy Housing revealed that 40% of homes in US metropolitan areas had at least one health and safety hazard. In Buncombe County, more than 3,500 households are living in substandard housing. When a low-income family is living in substandard conditions, sheltering-in-place orders only increase instability, stress, and vulnerability. A November 2020 cross-sectional analysis of county-level data for 3,135 US counties investigated the relationship of poor housing conditions with incidence and mortality of COVID-19 (Ahmad, Erqou, Shah, Nazir, Morrison, Choudhary, Wu). This study revealed that with each 5% increase in percent of households with poor housing conditions, there was a 50% higher risk of COVID-19 incidence and a 42% higher risk of COVID-19 mortality.

AAHH’s use of ARPA funding will address Buncombe County’s affordable housing crisis, exacerbated by the pandemic, by helping fund the infrastructure costs for the development of 46 affordable, energy-efficient new homes for low-income Buncombe County residents who have been living in unaffordable, substandard conditions. The local fair market rent for a 3-bedroom home is $1,751, while the average monthly mortgage paid by AAHH homeowners is $585. This project will address Buncombe County’s racial homeownership and wealth gaps, utilizing a one-time infusion of funds to ensure an equitable, sustainable COVID-19 recovery for residents most impacted by the crisis. Now more than ever, a safe, stable home is the best medicine.

**Population Served***

Define the population to be served by this project, including volume and demographic characteristics of those served.

This project will provide the infrastructure for 46 new, affordable Habitat homes to be sold to 46 low-income Buncombe County families who have been living in unaffordable, substandard housing conditions during the pandemic. AAHH creates a path to homeownership for vulnerable populations, particularly BIPOC families, female-headed households, older adults, and people with disabilities, helping close the wealth gap for households facing economic barriers. AAHH estimates that of the 46 future homeowner households to be served through this project, 23 (50%) will be BIPOC households, 34 (75%) will be female-headed households, and 9 (20%) will be older adults or people with disabilities.

Habitat homebuyers have incomes ≤80% AMI, working low-wage, service-industry jobs, in industries such as public safety, K-12 education, food and beverage, hospitality, and healthcare. The future homeowners of New Heights Phase II represent front-line workers who have been fulfilling essential duties in at-risk industries during the pandemic. AAHH will qualify future homeowners utilizing a proven application process that requires applicants to demonstrate residency, need for housing, ability to pay, and willingness to partner with AAHH.

AAHH works with the Asheville Housing Authority’s Family Self-Sufficiency Program to accept housing choice vouchers for homeowner mortgage payments. Additionally, AAHH recently revised the organization’s criminal background policy to help overcome the collateral consequences of over-policing and mass incarceration. AAHH implements an Affirmative Marketing Plan for all programs, advertising in print, online, on the radio, through direct mailings and social media, and through community partnerships. AAHH also
receives many applicants through Habitat homeowner referrals. The AAHH Board of Directors approves each homeowner application "blindly" without any documentation that would establish racial or ethnic backgrounds.

Results*
Describe the proposed impact of the project. List at least 3 performance measures that will be tracked and reported. If possible, include baselines and goals for each performance measure.

The impact of this project will be safe, affordable homeownership for 46 low-income Buncombe County families living in unaffordable, substandard housing conditions. AAHH will track and report on the following performance measures:

1) Forty-six construction-ready home sites are completed by October 2024
2) Forty-six low-income households can be served once construction is complete by August 2029
3) Infrastructure completed on a 98-home neighborhood by October 2024

AAHH reduces the cost of homeownership and makes it possible for historically excluded residents to access quality housing. With affordable mortgages, families who partner with AAHH have the ability to prioritize investing in their families’ health and wellness. Furthermore, providing safe, affordable housing for cost-burdened households frees up resources for nutritious food and health care and addresses overcrowding to minimize the spread of respiratory infectious diseases.

