

Application for Federal Assistance SF-424

Version 02

* 1. Type of Submission: <input type="radio"/> Preapplication <input checked="" type="radio"/> Application <input type="radio"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="radio"/> New <input type="radio"/> Continuation <input type="radio"/> Revision	* If Revision, select appropriate letter(s): _____ * Other (Specify) _____
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* 3. Date Received: 06/18/2007	4. Applicant Identifier: _____
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5a. Federal Entity Identifier: _____	* 5b. Federal Award Identifier: _____
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State Use Only:

6. Date Received by State: _____	7. State Application Identifier: _____
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8. APPLICANT INFORMATION:

* a. Legal Name: Habitat for Humanity International

* b. Employer/Taxpayer Identification Number (EIN/TIN): 911914868	* c. Organizational DUNS: _____
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d. Address:

* Street1: 121 Habitat St
Street2: _____
* City: Americus
County: _____
* State: GA: Georgia
Province: _____
* Country: USA: UNITED STATES
* Zip / Postal Code: 31709

e. Organizational Unit:

Department Name: <u>US Affiliates</u>	Division Name: <u>HFHI HUD Grant Program</u>
--	---

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Ms. * First Name: Donna
Middle Name: _____
* Last Name: Golden
Suffix: _____

Title: Director, HFHI HUD Grant Programs

Organizational Affiliation:

* Telephone Number: _____ Fax Number: 2299283222

* Email: _____

Application for Federal Assistance SF-424

Version 02

9. Type of Applicant 1: Select Applicant Type:

M: Nonprofit with 501C3 IRS Status (Other than Institution of Higher Education)

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

US Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.247

CFDA Title:

Self-Help Homeownership Opportunity Program

*** 12. Funding Opportunity Number:**

FR-5100-N-06

* Title:

Self-Help Homeownership Opportunity Program

13. Competition Identification Number:

SHOP-06

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Nationwide

*** 15. Descriptive Title of Applicant's Project:**

HFH-SHOP 2007 Program (grants land & infrastructure development)

Attach supporting documents as specified in agency instructions.

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="19,800,000.00"/>
* b. Applicant	<input type="text" value=""/>
* c. State	<input type="text" value="4,341,195.00"/>
* d. Local	<input type="text" value="3,698,055.00"/>
* e. Other	<input type="text" value=""/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value=""/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)**

- Yes
- No

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:
Middle Name:
* Last Name:
Suffix:
* Title:
* Telephone Number: Fax Number:
* Email:
* Signature of Authorized Representative: * Date Signed:

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Standard Form 424 (Revised 10/2005)
Prescribed by OMB Circular A-102

Application for Federal Assistance SF-424

Version 02

*** Applicant Federal Debt Delinquency Explanation**

The following field should contain an explanation if the Applicant organization is delinquent on any Federal Debt. Maximum number of characters that can be entered is 4,000. Try and avoid extra spaces and carriage returns to maximize the availability of space.

[Empty text input field]

Attachments

AdditionalCongressionalDistricts

File Name

Mime Type

AdditionalProjectTitle

File Name

Mime Type

**Applicant/Recipient
Disclosure/Update Report**

U.S. Department of Housing
and Urban Development

OMB Approval No. 2510-0011
(exp. 12/31/2006)

Applicant/Recipient Information

* Duns Number: [REDACTED]

* Report Type: INITIAL

1. Applicant/Recipient Name, Address, and Phone (include area code):

* Applicant Name:

Habitat for Humanity International

* Street1: 121 Habitat St

Street2: [REDACTED]

* City: Americus

County: [REDACTED]

* State: GA: Georgia

* Zip Code: 31709

* Country: USA: UNITED STATES

* Phone: [REDACTED]

2. Social Security Number or Employer ID Number: 911914868

* 3. HUD Program Name:

Self-Help Homeownership Opportunity Program

* 4. Amount of HUD Assistance Requested/Received: \$ 19,800,000.00

5. State the name and location (street address, City and State) of the project or activity:

* Project Name: HFHI SHOP National Grant Program

* Street1: 121 Habitat St

Street2: [REDACTED]

* City: Americus

County: [REDACTED]

* State: GA: Georgia

* Zip Code: 31709

* Country: USA: UNITED STATES

Part I Threshold Determinations

* 1. Are you applying for assistance for a specific project or activity? These terms do not include formula grants, such as public housing operating subsidy or CDBG block grants. (For further information see 24 CFR Sec. 4.3).

