

FUNDING APPLICATION

GENERAL INFORMATION

Organization Information

Legal Name: Comal County Habitat for Humanity		Federal Tax ID#: 74-2667761		Are you a 501(3)(c) charity? Yes	
Address: 1269 Industrial Drive		City: New Braunfels		State: Texas	
				Zip Code: 78130	
Website: www.comalhabitat.org		Fax: (830) 625-4025			

Head Of Organization

Name: Crystal Moore		Title: Executive Director	
E-Mail Address: executivedirector@comalhabitat.org		Phone: (830) 625-4025	

Application Contact

Name: Lily Kazanoff		Title: Grants and Contracts Coordinator		E-Mail Address: grantassociate@comalhabitat.org	
				Phone: (830) 625-4025	

Has the organization applied to the Gordon Hartman Family Foundation in the past and been declined?

No

Grant Amount Requested \$:	Total Project Budget \$:	Organization's Annual budget \$:
\$10,000	\$150,584	\$1,140,054

Mission Statement:

For 26 years, Comal County Habitat for Humanity ("CCHFH") has brought communities together to build homes, communities and hope. Seeking to put God's love into action, CCHFH works toward a vision where everyone has a decent place to live.

PROJECT INFORMATION

Program / Project Title:

Home Repair Program

PROJECT TIMELINE

Start Date	End Date
09/01/2019	06/30/2020

Program / Project Description:

CCHFH requests the support of the Gordon Hartman Foundation to help formalize our Home Repair Program in the first year of implementation. The Home Repair Program partners with residents of Comal County to repair, preserve and improve homes. Homeowners contribute four "sweat equity" hours for each \$1,000 spent to repair, and repay the full cost of their repair through a long-term loan at their unique affordability rate (unless the project is funded by governmental funds). Through passionate volunteers and donated or discounted materials and professional labor, each repair is completed at a lower cost than other contractors to remain affordable for each family's specific income. The program arose out of a demonstrated community need, a commitment to serving low income residents with disabilities, and a history of repairs done on an informal and as-needed basis. The program will prioritize disabled, elderly (55+), and veteran populations earning 30-70% AMI in Comal County.

An unrepaired home is at the root of financial instability, bearing long-term and severe consequences. Approximately 17% of homeowners reporting housing problems in the Greater San Antonio area live in substandard and/or overcrowded homes. Roughly 83% of these residents reporting housing problems are cost-burdened. After spending over 30% of their income on housing, little remains for needs such as food, medicine, or savings. A home left in disrepair can lead to city code infringement and cancellation of homeowners' insurance, which only increases the cost to homeowners. Unrepaired homes also leave occupants exposed to weather, are inaccessible to disabled individuals, and worsen pre-existing conditions. Yet disabled, elderly, and veteran individuals most vulnerable to these medical impacts are the most incapable of physically completing the repairs on their own and are often the least likely to have income to pay for repairs.

Low-income homeowners are now faced with critical repairs to improve New Braunfels homes that were built, on average, in 1987. Two of the highest-priority home repairs in New Braunfels are wheelchair ramp installation and ADA bathroom modification, locally priced respectively at \$3,000 and \$9,000. For families earning below 70% AMI, these repairs are impossible. With aging housing stock and increasing gentrification trends, the availability of affordable home repairs for homeowners of limited income is vital to our community.

Intervening to help families maintain their home improves quality of life and revitalizes neighborhoods. Our Home Repair Program includes four core focus areas based on community need: A Brush with Kindness, Weatherization, Aging in Place, and Minor Home Repairs. A Brush With Kindness preserves and improves the exterior of homes. Weatherization modifications most often involve replacing windows and HVAC units to protect residents from harsh weather and minimize utility rates. Aging in Place repairs allow elderly and/or disabled homeowners to remain independent and safe in their own accessible home, generally by adding wheelchair ramps and modifying bathrooms and doorways to meet ADA and other medical standards. Minor Home Repairs often includes plumbing and electrical work, floor repairs, and air conditioning improvements.

Experienced staff will formalize the Repair Program to complete repairs safely and comprehensively. Despite not having a formal Repair Program, we completed 92 repairs between 1993 and 2018. This total includes 85 minor repairs in response to the disastrous 1998 Central Texas flood. Additionally, our Home Program has a history of building homes for family members with disabilities. Since 2013, all new Habitat homes have been ADA compliant and we customize each home depending on medical needs. Staff are also experienced in managing volunteers with disabilities, such as some of our most consistent volunteers from Life Bridges, an agency serving individuals with developmental and cognitive disabilities.

Our programs are designed to promote dignity and independence, to offer a hand up to families, not a hand out. Each family must log four hours of "sweat equity" with safe and unique tasks for every \$1,000 worth of repairs. For example: children may earn an hour for every "A" on a school report card; wheelchair-bound individuals may cashier at the ReStore or oversee volunteer groups; cognitively-disabled individuals may assist in sorting inventory at the ReStore (our home goods store selling donated items to the public). Repair Program families also may join Home Program families in homeownership and finance education courses taught by volunteer community leaders, such as members of local banks or other nonprofit organizations.

There are only two other local organizations offering similar services in our area. Comal County Senior Center provides minor repairs for New Braunfels homeowners over 60 years old, and the Wounded Warriors Project provides homes and repairs for veterans injured in service after September 11, 2001. Of our past 45 families, less than four would qualify for either program. CCHFH partners with these two nonprofits to recommend families, market our programs, and collaborate on large-scale repairs.

