

FUNDING APPLICATION

GENERAL INFORMATION

Organization Information

Legal Name: Comal County Habitat for Humanity		Federal Tax ID#: 74-2667761		501(c)(3) Public Charity 509 (a)(2)	
Address: 1269 Industrial St.		City: New Braunfels		State: TX	
				Zip Code: 78130	
Website: www.comalhabitat.org		Fax: (830) 625-4025		United Way Funded: No	

Fiscal Year:
July 01 to June 30

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: admin@comalhabitat.org		Phone: (830) 625-4025	
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Previous Najim Funding

Year	Funding \$
2018	\$15,000
Total	\$15,000

Has the organization applied to the Najim Family Foundation in the past and been declined?
No

Grant Amount Requested \$:	Total Project Budget \$:	Organization's Annual budget \$:
\$15,000	\$433,000	\$174,547,700

Mission Statement:
Seeking to put God's love into action, Comal County Habitat for Humanity brings people together to build homes, communities and hope.

Note: didn't allow input into Previous Najim Funding section

PROJECT INFORMATION

Program / Project Title:
Habitat Home Program: Building Homes for Three Families

PROJECT TIMELINE

Start Date	End Date
10/30/2020	06/20/2021

Harvey E. Najim Family Foundation Priorities:

Food, Shelter and Clothing

Program / Project Description:

Comal County Habitat for Humanity ("CCHFH") shares a vision of a world where everyone has a decent place to live. Since 1993, CCHFH has partnered with qualified low-income families to build new homes, provide repairs, and assist in disaster relief. The Home Program is at the heart of our mission to build stability through shelter. Now in our 27th year, our team of volunteers, staff and interns just closed on the 49th Habitat home and is set to break ground on the 50th and 51st builds in Comal County this Fall.

CCHFH requests funds to help build homes for the next three families in the Home Program. The 51st Habitat home will be in Canyon Lake for Gary and his two children Little Gary, four, and Olivia, three. Gary's family home will help expand the Home Program more consistently into Canyon Lake and rural areas of Comal County, in order to serve a wider range of families. The 52nd build will be in the underserved West End neighborhood of New Braunfels, where we have built 29 of 49 homes to revitalize the community. The 52nd build will be a duplex constructed in partnership with the next two families in queue. The requested funds will purchase construction materials and pay for subcontractor labor, totaling \$5,000 toward Gary's home and \$10,000 toward the duplex.

Our organization expects to break ground on Gary's family home in October and complete construction in January, and to break ground on the duplex in March and complete construction in June. Volunteers generally join us from sponsors, local organizations, fellow nonprofits, and schools to contribute over 4,000 hours to build a Habitat home. Currently CCHFH is not accepting more than 10 people on the build site, and follows CDC and local guidelines to require Personal Protective Equipment and social distancing (when possible) for COVID-19. CCHFH has thus extended each build timeline by one month to account for reduced volunteer labor.

To qualify for the Home Program, partner families demonstrate a willingness to partner, show clear need, and prove an ability to purchase their home. Families partner with us by volunteering 350 "sweat equity" hours in construction or in the ReStore, our home goods store selling donated materials to the public. Gary has already completed his required homeownership education courses taught by representatives of Miller & Miller Insurance, New Braunfels Utilities, Texas Legal Services, and CCHFH staff. Education courses include a 9-week Financial Peace University class, and courses on insurance, home maintenance, and disaster preparedness.

Habitat families earn 30-70% of the Area Median Income (AMI) according to 2020 HUD income limits and show at least 12 months of stable income. The majority of the current families in queue earn under \$36,000 per year, which represents 50% AMI for a four-person household in the San Antonio-New Braunfels metropolitan area. Homeowners provide an affordable down payment and then purchase their home through a long-term, no interest loan. Each family's monthly mortgage amount is calculated to their household income, so that families can cover basic needs while generating savings, emergency reserves, and funds for higher education.

The Home Program engages families to be active participants in combating the affordable housing crisis, which was illuminated and worsened by COVID-19. Comal County continues to be one of the fastest growing counties in the U.S., and the fastest in Texas. In 2019 households in Comal County would have to work 91 hours per week at minimum wage to afford a one-bedroom apartment priced on average at \$1,015 per month at fair market rent. This is an increase from 85 hours needed per week in 2018, which reflects growing housing prices. The lack of affordable housing also leaves 43% of renters "rent-overburdened." After spending over 30% of their income on housing, little income remains for basic needs or emergencies, such as job loss due to COVID-19. Low-income families then end up renting substandard and/or overcrowded housing, and have no tangible investment to pass on to their children.