Yes No

* 2. Have you received or do you expect to receive assistance within the jurisdiction of the Department (HUD), involving the project or activity in this application, in excess of \$200,000 during this fiscal year (Oct. 1 - Sep. 30)? For further information, see 24 CFR Sec. 4.9

Yes No

If you answered "No" to either question 1 or 2, Stop! You do not need to complete the remainder of this form.

However, you must sign the certification at the end of the report.

Part II Other Government Assistance Provided or Requested / Expected Sources and Use of Funds.

Such assistance includes, but is not limited to, any grant, loan, subsidy, guarantee, insurance, payment, credit, or tax benefit.

Department/State/Local Agency Name:

* Government Agency Name:

Government Agency Address:

* Street1:

Street2:

* City:

County:

* State:

* Zip Code:

* Country:

* Type of Assistance:

* Amount Requested/Provided: \$

* Expected Uses of the Funds:

Department/State/Local Agency Name:

* Government Agency Name:

Government Agency Address:

* Street1:

Street2:

* City:

County:

* State:

* Zip Code:

* Country:

* Type of Assistance:

* Amount Requested/Provided: \$

* Expected Uses of the Funds:

(Note: Use Additional pages if necessary.)

Part III Interested Parties. You must disclose:

1. All developers, contractors, or consultants involved in the application for the assistance or in the planning, development, or implementation of the project or activity and
2. any other person who has a financial interest in the project or activity for which the assistance is sought that exceeds \$50,000 or 10 percent of the assistance (whichever is lower).

Alphabetical list of all persons with a reportable financial interest in the project or activity (For individuals, give the last name first)

Alphabetical list of all persons with a reportable financial interest in the project or activity (For individuals, give the last name first)	* Social Security No. or Employee ID No.	* Type of Participation in Project/Activity	* Financial Interest in Project/Activity (\$ and %)
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> <input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/> <input type="text"/> %

(Note: Use Additional pages if necessary.)

Certification

Warning: If you knowingly make a false statement on this form, you may be subject to civil or criminal penalties under Section 1001 of Title 18 of the United States Code. In addition, any person who knowingly and materially violates any required disclosures of information, including intentional non-disclosure, is subject to civil money penalty not to exceed \$10,000 for each violation. I certify that this information is true and complete.

* Signature:

Donna Golden

* Date: (mm/dd/yyyy)

06/18/2007

Attachments

AdditionalInfo_attDataGroup0
File Name

Mime Type

AdditionalInfo1_attDataGroup0
File Name

Mime Type

DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352
(See reverse for public burden disclosure.)

Approved by OMB

0348-0046

<p>1. * Type of Federal Action:</p> <p><input type="checkbox"/> a. contract</p> <p><input checked="" type="checkbox"/> b. grant</p> <p><input type="checkbox"/> c. cooperative agreement</p> <p><input type="checkbox"/> d. loan</p> <p><input type="checkbox"/> e. loan guarantee</p> <p><input type="checkbox"/> f. loan insurance</p>	<p>2. * Status of Federal Action:</p> <p><input checked="" type="checkbox"/> a. bid/offer/application</p> <p><input type="checkbox"/> b. initial award</p> <p><input type="checkbox"/> c. post-award</p>	<p>3. * Report Type:</p> <p><input checked="" type="checkbox"/> a. initial filing</p> <p><input type="checkbox"/> b. material change</p> <p>For Material Change Only:</p> <p>year quarter</p> <p>date of last report</p>
<p>4. Name and Address of Reporting Entity:</p> <p><input checked="" type="checkbox"/> Prime <input type="checkbox"/> SubAwardee Tier if known:</p> <p>* Name: Habitat for Humanity International</p> <p>* Address: 121 Habitat St Americus GA: Georgia 31709</p> <p>Congressional District, if known: 2</p>		<p>5. If Reporting Entity in No.4 is Subawardee, Enter Name and Address of Prime:</p>
<p>6. * Federal Department/Agency:</p> <p>US Department of Housing and Urban Devel</p>	<p>7. * Federal Program Name/Description: Self-Help Homeown- ership Opportunity Program</p> <p>CFDA Number, if applicable: 14.247</p>	
<p>8. Federal Action Number, if known:</p>	<p>9. Award Amount, if known:</p> <p>\$19,800,000.00</p>	
<p>10. a. Name and Address of Lobbying Registrant (if individual, complete name):</p> <p>* Name: HFHI</p> <p>Habitat for Humanity International</p> <p>* Address: 121 Habitat St</p> <p>Americus</p> <p>GA: Georgia</p> <p>31709</p>	<p>b. Individual Performing Services (including address if different from No. 10a):</p> <p>* Name: HFHI</p> <p>Habitat for Humanity International</p>	
<p>11. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when the transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352.</p>		<p>* Signature: Donna Golden</p> <p>* Name: Ms.</p>