Within the first year of our Home Repair Program, CCHFH will repair and improve nine homes to impact approximately 18 people. Our organization expects to increase this number by two home repairs each year while maintaining current programs sustainably.

The support of the Gordon Hartman Foundation will impact deserving families every single day, for generations. The requested funds will purchase materials and pay professional subcontractors in order to maintain the program in its first year. CCHFH also invites members of The Gordon Hartman Foundation to volunteer on a repair project. This is a great way to experience the impact of a grant, learn about home maintenance, and meet a homeowner putting in their "sweat equity" hours.

Decent and affordable homes help maintain diverse neighborhoods, promote productive and engaged communities, and increase the likelihood for children to complete higher education. By allowing homeowners to reclaim their homes, we expect to reduce the chance of displacement so families can protect their financial investments and remain independent. Together we can build a successful Home Repair program to ensure disabled, veteran, and elderly homeowners are safe, stable, and self-reliant in their own homes.

Evaluation Plan:

Comal County Habitat for Humanity will internally evaluate the Home Repair Program quarterly and annually. The evaluation will include both formative (process) and summative (impact) performance measures to measure our impact on homeowners and surrounding neighborhoods. Reports collected by staff members are evaluated by the Board of Directors and Executive Director to improve the Home Repair program. Reports include:

- Pre- and post-repair surveys: Surveys for homeowners are designed to analyze improvements in quality of life and neighborhood revitalization. Direct responses allow us to measure the impact of repairs on family health, financial prospects, and safety.
- Budgets and Actuals: Actual expense reports are compared to internal budgets and sample budgets collected from other Habitat for Humanity affiliates. The Repair Supervisor monitors budgets and creates quarterly and annual reports to streamline future repairs and increase repair efficiency.
- GANTT Schedules: GANTT schedules give a timeline for the repair project. They ensure the Repair Supervisor coordinates volunteer groups with ordered materials or subcontractors to complete the repair efficiently.

As this is a newly-formalized program, evaluation reports are especially helpful to best measure the long-term impact of the program on homeowners who partner with us to receive repairs.

Plans to sustain project beyond the term of this request:

After 26 years of successful programming, we have built up a strong volunteer base and trusted sponsor relationships to help support this program. The requested funds will serve as "seed" funds in the first year of the program. Several diverse funding streams ensure our programs remain sustainable so that we do not rely solely on grants. The Home Repair Program will depend on:

- 1.) Homeowner payments: Each homeowner will pay for the full cost of their repair in monthly installments calculated to their unique household income, unless the project is underwritten by federal funds. CCHFH provides up-front costs to complete each repair and then homeowner payments help support future repair projects to ensure the program remains sustainable.
- 2.) Volunteers: Volunteers join us from schools, local businesses, sponsor groups, and community organizations. Volunteer labor helps keep repair costs to a minimum so that families are able to repay their repair affordably. Volunteers also learn valuable skills in home maintenance and construction, collaboration, and the impact of hard work to support neighbors.
- 3.) ReStore Revenue: The ReStore is our home goods store selling donated, discounted items to our local community to support programs and encourage environmental sustainability. In addition to diverting roughly 100 tons of gently-used items from the landfill, the ReStore collects and re-donates items better used by partner nonprofits including Goodwill, New Braunfels Bookhaus, and local veterans groups. The ReStore also offers discounts to individuals participating in rehabilitation programs. Each year ReStore Revenue contributes over \$180,000 toward programs and operation, and will help fund the Home Repair Program.
- 4.) Annual capital campaign: CCHFH will enlist the support of members in our community to donate towards the Home Repair Program to ensure annual revenue and availability of funds for completion of projects. December 3rd, 2019, the nationwide "Giving Tuesday" campaign will be used to raise funds dedicated to the Home Repair Program and homeowners in need within our community. This campaign includes a direct mail piece dedicated to a new target donor demographic who, with careful consideration and specific demographics, align with the Home Repair Program's mission of building a stronger community and improving the safety and quality of life of homeowners in need.
- 5.) Sponsorships: CCHFH will evaluate, propose and implement partnerships with companies based in Comal County in order to continuously fund the program. This most often includes local organizations providing gifts in kind and donated or discounted professional labor.
- 6.) Government funding: CCHFH has received government funding from TDHCA through a Home Rehabilitation Assistance Contract and through the City of New Braunfels Community Development Block Grant. Applicable government funding sources are designed to underwrite nonprofit affordable housing programs.

Line item Budget:

Line Item Description	Total Project Funds Allocation	Gordon Hartman Funds Allocation
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Tools	\$5,394	\$0
Materials/Subcontractors	\$97,700	\$10,000
Marketing	\$8,636	\$0
Overhead/Admin	\$38,854	\$0
TOTAL:	\$150,584	\$10,000

BOARD OF DIRECTORS

LIST OF BOARD DIRECTORS

Name & Office Held	Corporate Affiliation
Dean Edmundson - Secretary	Lawyer
Dick Hillyer - Treasurer	Retired Employee Benefits Consultant
Holly Hayes	Wells Fargo Bank
Janie Macredie	Coldwell Banker Realty
Jim Hawkins - Vice President	Reliance Residential Realty Broker
Jim Streety	New Braunfels Independent School District (NBISD) Athletic Director
John Warren Jr	San Antonio Water System
Jose Uribe	FAU Window Coverings
Kristi Aday - President	New Braunfels Assistant City Manager
Linda Roussel	Retired Nurse and Professor
Matthew Eckmann	City of New Braunfels Real Estate
Michael Short	Director of Engineering - Urban Civil
Ronald Ray	Insurance and Financial Services
Wayne Walter	Schertz Bank and Trust