

HDF GRANT SYNOPSIS

APPLICANT: Sussex County Habitat for Humanity (SCHH).

PROGRAM NAME: Family Services Program

PROGRAM SUPPORT
GRANT REQUEST: \$40,000

TERMS: Grant to be used for administrative costs for SCHH's Family Services program. Anticipate providing housing counseling to 12 Habitat partner families and 17 A Brush With Kindness (ABWK) applicants over a 12 month period.

PROGRAM BENEFICIARIES: Very low and low-income families

PROGRAM DESCRIPTION:

SCHH Family Services Program is the counseling component of the Habitat for Humanity housing model. The Family Services Program works with potential partner families from recruitment and the application process to house dedication. The Family Services Program will provide new partner households housing counseling education and support through the construction and closing period. They also provide existing family support counseling post closing and during the partner families mortgage term, as well as counseling partner families in the ABWK program and SCHH rehabilitation programs. The ABWK program concentrates on façade painting and repair of owner-occupied homes. Participation for partner households is limited to 50% Area Median Income. The program currently serves 60 partner families already living in Habitat homes.

APPLICANT EXPERIENCE: Organized in 1991, active in affordable housing development. SCHH has developed over 60 homes in lower Delaware since inception. This is the first year SCHH has sought HDF funding for its Family Services Program.

SOURCES AND USES OF FUNDS

SOURCES

Americorps Grant	12,804
Habitat Mortgage Revenue Proceeds	10,000
Deutsche Bank	7,500
2011 Annual Golf Event	5,323
ABWK Income	5,000
Partner Family Temporary Housing Income	<u>3,600</u>
Subtotal	\$ 44,227

HDF \$ 40,000

TOTAL \$ 84,227

USES

Salaries/Benefits*	\$ 49,105
Americorps per Member Cost	17,000
Indirect Costs	10,522
Partner Family Temp Housing	4,000
Credit Checks	1,500
Dedications	1,200
Family Service Program Support	<u>900</u>

TOTAL \$ 84,227

* Salaries include full-time housing counselor.

NOTE: HDF funds support 47% of the budget.

RECOMMENDATION:

One-year grant in the amount of \$40,000 from November 1, 2011 through October 31, 2012 with conditions listed below.

CONDITIONS:

1. Grantee will receive quarterly installments of the approved funded amount beginning the first day of each quarter. Such installments will begin within 30 days of the signing of the Grant Agreement and subject to Grantee meeting all conditions of the resolution.
2. Grantor will receive quarterly reports detailing family selection information, application processing, construction status, and loan closings and any other pertinent information.
3. Grantor will receive a quarterly expense report consistent with the line items as shown in the program's operating budget.
4. Grantee will make its best efforts to counsel households that may lead up to 12 documented Habitat loan closings by October 31, 2012 and 17 "A Brush with Kindness" applications approved and completed.
5. Should mortgage funds be reduced to a point where Grantee cannot be reasonably expected to meet Grantor required closings, and Grantee provides appropriate documentation as to why Grantee cannot meet Grantor's performance requirements, Grantor agrees to assess the feasibility of Grantee meeting its performance goals.
6. Grantee agrees to submit a current audit to Grantor within 120 days after receipt thereof. Audit report will clearly show actual revenue expenses of program, including those in excess of Grantee's other funding sources.
7. Grantee's accounting records should provide a detailed schedule of all Grantee program expenses in excess of Grantees other funding to enable Grantor to verify the need for additional sources to support the Grantee program.
8. Grantee agrees that, as a pre-condition to Grantor entering into any agreement for future Program funding requests, Grantee shall have secured funding commitments from other sources for at least one-half of its Program budget.
9. Grantee shall make a full disclosure of Program funds or commitments received from matching sources prior to execution of Grant Agreement with Grantor.
10. Grantee is encouraged to provide outreach efforts and coordination with the State of Delaware's Office of Minority and Women-Owned Enterprise to maximize the number of minorities and women-owned businesses participating in HDF funded projects/programs, when applicable.