This information will be reported to the Congress semi-annually and will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Donna

Golden

Title: Director, HFHI HUD Grant Programs

Telephone No.: [REDACTED]

Date: 06-18-2007

Federal Use Only:

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Standard Form - LLL (Rev. 7-97)

Public Burden Disclosure Statement

According to the Paperwork Reduction Act, as amended, no persons are required to respond to a collection of information unless it displays a valid OMB Control Number. The valid OMB control number for this information collection is OMB No. 0348-0046. Public reporting burden for this collection of information is estimated to average 10 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0046), Washington, DC 20503.

Survey on Ensuring Equal Opportunity for Applicants

OMB NO. 1890-0014 EXP. 2/28/2009

Purpose: The Federal government is committed to ensuring that all qualified applicants, small or large, non-religious or faith-based, have an equal opportunity to compete for Federal funding. In order for us to better understand the population of applicants for Federal funds, we are asking nonprofit private organizations (not including private universities) to fill out this survey.

Upon receipt, the survey will be separated from the application. Information provided on the survey will not be considered in any way in making funding decisions and will not be included in the Federal grants database. While your help in this data collection process is greatly appreciated, completion of this survey is voluntary.

Instructions for Submitting the Survey: If you are applying using a hard copy application, please place the completed survey in an envelope labeled "Applicant Survey." Seal the envelope and include it along with your application package. If you are applying electronically, please submit this survey along with your application.

Applicant's (Organization) Name:

Habitat for Humanity International

Applicant's DUNS Name:

Federal Program:

Self-Help Homeownership Opportunity Program

CFDA Number:

14.247

- | | |
|--|--|
| 1. Has the applicant ever received a grant or contract from the Federal government?
<input checked="" type="radio"/> Yes <input type="radio"/> No | 5. Is the applicant a local affiliate of a national organization?
<input type="radio"/> Yes <input checked="" type="radio"/> No |
| 2. Is the applicant a faith-based organization?
<input checked="" type="radio"/> Yes <input type="radio"/> No | 6. How many full-time equivalent employees does the applicant have? (Check only one box).
<input type="radio"/> 3 or Fewer <input type="radio"/> 15 - 50
<input type="radio"/> 4 - 5 <input type="radio"/> 51 - 100
<input type="radio"/> 6 - 14 <input checked="" type="radio"/> Over 1000 |
| 3. Is the applicant a secular organization?
<input type="radio"/> Yes <input checked="" type="radio"/> No | 7. What is the size of the applicant's annual budget? (Check only one box.)
<input checked="" type="radio"/> Less Than \$150,000
<input type="radio"/> \$150,000 - \$299,999
<input type="radio"/> \$300,000 - \$499,999
<input type="radio"/> \$500,000 - \$999,999
<input type="radio"/> \$1,000,000 - \$4,999,999
<input type="radio"/> \$5,000,000 or more |
| 4. Does the applicant have 501(c)(3) status?
<input checked="" type="radio"/> Yes <input type="radio"/> No | |

Survey on Ensuring Equal Opportunity for Applicants

OMB NO. 1890-0014 EXP. 2/28/2009

Provide the applicant's (organization) name and number and the grant name and CFDA number.

1. Self-explanatory.

2. Self-identify.

3. Self-identify.

4. 501(c)(3) status is a legal designation provided on application to the Internal Revenue Service by eligible organizations. Some grant programs may require nonprofit applicants to have 501(c)(3) status. Other grant programs do not.

5. Self-explanatory.

6. For example, two part-time employees who each work half-time equal one full-time equivalent employee. If the applicant is a local affiliate of a national organization, the responses to survey questions 2 and 3 should reflect the staff and budget size of the local affiliate.

7. Annual budget means the amount of money your organization spends each year on all of its activities.

Paperwork Burden Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is **1890-0014**. The time required to complete this information collection is estimated to average five (5) minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection.

If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: The Agency Contact listed in this grant application package.