According to The Center for Housing Policy, safe, affordable housing reduces health problems associated with poor quality housing; improves health for individuals with chronic illness or disabilities, including older adults; frees up family resources for nutritious food and healthcare, and reduces exposure to infectious diseases. A safe, stable home provides children improved mental and physical health, resulting in fewer school absences, higher grades, better socialization, and opportunities for higher education. AAHH homeowners pay affordable mortgage payments, enabling families to improve health, pursue opportunities, and enjoy greater financial stability. AAHH believes that everyone deserves a decent place to live and that affordable Habitat homeownership plays a critical role in an equitable and sustainable COVID-19 recovery and in creating and preserving strong, stable communities.

Evaluation*
Describe the data collection, analysis, and quality assurance measures you will use to assure ongoing, effective tracking of contract requirements and outcomes.

AAHH will collect and analyze the following quality assurance measures to track contract requirements and outcomes:
- Execution of contracts with contractors who will install infrastructure for New Heights Phase II
- Completion of infrastructure work at New Heights Phase II by October 2024
- Number of build-ready sites ready for affordable Habitat home construction by October 2024

Equity Impact*
How will this effort help build toward a just, equitable, and sustainable COVID-19 recovery? How are the root causes and/or disproportionate impacts of inequities addressed?

This effort will help build toward a just, equitable, and sustainable COVID-19 recovery by providing 46 build-ready sites for the construction of 46 affordable homes low-income Buncombe County households. New Heights will become home to 98 Buncombe County households earning ≤80% AMI. These future Habitat
homeowners are the backbone of the Asheville area’s tourism and retirement-oriented economy, those who increasingly find housing affordable only in more isolated areas or overcrowded and substandard conditions.

This effort supports the goals of Buncombe County’s Racial Equity Action Plan, seeking to improve housing outcomes for the most impacted communities. By supporting this project, Buncombe County will target funding to address specific affordable housing needs for BIPOC populations across all age groups. This effort will support Buncombe County’s goal of collaborating with community partners to create affordable housing for BIPOC populations and address barriers to fair housing. Finally, this effort will provide BIPOC populations with access to safe, affordable, energy-efficient housing, expanding rates of BIPOC homeownership.

AAHH builds energy-efficient, affordable homes with low-income residents and volunteers and addresses economic inequities through careful underwriting, extensive education, focused partnerships with homebuyers, and affordable mortgage terms. For the first time, households who cannot qualify for a conventional mortgage can buy safe, affordable homes. While people of color comprise 10.5% of the Buncombe County’s population, 50% of AAHH homebuyers in the last 5 years have been BIPOC households. AAHH’s programs play a critical role in helping families break the cycle of generational poverty and achieve financial security. Habitat homeownership helps bridge Buncombe County’s catastrophic racial homeownership gap, making homeownership possible for those excluded from the region’s economic growth and combatting a legacy of discrimination.

**Project Partners**

Identify any subcontractors you intend to use for the proposed scope of work. For each subcontractor listed, indicate:

1.) What products and/or services are to be supplied by that subcontractor and;
2.) What percentage of the overall scope of work that subcontractor will perform.

Also, list non-funded key partners critical to project.

AAHH advertises and conducts a public bidding process for completion of land development and infrastructure for all new Habitat neighborhoods. The result of that process is to select the lowest bidding contractor who will be responsible for all aspects of the land development phase of the project. The selected contractor is responsible for selection, negotiation, and contracting of any subcontractors to be used on the project. The contractor is also responsible for holding subcontractors to all requirements of the contract with AAHH. Depending on the capabilities of the contractor selected for the project, various aspects of the project may or may not be subcontracted. AAHH will be the owner/developer during the infrastructure stage of AAHH’s projects. AAHH becomes the contractor after infrastructure is complete and vertical construction begins after pulling the first building permit.

AAHH will open the request for bids for New Heights Phase II in Quarter 1 of Calendar Year 2023.