11. Grantee agrees to affirmatively further fair housing and comply with the provisions of all applicable federal, state and local law prohibiting discrimination including but not limited to Title VI of the Civil Rights Act of 1964 as amended.
12. All terms and conditions of this Grant shall be set forth in a fully executed Grant Agreement between Grantor and Grantee within 30 days of Grant approval or the Grant approval shall be null and void.

COUNCIL ON HOUSING

RESOLUTION NO. 431

SUSSEX COUNTY HABITAT FOR HUMANITY
FAMILY SERVICE PROGRAM

WHEREAS, Sussex County Habitat for Humanity ("Grantee") is a non-profit corporation located in Georgetown, Delaware, which provides affordable housing to low and very-low income families; and

WHEREAS, Grantee is a housing agency approved by the Delaware State Housing Authority ("Grantor") and is an approved nonprofit organization meeting the prescribed requirements for financial responsibility; and

WHEREAS, Grantee is seeking a one-year \$40,000 grant ("Grant") for the purpose of supporting their Family Services Program ("Program"); and

WHEREAS, the Program is the counseling component of the Habitat for Humanity housing model. The Program works with potential partner families from recruitment and the application process to house dedication. The Program will provide new partner households housing counseling education and support through the construction and closing period. They also provide existing family support counseling post closing and during the partner families mortgage term, as well as counseling partner families in the A Brush with Kindness Program ("ABWK") and Grantee rehabilitation programs; and

WHEREAS, Grantor requires that administrative grants be matched at least dollar for dollar by other funding sources; and

WHEREAS, Grant will provide administrative support funding for approximately 47% of Grantee's fiscal year 2012 budget; and

WHEREAS, the Grantee targets homeowners that are at 80% of median income or below; and

WHEREAS, Grantee's Program assists potential homebuyers to become mortgage ready and oversees the construction and renovation of the homes; and

WHEREAS, Grantee expects to construct at least 12 homes annually and assist 17 families through its ABWK Program.

NOW, THEREFORE, the Council on Housing advises approval to the Director of Housing of the Grant to Grantee which shall not be in excess of \$40,000 for a period of one year. The Grant shall be subject to the terms and conditions fixed by Grantor including, but not limited to, the following:

1. Grantor will receive quarterly reports detailing family selection information, application processing, construction status and loan closings and any other pertinent information.

2. Grantee will make its best efforts to counsel households that may lead to 12 Habitat loan closings and 17 ABWK applications approved and completed by October 31, 2012.

3. Grantee funds will be drawn on "as needed" basis but not more frequently than quarterly.

4. Grantee agrees to submit a current audit to Grantor within 120 days after receipt thereof. Audit report will clearly show actual revenue expense of program including those in excess of Grantee's other funding sources.

5. Grantee will submit quarterly expense reports consistent with the line items as shown in the programs operating budget.

6. Grantee agrees to submit on a quarterly basis, upon request of Grantor, accounting records providing detailed schedule of all Grantee program expenses in excess of Grantee's other funding sources.

7. Should funds be reduced to a point where Grantee cannot be reasonably expected to meet Grantor required closings, and Grantee provides appropriate documentation as to why Grantee cannot meet Grantor's performance requirements, Grantor agrees to assess the feasibility of Grantee meeting its performance goals.

8. Grantee will conduct outreach services to encourage participation of Public Housing tenants.

9. Grantee agrees that, as a pre-condition to Grantor entering into any agreement for future Program funding requests, Grantee shall have secured funding commitments from other sources for at least one-half of its Program budget.

10. Grantee shall make a full disclosure of Program funds or commitments received from matching sources prior to execution of Grant Agreement with Grantor.

11. Grantee is encouraged to provide outreach efforts and coordination with the State of Delaware's Office of Minority and Women-Owned Enterprise to maximize the number of minorities and women-owned businesses participating in HDF funded projects/programs, when applicable.

12. Grantee agrees to affirmatively further fair housing and comply with the provisions of all applicable federal, state and local law prohibiting discrimination including but not limited to Title VI of the Civil Rights Act of 1964 as amended.

13. All terms and conditions of this Grant shall be set forth in a fully executed Grant Agreement between Grantee and Grantor within 30 days of this date or this Grant approval shall be null and void.