**Grant Applications
Detailed Budget**

U.S. Department of Housing
and Urban Development

OMB Approval No. 2501-0017
(expires 03/31/2005)

* Organization Name:

Habitat for Humanity International

* Project/Activity Name:

SHOP 2007 Land Acquisition and Infrastructure Improvements

	Functional Categories								Total (\$)
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	
	HUD Share (\$)	Applicant Match (\$)	Other HUD Funds (\$)	Other Fed Share (\$)	State Share (\$)	Local/Tribal Share (\$)	Other Share (\$)	Program Income (\$)	
a. Personnel (Direct Labor)	294,580.00								294,580.00
b. Fringe Benefits	73,645.00								73,645.00
c. Travel	39,581.00								39,581.00
d. Equipment (only items > \$5,000 depreciated value)									
e. Supplies (only items < \$5,000 depreciated value)	13,138.00								13,138.00
f. Contractual	24,635.00								24,635.00
g. Construction									
1. Administration and Legal Expenses					79,316.00	62,890.00			142,206.00
2. Land, Structures, Rights-of-Way, Appraisals, etc.	1,950,234.00				1,235,889.00	1,235,889.00			4,422,012.00
3. Relocation Expenses and Payments									
4. Architectural and Engineering Fees	461,233.00								461,233.00
5. Other Architectural and Engineering Fees									
6. Project Inspection Fees	895,000.00								895,000.00
7. Site Work	2,375,537.00				387,618.00	147,719.00			2,910,874.00
8. Demolition and Removal	225,810.00				285,410.00	247,388.00			758,608.00
9. Construction									
10. Equipment	179,426.00								179,426.00
11. Contingencies									
12. Miscellaneous									
h. Other Direct Costs	32,550.00								32,550.00
i. Subtotal of Direct Costs	6,565,389.00				1,988,233.00	1,693,886.00			10,247,508.00
j. Indirect Costs (% Approved Indirect Cost Rate: %)									
Grand Total (Year 1):									
Grand Total (All Years):									

Tracking Number: GRANT00293467

**Grant Applications
Detailed Budget**

U.S. Department of Housing
and Urban Development

OMB Approval No. 2501-0017
(expires 03/31/2005)

* Organization Name: Habitat for Humanity International

* Project/Activity Name: SHOP 2007 Land Acquisition and Infrastructure Improvements

	Functional Categories								Total (\$)
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	
	HUD Share (\$)	Applicant Match (\$)	Other HUD Funds (\$)	Other Fed Share (\$)	State Share (\$)	Local/Federal Share (\$)	Other Share (\$)	Program Income (\$)	
a. Personnel (Direct Labor)	294,580.00								294,580.00
b. Fringe Benefits	73,645.00								73,645.00
c. Travel	39,581.00								39,581.00
d. Equipment (only items > \$5,000 depreciated value)									
e. Supplies (only items < \$5,000 depreciated value)	13,137.00								13,137.00
f. Contractual									
g. Construction	24,635.00								24,635.00
1. Administration and Legal Expenses					79,316.00	62,890.00			
2. Land, Structures, Rights-of-Way, Appraisals, etc.	2,252,203.00				1,235,890.00	1,235,889.00			
3. Relocation Expenses and Payments									
4. Architectural and Engineering Fees	461,233.00								
5. Other Architectural and Engineering Fees									
6. Project Inspection Fees	1,105,351.00								
7. Site Work	2,375,536.00				387,618.00	147,718.00			
8. Demolition and Removal	315,890.00				285,411.00	247,388.00			
9. Construction									
10. Equipment	179,428.00								
11. Contingencies									
12. Miscellaneous									
h. Other Direct Costs	26,210.00								
i. Subtotal of Direct Costs	7,161,429.00								26,210.00
j. Indirect Costs (% Approved Indirect Cost Rate: %)					1,988,235.00	1,693,885.00			
Grand Total (Year 2):									
Grand Total (All Years):									

**Grant Applications
Detailed Budget**

U.S. Department of Housing
and Urban Development

OMB Approval No. 2501-0017
(expires 03/31/2005)

* Organization Name:

Habitat for Humanity International

* Project/Activity Name:

SHOP 2007 Land Acquisition and Infrastructure Improvements

	Functional Categories								Year 1: <input type="radio"/> Year 2: <input type="radio"/> Year 3: <input checked="" type="radio"/> All Years: <input type="radio"/>
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	
	HUD Share (\$)	Applicant Match (\$)	Other HUD Funds (\$)	Other Fed Share (\$)	State Share (\$)	Local/Tribal Share (\$)	Other Share (\$)	Program Income (\$)	Total (\$)
a. Personnel (Direct Labor)	294,580.00								294,580.00
b. Fringe Benefits	73,645.00								73,645.00
c. Travel	79,163.00								79,163.00
d. Equipment (only items > \$5,000 depreciated value)									
e. Supplies (only items < \$5,000 depreciated value)	13,137.00								13,137.00
f. Contractual	24,637.00								24,637.00
g. Construction									
1. Administration and Legal Expenses					79,317.00	62,895.00			
2. Land, Structures, Rights-of-Way, Appraisals, etc.	400,813.00								
3. Relocation Expenses and Payments									
4. Architectural and Engineering Fees	461,233.00								
5. Other Architectural and Engineering Fees									
6. Project Inspection Fees	840,000.00								
7. Site Work	2,375,536.00				285,410.00	247,389.00			
8. Demolition and Removal	41,111.00								
9. Construction	179,426.00								
10. Equipment									
11. Contingencies									
12. Miscellaneous									
h. Other Direct Costs	6,020.00								6,020.00
i. Subtotal of Direct Costs	5,789,301.00				364,727.00	310,284.00			
j. Indirect Costs (% Approved Indirect Cost Rate: [redacted])									
Grand Total (Year [redacted]):									
Grand Total (All Years):									

**Grant Applications
Detailed Budget**

U.S. Department of Housing
and Urban Development

OMB Approval No. 2501-0017
(Expires 03/31/2005)

* Organization Name: Habitat for Humanity International

* Project/Activity Name: SHOP 2007 Land Acquisition and Infrastructure Improvements

	Functional Categories								Year 1: <input type="radio"/> Year 2: <input type="radio"/> Year 3: <input type="radio"/> All Years: <input checked="" type="radio"/>
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	
	HUD Share (\$)	Applicant Match (\$)	Other HUD Funds (\$)	Other Fed Share (\$)	State Share (\$)	Local/Federal Share (\$)	Other Share (\$)	Program Income (\$)	Total (\$)
a. Personnel (Direct Labor)	883,740.00								883,740.00
b. Fringe Benefits	220,935.00								220,935.00
c. Travel	158,325.00								158,325.00
d. Equipment (only items > \$5,000 depreciated value)									
e. Supplies (only items < \$5,000 depreciated value)	39,412.00								39,412.00
f. Contractual	73,907.00								73,907.00
g. Construction									
h. Administration and Legal Expenses					237,949.00	188,675.00			426,624.00
i. Land, Structures, Rights-of-Way, Appraisals, etc.	5,603,250.00				2,471,779.00	2,471,778.00			10,546,807.00
j. Relocation Expenses and Payments									
k. Architectural and Engineering Fees	1,383,699.00								1,383,699.00
l. Other Architectural and Engineering Fees									
m. Project Inspection Fees	2,840,351.00				775,236.00	295,437.00			3,911,024.00
n. Site Work	7,126,608.00								7,126,608.00
o. Demolition and Removal	582,811.00				856,231.00	742,165.00			2,181,207.00
p. Construction									
q. Equipment	538,280.00								538,280.00
r. Contingencies									
s. Miscellaneous									
t. Other Direct Costs	64,780.00								64,780.00
u. Subtotal of Direct Costs	19,516,099.00				4,341,195.00	3,698,055.00			27,555,349.00
v. Indirect Costs (% Approved Indirect Cost Rate: [redacted]%)									
w. Grand Total (Year <input type="checkbox"/> All):									
x. Grand Total (All Years):									



Department of the Treasury
Internal Revenue Service
P.O. Box 9941
Ogden UT 84409

In reply refer to: 2916820108
Aug. 18, 1998 LTR 1224C
91-1914868 000000 00 000

03462

HABITAT FOR HUMANITY INTERNATIONAL
INC
121 HABITAT ST
AMERICUS GA 31709

Taxpayer Identification Number: 91-1914868

Dear Taxpayer:

Thank you for the inquiry dated Apr. 10, 1998.

Our records show your organization is exempt from income tax under Section 501(c)(3) of the Internal Revenue Code.

According to our records, Employer Identification Number (EIN) 58-1285159 was originally used for the parent organization. Because of a computer problem, we are unable to use EIN 58-1285159. Please use EIN 91-1914868 for the parent organization and keep this number in your permanent records.

If you have any questions about this letter, please write to us at the address shown at the top of the first page of this letter. If you prefer, you may call the IRS telephone number listed in your local directory. An employee there may be able to help you, but the office at the address shown on this letter is most familiar with your case.

Whenever you write, please include this letter and, in the spaces below, give us your telephone number with the hours we can reach you. Keep a copy of this letter for your records.