There are no non-funded key partners for the infrastructure phase of this project. Once construction of units begins, AAHH’s key partners including the North Carolina Housing Finance Agency, OnTrack Financial, other non-profit partners, and AAHH’s community of 2,350+ volunteers will be critical to the project.

**Capacity**

Describe the background, experience, and capabilities of your organization or department as it relates to capacity for delivering the proposed project and managing federal funds.

AAHH was founded in 1983 as the first Habitat affiliate in North Carolina. Now the largest builder of Green Built homes in the state, AAHH has constructed more than 359 affordable homes and completed over
450 home repair projects, helping over 2,000 WNC residents achieve strength, stability, and self-reliance through shelter. AAHH’s transformational approach will lead to the expected results, from underwriting through closing, providing homebuyer education, building homes with the homebuyers and volunteers, and financing mortgages. This comprehensive model is unique in the housing industry, ensuring homebuyers have skills to succeed.

AAHH has a long history of managing local (Buncombe County AHSP), state (NCHFA, HCCBG), and federal (HOME, SHOP, CDBG) funding to address the affordable housing crisis. As a Charity Navigator 4-star non-profit, AAHH has a decades-long standing commitment to transparent financial accountability and sustainability. Sixty percent of AAHH’s revenue is from earned sources, including AAHH’s two ReStores and returning Habitat homeowner mortgage payments and home repair loan payments. Furthermore, AAHH’s Fund Development team is committed to raising more than $4.3M in FY22 from individuals, businesses, foundations, governments, organizations, and faith communities.

AAHH received the Habitat for Humanity Affiliate of the Year award for the five-state Central Atlantic Region in 2005, the Asheville Home Builders’ Association Craftsmanship Gold Award in 2008, the NC Housing Award for its Enka Hills 55-house subdivision in 2009, the 2014 North Carolina Housing Award for its Carney Place neighborhood, the 2019 Environmental Excellence award from Asheville GreenWorks, and most recently the largest 2020 CAHEC Open Doors Homeownership Grant (a competitive grant open to affordable housing developers across 13 states). AAHH is the top North Carolina Housing Finance Agency loan producer in medium markets and number three in the state.

**Budget**

Provide a detailed project budget including all proposed project revenues and expenditures, including explanations and methodology. For all revenue sources, list the funder and denote whether funds are confirmed or pending. For project expenses, denote all capital vs. operating costs, and reflect which specific expenses are proposed to be funded with one-time Buncombe County Recovery Funds.

Download a copy of the budget form [HERE](#). Complete the form, and upload it using the button below.

Recovery-Funds-budget-template 3.25.2022.xlsx

**Special Considerations**

Provide any other information that might assist the County in its selection.

For 38 years, AAHH has worked to improve the housing and health of over 2,000 Buncombe County residents. The pandemic and resulting economic downturn exacerbated Buncombe County’s affordable housing crisis. AAHH’s programs are needed now more than ever. AAHH’s 2019-2029 Strategic Plan provides a clear roadmap for the organizational growth needed to expand impact to address this dire housing situation. Over the next 8 years, AAHH will work to improve the housing of another 1,000 households. By incrementally and sustainably growing programs, AAHH will build capacity to provide affordable homeownership for 600 individuals by 2029. Current goals to support this sustainable growth involve staff hiring/training, board/committee participation, organizational diversity/culture, forecasting/contingency planning, internal infrastructure investment, compliance/financial reporting, program delivery and operations, earned revenue generation, and private/public fundraising. AAHH is uniquely positioned to help Buncombe County government ensure those most impacted by COVID-19 are given the needed resources to build strength, stability, and self-reliance and improve their shelter conditions, their safety, and their lives.

As Habitat International’s CEO, Jonathan Reckford recently stated: "When any disaster hits — a storm, a disease, a financial crisis — it is always those who struggle most who suddenly find themselves struggling..."
even more. They are our neighbors. Families already living in conditions that aren’t conducive to good health, those whose finances have long been taxed beyond measure because housing eats up too large a portion of their income, those newly vulnerable because of the economic shock waves that something like this so often sets off.”