Homeownership helps build long-lasting wealth to allow children the opportunity to escape the cycle of inequality. Habitat homes maintain mixed-income neighborhoods and increase tax revenue, civic engagement, and community safety. A stable home improves mental, physical, and emotional health. Affordable home payments ensure that families do not spend more than 30% of their income on housing to prevent "rent-overburdening." Education courses ensure that lack of education is not a continued obstacle to purchasing a home.

The support of the Najim Foundation will allow CCHFH to complete Gary's home and the duplex on time, on budget. Little Gary, Olivia, and the next children in queue are all under 13 years old - a stable home right now is pivotal to changing their lives, and increases their chances to attend higher education and purchase homes in the future. Instead of paying for a cramped RV, Gary will buy and own a home in Canyon Lake that will increase in value as Little Gary and Olivia grow up. The families purchasing the New Braunfels duplex will move in next to other Habitat families who will provide a lifetime of support. Partner families will teach their children budgeting and homeownership skills they earned through education courses and "sweat equity" experience. Their children will have backyards to play in and safe homes to grow up in and thrive.

Evaluation Plan:

The goal of the Home Program is to remove the need for further assistance so that families are more independent and healthier - for the rest of their lives, for generations. A build is successful when CCHFH builds within our timeline and the budget according to the homeowner's affordability range. Because homeowners pay monthly mortgage installments calculated to their unique household income, our rate of foreclosure remains under 2.5% and nearly 100% of our families continue to live in and pay off their homes.

The duplex will be the first that CCHFH will build, so the budget and timeline are based off of comparable builds.

For each home build, CCHFH tracks: construction schedules, budgets, mortgage delinquency, family retention, foreclosure rate, "sweat equity" hours, and volunteer input. Beyond this quantitative data, we work closely with each Habitat family to monitor how their quality of life has improved through the homeownership process.

Plans to sustain project beyond the term of this request:

The Home Program remains sustainable by partnering with organizations that provide gifts in kind, funding, and volunteer labor. Gary's Habitat home is budgeted to cost \$140,000 and the duplex is budgeted to cost \$293,000. These amounts include "sticks and bricks" expenses, direct overhead, and land, which CCHFH has already purchased. To make up for reduced volunteer labor due to COVID-19, CCHFH has added \$6,000 to each build budget for upcoming projects. This amount covers subcontractor labor and allocates CCHFH staff to work more hours directly on each site. CCHFH has raised 96% of Gary's home build budget, including a projected \$20,000 raised with Stud-A-Thon, a fundraiser inviting sponsors to purchase and decorate framing wall "studs." CCHFH has raised 17% of the budget for the duplex.

"Sweat equity" hours offer credit toward each family's total loan amount. Each family's mortgage payments help fund future Habitat homes.

Children Impacted:

How many unduplicated children will the TOTAL PROJECT INITIATIVE impact?	How many unduplicated children will NFF REQUESTED FUNDS impact?
6	6

Please provide the percentage of each group below that will be served by the project in which funds are being requested. Do not leave any area blank. If that specific group will not be served, include zero. The percentage should total 100%.

A. Population Served Age		B. Population Served Ethnicity	
Infants (0-5)	80%	African American	12%

Children (6-13)	20%	Asian American	0%
Young Adults (14-18)	0%	Caucasian	44%
TOTAL:	100%	Hispanic/Latino	33%
		Native American	0%
		Other and Define	11%
		TOTAL:	100%

City Council District for Which Children are Being Served:

Outside San Antonio

Counties applicant is in:

Comal

Line item Budget:

Line Item Description	Total Project Funds Allocation	Najim Funds Allocation
736 Hummingbird Hill: Land	\$20,000	\$0
736 Hummingbird Hill: Construction materials, subcontractors, equipment	\$86,000	\$5,000
736 Hummingbird Hill: Subcontractors / increased staff hours to cover reduced volunteer labor from COVID-19	\$6,000	\$0
736 Hummingbird Hill: Administrative/Overhead	\$28,000	\$0
2662 2nd St: Land	\$25,000	\$0
2662 2nd St: Construction materials, subcontractors, equipment	\$214,000	\$10,000
2662 2nd St: Subcontractors / increased staff hours to cover reduced volunteer labor from COVID-19	\$6,000	\$0
2662 2nd St: Administrative/Overhead	\$48,000	\$0
TOTAL:	\$433,000	\$15,000

OTHER FUNDING RESOURCES

For Project being Requested: Funding sources and amounts, pending and committed.