Telephone Number () _____ Hours _____



Department of the Treasury
Internal Revenue Service

2916820108
Aug. 18, 1998 LTR 1224C
91-1914868 000000 00 000 pts)
03465

HABITAT FOR HUMANITY INTERNATIONAL
INC
121 HABITAT ST
AMERICUS GA 31709

We apologize for any inconvenience we may have caused you, and thank you for your cooperation.

Sincerely yours,

Barbara J. McCormick
Chief, Accounts Service Section

Enclosure(s):
Copy of this letter
Envelope
Publication 557

we

Factor One: Capacity of the Applicant and Relevant Organizational Staff (25 pts)

a) Past Experience (10 points)

Habitat for Humanity International ("Habitat" or "HFHI") is a non-profit, ecumenical Christian organization with more than 30 years of experience in self-help housing. In 2006, Habitat affiliates in the United States completed 4,292 homes and rehabilitated 351 more homes in partnership with low-income families; in 2005, affiliates built 4,408 homes and rehabilitated 222. With that record, HFHI far exceeds the minimum qualifying requirement for FY 2007 SHOP applicant eligibility of 30 units within 24 months preceding the grant.

Habitat for Humanity International's experience with previous SHOP grants has built our capacity to manage these grants effectively, both at the affiliate and headquarters levels. Habitat for Humanity International has been awarded \$127 million in SHOP funds from 10 separate awards made from FY 1996 through FY 2006. Through this experience, the organization has developed highly trained staff, refined applications, monitoring processes; affiliate training procedures, manuals and reference materials. In addition, Habitat is experienced in meeting NEPA's environmental requirements. With effective monitoring and reporting systems in place, Habitat is ready to put additional SHOP awards to effective and efficient use without delay.

No SHOP funding received by HFHI has been deobligated for failure to meet drawdown or construction schedules. Nor have any funds been returned to HUD because of monitoring findings or other program deficiencies.

HUD personnel performed an on-site monitoring and technical assistance visit to Habitat's headquarters in June 2002. Furthermore, at least two Habitat affiliates also received on-site monitoring and technical assistance visits from HUD. No findings were made during any of the monitoring visits. Additionally, there have been no material weaknesses nor findings in the SHOP A-133 audit since the program began.

Previous SHOP funding has played a significant role in helping Habitat affiliates overcome major obstacles to increase their house production. Lack of land and infrastructure are often the greatest barriers faced by Habitat affiliates as they seek to increase homebuilding. SHOP funding directly addresses these barriers. To date, approximately 568 affiliates in all 50 states, as well as the District of Columbia, have received funding through this program.

The previous SHOP awards have increased the overall house-building capacity of SHOP-assisted affiliates well beyond expectations. Total required units of nine programs are 10,973 homes; HFHI SHOP building projections are expected to exceed the grant requirements by building a total of 11,200 units. As of March 31, 2007, these programs have resulted in 10,716 completed homes. SHOP 2006 units are not included. Although the award was publicly announced, we received approval on June 6, 2007.

All Habitat affiliates applying for SHOP funds will have experience in self-help housing; however, some participants may not have experience with requirements of the SHOP grant. To address inexperience, the HFH SHOP department provides an online training course in addition to several face to face training opportunities across the nation. Additionally, SHOP grant officers are assigned to each participant to provide technical assistance and nurture new participants through the program.

HFHI's sweat-equity requirements are between 250 and 500 hours. As approved by their local board of directors, affiliates establish the required number of hours as either "per family" or "per adult." Generally, to make allowances for single heads households, 250 hours are required of them. Affiliates participating in FY 2007 SHOP will require that a minimum of 100 hours of sweat-equity be performed specifically on construction of the homebuyer's own home or that of another Habitat family. A single-adult head of household will be required to complete a minimum of 50 construction hours.

The results of the recent FY 2007 SHOP Affiliate Funding Survey showed that the average sweat-equity requirement for a single-adult family was 328 hours and the average for a multiple-adult family was 438 hours. The overall average sweat equity requirement is 383 hours.

While sweat equity is typically thought of in terms of work by the future homebuyer, Habitat for Humanity's belief is that "community sweat equity"—the construction work done by volunteers from the local community—is also important. Positive interactions arise when community volunteers from different walks of life work with soon-to-be homebuyers on the construction site. Community sweat-equity also reduces the cost of the house. Community volunteers, under the direction of skilled construction leaders, contribute a minimum of about 1,650 hours in the construction of a typical Habitat for Humanity home. If that work were done by paid construction professionals, the price tag of a house would increase by about \$31,000 and fewer low-income families would be able to afford a Habitat home.