Through affordable homeownership, AAHH provides and promotes access to quality, safe, thoughtfully-designed homes. Every house AAHH builds is one step closer to a world where everyone has a decent place to live.
File Attachment Summary

Applicant File Uploads

- 501c3_Letter_0028-1073_2020.pdf
- Recovery-Funds-budget-template 3.25.2022.xlsx
August 12, 2019

Asheville Area HFH
33 Meadow Rd
Asheville, NC 28803-2652

RE: 501(c)(3) Letter for Asheville Area HFH, Partner ID# 0028-1073

Dear affiliate leader:

This letter will confirm that Asheville Area HFH, with employer identification number 56-1363464, is considered a subordinate under the group tax exemption umbrella of Habitat for Humanity International, Inc. ("HFHI") under Section 501(c)(3) of the Internal Revenue Code.

The group exemption number assigned to HFHI by the IRS is 8545. This number may be provided to prospective donors, foundations and other grant organizations as they request it and is required on certain IRS forms.

Enclosed is a copy of the determination letter dated June 18, 2019, provided by the IRS as evidence of HFHI’s tax exempt status as well as its group exemption. The determination letter, together with this letter, confirms Asheville Area HFH’s subordinate status and provides evidence of its tax exempt status under Section 501(c)(3) of the Code.

In partnership,

Jim Mellott
VP Finance

Enclosure
HABITAT FOR HUMANITY INTERNATIONAL INC
HABITAT FOR HUMANITY INTRNL PARENT
322 W LAMAR ST
AMERICUS GA 31709-3543

Employer identification number: 91-1914868
Group exemption number: 8545

Dear Taxpayer:

This is in response to your request dated Mar. 28, 2019, for information about your tax-exempt status.

Our records indicate we issued a determination letter to you in January 1987, and you're currently exempt under Internal Revenue Code (IRC) Section 501(c)(3).

We also recognized the subordinates on the list you submitted as exempt from federal income tax under IRC Section 501(c)(3).

For federal income tax purposes, donors can deduct contributions they make to you as provided in IRC Section 170. You're also qualified to receive tax deductible bequests, legacies, devises, transfers, or gifts under IRC Sections 2055, 2106 and 2522.

Because IRC Section 170(c) describes your subordinate organizations, donors can deduct contributions they make to them.

Please refer to www.irs.gov/charities for information about filing requirements. Specifically, IRC Section 6033(j) provides that, if you don't file a required return or notice for three consecutive years, your exempt status will be automatically revoked on the filing due date of the third required return or notice.

In addition, each subordinate organization is subject to automatic revocation if it doesn't file a required return or notice for three consecutive years. Subordinate organizations can file required returns or notices individually or as part of a group return.

For tax forms, instructions, and publications, visit www.irs.gov or call 1-800-TAX-FORM (1-800-829-3676).

If you have questions, call 1-877-829-5500 between 8 a.m. and 5 p.m., local time, Monday through Friday (Alaska and Hawaii follow Pacific Time).
Sincerely yours,

[Signature]

Stephen A. Martin
Director, EO Rulings & Agreements
IRS Group Exemption FAQs

The IRS refers to “central” or “parent” organizations, as well as “subordinate” organizations? What does these terms mean?

An organization that has been granted a 501(c)(3) group exemption by the IRS is referred to as the central or parent organization. The central organization generally supervises many affiliates or chapters, called subordinate organizations. The subordinate organizations have similar structures, purposes, missions and activities.

- In Habitat’s case, HFHI is the central organization and each Affiliate is a subordinate organization.

What is the reason for group exemptions vs individual exemptions?

Group exemptions are an administrative convenience for both the IRS and organizations with many affiliated organizations. Subordinates in a group exemption do not have to file, and the IRS does not have to process, separate applications for exemption. Instead, the IRS allows the central organization to include its subordinate organizations under its tax exempt “umbrella.”