PROJECT - PENDING

Funder Name	Amount Requested
Texas Realtors' Association	\$5,000
Truist Foundation	\$5,000
TOTAL:	\$10,000

PROJECT - COMMITTED

Funder Name	Amount Requested
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Gary's home: HUD Self-Help Homeownership Opportunity Program ("SHOP") 2018	\$13,000
Gary's home: Land donor	\$20,000
Gary's home: Habitat for Humanity International Family Story grant	\$10,000
Gary's home: AllState	\$5,000
Gary's home: GVTC	\$5,000
Gary's home: Anonymous Donor	\$50,000
Gary's home: Anonymous Donor	\$10,000
Gary's home: HFHI Simpson Strong Ties	\$2,000
Gary's home: Stud-A-Thon fundraiser (projected based on previous years)	\$20,000
Duplex: Mckenna Foundation	\$25,000
Duplex: HUD Self-Help Homeownership Opportunity Program ("SHOP") 2018	\$26,000
TOTAL:	\$186,000

Other funding sources and amounts, pending and committed not specific to this request.

ALL OTHER ORGANIZATION REQUESTS - PENDING

Funder Name	Amount Requested
Bank of America - toward Home Program	\$15,000
SAAF - Successful Aging and Livable & Resilient Communities Cycle - toward Operations	\$50,000
HUD Self-Help Homeownership Opportunity Program ("SHOP") 2019 - toward Home Program	\$65,000
TOTAL:	\$130,000

ALL OTHER ORGANIZATION REQUESTS - COMMITTED

Funder Name	Amount Requested
City of New Braunfels CDBG Program Year 2020 10/1/2020-9/30/2021 - toward Home Program	\$11,550
City of New Braunfels CDBG Program Year 2020 10/1/2020-9/30/2021 - toward Home Repair Program	\$108,000
City of New Braunfels CDGB-CV - toward Comal County Cares COVID-19 assistance	\$136,425
TDHCA HOME Reservation - toward Home Program	\$100,000
HFHI Capacity Build Business Continuation - toward operations, COVID-19 relief	\$45,000
Wells Fargo - toward Home Program	\$15,000
ReStore Revenue YTD July 1 - August 31, 2020	\$85,108
Individual Donations YTD July 1 - August 31, 2020	\$12,843
TOTAL:	\$513,926

BOARD OF DIRECTORS

What percentage of your board contributes financially to the organization?

100%

If Board giving is not at 100%, please explain why?

How are board members expected to participate in your organization?

The board of directors meets monthly and gives time, talent and funds to further the mission of CCHF. Board members help form the five-year vision plan for our organization. The board has the final vote on new policies, expanding programs, and directing funding in case of emergency. Additionally, board members help find new land to purchase, including contacting sellers and facilitating closings. The board also advocates for affordable housing to the City of New Braunfels and attends and invites potential donors to fundraisers. Each board member draws from their personal backgrounds in real estate, engineering, banking, city management, and other jobs. Board members also recruit other board members, donors, and volunteers.

LIST OF BOARD DIRECTORS

Name & Office Held	Corporate Affiliation
Kristi Aday - President	New Braunfels City Manager
Dean Edmundson - Secretary	Community Volunteer
Jim Hawkins - Vice President	Reliance Residential Realty
Dick Hillyer - Treasurer	Community Volunteer
Jose Uribe	FAU Window Coverings
John Warren Jr	San Antonio Water System
Holly Hayes	Wells Fargo Bank
Janie Macredie	Coldwell Banker Realtor
Matthew Eckmann	City of New Braunfels Real Estate
Michael Short	Director of Engineering Civil Engineer
Ronald Ray	Insurance and Financial Services
Wayne Wolter	Schertz Bank and Trust

Signature

Lily Kazanoff