The survey showed FY 2007 SHOP sub-grant requests in excess of \$48 million for land acquisition and or infrastructure improvements. Both the affiliates' need for land and infrastructure for new building programs and HFHI's record of successful house building and grant administration indicate that Habitat and its affiliates can readily put to use \$19.8 million in FY 2007 SHOP funds.

With each SHOP program, HFHI has gained valuable experience from both successes and challenges. Periodic re-evaluation of existing monitoring and administrative controls positions HFHI to aggressively plan and implement additional SHOP funding. If awarded FY 2007 SHOP funds and prior to the signing of the sub-grant agreement, HFHI announces the NOFA to affiliates, receives affiliates' applications and makes preliminary awards. As a result, affiliates will be able to undertake environmental review processes immediately, and some affiliates will be ready to draw funds within one month of receiving the sub-grant agreement from HUD.

Habitat for Humanity International's HUD Funds Department has well-trained and experienced staff at HFHI headquarters, a full set of carefully crafted program materials and procedures, and considerable experience in meeting program environmental requirements. The investment in SHOP administrative capacity at Habitat headquarters and among affiliates is a valuable resource both for Habitat and the overall national self-help housing effort. Monitoring enhancements continue to be made to identify key indicators in affiliate performance. See b) 2 SHOP Grant Management Structure (Page 6) and the organizational chart on page 9 for detailed staff SHOP experience.

The following table provides a snapshot of benchmarks versus actual results for each of the five most recent grant programs. This table demonstrates HFHI has had success in carrying out and completing SHOP requirements. We are pleased to report that these programs are on target and that each has exceeded the benchmarks.

HFHI Benchmarks vs. Actual

YEAR	AWARD	6 months		12 months		24 months		36 months		48 months	
		Benchmark	Actual	Benchmark	Actual	Benchmark	Actual	Benchmark	Actual	Benchmark	Actual
2001	Jan-05 \$11,405,143 Funds (\$) 1140 Units (#) Units (%)	Jun-02	\$285,129	Jan-03	\$2,281,029	Jan-04	\$7,413,343	Jan-05	\$11,405,143	Jan-06	\$11,405,143
			2.5%		20%		65%		100%		100%
		10	10	114	591	604	1133	912	1256	1140	1381
2002	Jan-06 \$10,809,000 Funds (\$) 1081 Units (#) Units (%)	Jun-03	\$216,180	Jan-04	\$1,945,620	Jan-05	\$6,809,670	Jan-06	\$10,809,000	Jan-07	\$10,809,000
			2%		18%		64%		100%		100%
		10	10	97	318	562	752	865	1139	1081	1237
2003	Mar-07 \$13,233,636 Funds (\$) 1324 Units (#) Units (%)	Sep-04	\$264,672	Mar-05	\$2,382,054	Mar-06	\$8,469,527	Mar-07	\$13,233,636	Mar-08	\$13,233,636
			2%		18%		64%		100%		100%
		10	10	132	138	702	706	1059	1183	1324	1324
2004	Jun-08 \$14,000,000 Funds (\$) 934 Units (#) Units (%)	Dec-05	\$280,000	Jun-06	\$2,520,000	Jun-07	\$8,960,000	Jun-08	\$14,000,000	Jun-09	\$14,000,000
			2%		18%		64%		100%		100%
		9	62	93	193	495	595	747	934	934	
2005	Jun-09 \$10,733,000 Funds (\$) 672 Units (#) Units (%)	Jan-07	\$200,000	Jun-07	\$1,900,000	Jun-08	\$5,900,000	Jun-09	\$10,733,000	Jun-10	\$10,733,000
			1.8%		18%		55.0%		100%		100%
		6	14	67	24	356	538	672	672	672	

Note: Each funding disbursement and construction benchmark has been surpassed during every SHOP program year to date. March 2007 status updates are included showing significant progress has been made even though months remain before the benchmark date.

b) Management Structure (12 points): *see organizational chart on page 9*

b. 1) Habitat for Humanity International Management Structure and Principal Officers

Habitat for Humanity International, Inc. (HFHI) is a tax-exempt, nonprofit organization in accordance with IRS regulation 501 (c) (3). It is the coordinating and organizing headquarters organization for 1,659 independent Habitat for Humanity affiliates in all 50 states and the District of Columbia as well as 92 other countries. The HFHI Mission Statement reads:

Habitat for Humanity works in partnership with God and people everywhere, from all walks of life, to develop communities with people in need by building and renovating houses, so that there are decent houses in decent communities in which every person can experience God's love and can live and grow into all that God intends.