- Group exemptions are more convenient because only one central organization (HFHI) needs to be checked for tax exempt status.

Who determines if a subordinate organization may be included under the central organizations’ group exemption?

The central organization, not the IRS, determines who is exempt under its 501(c)(3) umbrella. The IRS does not approve or deny a subordinate’s inclusion on HFHI’s roster of exempt subordinates. It is solely at the discretion of the central organization holding the 501(c)(3) designation as long as the subordinate is similar in mission, purpose, structure and activities. The IRS leaves it up to the central organization to police its own list of subordinate entities and to report any changes. Failure to monitor the list in accordance with the rules set forth by the IRS may result in the central organization having its 501(c)(3) status revoked.

- HFHI is the final determiner of whether Affiliates are on its group exempt list. The IRS will not issue a letter with regard to an individual Affiliate.
How does a donor verify that an organization is included as a subordinate in a group exemption ruling?

The central organization which holds the group exemption (rather than the IRS) determines which organizations are included as subordinates under its group exemption umbrella. Therefore, a donor should verify that an organization is a subordinate eligible to receive tax deductible donations by requesting a copy of a letter provided by the central organization to the subordinate confirming the subordinate entity’s inclusion on its roster of exempt subordinates. This letter, coupled with a copy of the central organizations 501(c)(3) determination letter provides adequate proof of the entity’s tax exempt status.

- Affiliate should provide donors a copy of the confirmation letter (with the HFHI IRS determination letter attached) that HFHI provides to each Affiliate on an annual basis.

- Donors should be told that the IRS determination letter will not reference the Affiliate by name.

How do donors verify that contributions are deductible with respect to a subordinate organization in a section 501(c)(3) group exemption ruling?

Many donors are accustomed to consulting the IRS database known as EOS Select Check to confirm that donations to a specific organization are tax deductible. This works well for organizations that have an individual tax exemption; however, it creates a bit of confusion when it comes to organizations with a group tax exemption status.

The EOS Select Check database does NOT list all subordinate entities. It lists the central organization because the central organization is the entity that applied for, and was granted, a 501(c)(3) designation. Many times donors become alarmed when they do not see the individual Affiliate listed in the database. It is important to explain to your donor that providing HFHI’s group exemption number (GEN) along with a confirmation letter from HFHI, as the central organization, is sufficient proof of the subordinate entity’s tax exempt status. Donors may rely upon central organization verification with respect to deductibility of contributions to subordinates covered in a section 501(c)(3) group exemption ruling.

- Explain to your donors early the procedure so that they will not be surprised when the Affiliate is not referenced on the EOS database.
Employer Identification Number (EIN) vs Group Exemption Number (GEN)

The Employer Identification Number (EIN) is a nine-digit number that is unique to each business and generally appears in the following format: XX-XXXXXXXX. Its role for a business is similar to that of the Social Security number for an individual. The number includes information about which state the corporation is registered in. This unique identification number is assigned to a business entity so that they can easily be identified by the Internal Revenue Service. The EIN is also known as a Federal Identification Number (FIN) or Tax ID.

This number is apart and separate from a company’s group exemption number (GEN). The EIN identifies the specific organization. The GEN identifies the entity’s further designation as a tax exempt organization.

The GEN number is a number assigned by the IRS which identifies the central organization who was granted the group exemption. The GEN number is a 4 digit number that should be supplied to donors when they make a donation. This number allows the donor to make a tax deduction based on the donation to the tax exempt entity.

- HFHI’s GEN is 8545. This should be given to your donors.

- Do not use HFHI’s EIN in your Affiliate’s tax return and other documents. This will cause the IRS to confuse your Affiliate with HFHI (including accidentally holding you responsible HFHI’s payroll taxes, misreporting on Form 990, etc.)
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