

REPORT 2018 April Cycle

GENERAL INFORMATION

Organization Information

Legal Name: Comal County Habitat for Humanity		Federal Tax ID#: 74-2667761	
Address: 1269 Industrial Dr.	City: New Braunfels	State: TX	Zip Code: 78130
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Head Of Organization

Name: Crystal Moore	Title: Executive Director
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Application Contact

Name: Lucy Gale	Title: Development Coordinator	E-Mail Address: admin@comalhabitat.org	Phone: (830) 625-4025
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REPORT INFORMATION

Report Funding Cycle: 2018 April Cycle	Report Date: 07/07/2020 12:00 am
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1: Please include in your report the dollar amount of the funds that were awarded, the date they were funded and what the funds supported.

Awarded Amount: 15,000	Date: 04/13/2018
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2: Were the objectives cited in your original proposal met? Please address each started objective and how it was met.

The awarded funds from Najim Charitable Foundation were split evenly between five single family Habitat homes to pay for each home's plumbing draw. The plumbing draw is a crucial part of Phase 2 of construction for a Habitat home. Our organization has closed on three homes and are set to close on the fourth in July, and our construction team is currently working on the fifth home - the 50th Habitat home in Comal County. Mike and Edith and their two children, Stephenie and her son, Milad and Nuria Yassa and their two children have already moved into their new homes in New Braunfels. Tina, a great-grandmother, and Benito and Hortencia and their children, are looking forward to moving into their new homes.

3: Please explain any changes from the original proposal and the circumstances that lead to the modification of the objective.

The objective was completed as originally proposed, over a longer period than anticipated. Our organization submitted a grant extension form in April 2019, indicating that all five homes would not be completed within a year of the awarded grant. Construction was delayed due to weather, availability of volunteers, and the launch of a new Home Repair Program prioritizing elderly, disabled, and veteran residents of Comal County in need of repairs. Additionally, our organization anticipated receiving awarded 2017 and 2018 HUD Self-Help Homeownership Opportunity Program (SHOP) grants in calendar years 2018 and 2019. The two grants awarded are each \$65,000 and supplement the Home Program. Due to delays in the SHOP grant cycles and our organization adjusting to federal fund guidelines, our organization did not receive access to either grant until fall 2019. The delay required us to spend more time to fundraise each home, which delayed construction. To help recover building timelines, our construction team started building homes concurrently in spring of 2019, which we previously were not at capacity to do.

The COVID-19 pandemic and response also delayed construction beginning March 2020. This impacted the building of two homes partially funded by the Najim Family Foundation. COVID-19 has reduced volunteer labor, decreased revenue from and donations to the ReStore, and postponed fundraisers. The loss of income and volunteers now requires us to extend building timelines by 15 days and pay for subcontractors to complete labor that prior to COVID-19 was completed by volunteers.

4: What needs were addressed?

Homeownership impacts partner families every single day, 365 days per year, to create a permanent housing solution and confront the housing crisis in our community.

Before moving into their Habitat home, Mike and Edith raised their two children with autism, Gabby and Gabriel, in various homes. Financially they struggled to cover health and basic needs. In one Texas house, the landlord refused to make any repairs despite leaking doors and windows and a lack of central air or heat. Mike, Edith and their children ended up unexpectedly having to move into a small two-bedroom apartment. Now in their own home, Gabby and Gabriel have their own rooms and are more confident and independent.

Stephenie and her son moved in next door to Mike and Edith and their two children. Stephenie's son Nicholas is also on the autism spectrum. Their previous one-bedroom apartment was infested by bedbugs the landlords failed to treat. In a Habitat home in a supportive neighborhood, Stephenie worries less for her son's safety as a teenager managing autism.

Milad and Nuria Yassa and their two sons live near Stephenie, Mike and Edith. After fleeing Egypt to avoid civil unrest, Milad applied for a U.S. Visa and worked for years to bring his family to Texas. They now live in a home with a backyard where Lucas and Jacob play soccer.

All three families pay an affordable mortgage each month that leaves room for savings, and benefit from Home Program education courses in budgeting and home maintenance.

5: What method of evaluation did you use to monitor and measure the project's outcome and what are the result?

Habitat homes increase local tax revenue, neighborhood safety, and community engagement. Our affiliate considers a Home Program project successful when our construction team builds the home on time within the home buyers' affordability range. CCHFH staff monitor budgets and timelines to evaluate quantitative and qualitative indicators of success. Approximately 98% of homeowners are still living in and paying off their homes, and our foreclosure rate is 1.2%. Five families have paid off their homes in full and 43 more are currently paying mortgages calculated to their unique household income.

For the Home Program as a whole, our staff members track: number of applications, timelines, budgets, mortgage payments, family retention, "sweat equity" hours, foreclosure rate, volunteer input, changes in family's quality of life. Our organization updates: weekly GANTT schedules, monthly financial reports, quarterly Habitat for Humanity International affiliate reports, yearly budgets versus actuals. We also evaluate the Home Program annually in comparison with past years. Partner families continue to pay their mortgage over approximately 25 years. Long term, close relationships with clients served gives the opportunity for staff members to check in with each family to monitor broad changes in quality of life and overall neighborhood improvements.

6: Do you plan to continue this project, and if so, how do you plan to sustain it?

The Home Program has built 48 homes since 1993, and is working on two homes this summer. The program remains sustainable by utilizing: volunteer labor, grants and donations, revenue from the ReStore, donated and discounted labor and supplies, and partner families who offer "sweat equity" hours. Families purchase their homes through no interest, long term mortgages that fund future Habitat homes.

Our organization plans to continue the Home Program, in addition to operating the ReStore and the Home Repair Program and collaborating with nonprofits on community projects. Additionally, this fiscal year our organization plans to expand the Home Program to include a new ReBuild subprogram. The ReBuild subprogram will use an awarded TDHCA HOME grant of \$100,000 per project to demolish and rebuild an unsafe home on the same lot, in order to bring the home up to code and safety standards. Despite setbacks from COVID-19, our organization is set to recover lost revenue and make up project timelines by December 2020. This fiscal year (July 1, 2020 - June 30, 2021) our organization is at capacity to: complete three homes through the Home Program, start a home ReBuild, and start an "interim housing" duplex to support families in the Home Program and Home Repair Program who need immediate housing assistance.

7: Please provide any other comments of information relevant to this grant.

Our organization had budgeted \$3,000 per plumbing draw for a total of \$18,420 for Phase 2 of construction for each individual home. However, based on average actuals for all five homes, our organization spent \$4,500 per plumbing draw for a total of \$26,633.60 for Phase 2 of construction for each individual home. The information reported in the table below corresponds to these updated averages. The increase from the budgeted amount is due to an increase in the cost of materials and subcontractors.

8: Please provide an updated detailed projected budget with expenses for the received grant. Also include the totals for the budgeted and actual amount. Explain any discrepancies between the budgeted and the actual expenses for the project.

Line Item Description	Total Project Funds Allocation	Najim Requested Funds	Project Funds Actual	Najim Funds Allocation
First Draw on Plumbing for 5 Habitat Homes	\$15,000	\$15,000	\$22,500	\$15,000
Remaining Phase 2 of Construction for 5 Habitat Homes (water and sewage tap, clearing and mowing lot, leveling, utilities, foundation, and permits)	\$77,100	\$0	\$85,668	\$0
TOTAL:	\$92,100	\$15,000	\$108,168	\$15,000

Signature

Lily Kazanoff