The HFHI board of directors develops strategies, allocates resources, sets goals, ensures the proper and adequate evaluation of programs and personnel, provides for financial solvency and security, preserves independence, enhances the public image among all constituencies and assesses the overall performance of the corporation.

The International Board of Directors is chaired by Nicolas P. Retsinas of Providence, Rhode Island, and consists of 30 directors, with the chief executive officer serving as an ex-officio member. Seventeen directors are from the United States; 6 are women; 3 are African-Americans; 14 are Caucasians.

Jonathan T.M. Reckford, chief executive officer, directs a staff of 579 hourly and salaried employees in the United States, 19 volunteers, 373 AmeriCorps volunteers, and 194 international volunteers and field staff. The organization's administrative headquarters is in Atlanta, Ga.; the operational headquarters is in Americus, Ga. HFHI provides guidance, technical assistance, coordination and financial assistance to affiliates in the United States and abroad in building and renovating houses in partnership with low-income homeowners. Habitat is a volunteer-driven organization. Nearly a million volunteers in communities in the United States and other countries help in the construction of Habitat homes. See Factor 1 b(3) "Affiliate Management" for details concerning affiliates.

HFHI is organized into five major divisions. Each division leader reports to Jonathan T.M. Reckford, chief executive officer.

- Administration: Lyn Jensen, senior vice president
- Field Operations:
 - North America: Ken Meinert, senior vice president
 - International: Mike Carscaddon, executive vice president
- Communications: Chris Clarke, senior vice president
- Resource Development: Mark Crozet, senior vice president
- Advocacy, Government Relations and Legal: Elizabeth Blake, senior vice president

The Administration and Field Operations/Program divisions are principally responsible for SHOP administration within Habitat. The Administration division is responsible for HFHI's financial affairs, including those relating to the SHOP program, under the direction of the chief financial officer Lyn Jensen. Relations with the Department of Housing and Urban Development, including liaison concerning the SHOP program, are the responsibility of Elizabeth Blake, senior vice president of Advocacy, Government Relations and General Counsel.

Habitat's Field Operations division, which is directly responsible for relations with affiliates, training and technical assistance activities, oversees HFHI's SHOP program. HUD Funds/SHOP program director Donna Golden reports to Mark Andrews, Senior Director, Resource Allocation who, in turn, report directly to the senior vice president of North America. She manages a staff of 12 (8 of whom are SHOP staff) who administer HUD grants awarded to Habitat.

The key leaders who have overall responsibility for the operation of Habitat for Humanity International, including the SHOP assistance program, have solid backgrounds in organization management, nonprofit development and capacity building; self-help housing and community-building; the Habitat process of partnering with economically deprived persons to provide homeownership opportunities.

Nicolas P. Retsinas, Chair, Habitat for Humanity International Board of Directors

[REDACTED]

Jonathan T.M. Reckford, Chief Executive Officer, Habitat for Humanity International

[REDACTED]

Lyn Jensen, Senior Vice President of Administration and Chief Financial Officer, Habitat for Humanity International

[REDACTED]

Elizabeth K. Blake, Senior Vice President, Advocacy, Government Relations and General Counsel, Habitat for Humanity International

[REDACTED]

Mark Andrews, Senior Director of Resource Allocation, Habitat for Humanity International

[REDACTED]



Donna Golden, HUD Funds Director, Habitat for Humanity International



b. 2) SHOP Grant Management Structure and Activities

HFHI has assembled a SHOP Management Team that consists of staff members from the HUD Funds and Finance departments:

SHOP Program Department

- SHOP program manager
- 2 SHOP compliance/training officers
- 5 SHOP grant officers

Finance Grant Compliance Department

- grant compliance manager
- senior grant accountant

SHOP MANAGEMENT TEAM

SHOP Program Department

The *HUD funds director* is ultimately responsible for the effectiveness and efficiency of the SHOP program department. The responsibilities include, but are not limited to, final approval of all disbursements and submission of quarterly and annual reports to HUD. The director also has the principal responsibility for the annual SHOP grant-writing and submission; supervision of the SHOP program manager and the two compliance/training officers in addition to overseeing the on-site monitoring compliance program; training and program enhancement. The director also serves as the liaison with HUD's grant administrator and has 10 years experience with SHOP.

The *SHOP program manager* oversees the day-to-day program administration, supervises the grant officers and monitoring of monthly progress report data. The manager is responsible the sub-grantee application review and award process, updating the sub-grantee SHOP manual, forms and procedural manuals and drafting reports for submission to HUD. The manager also assists the director with the annual SHOP grant writing and submission. Currently, this position is vacant; however, the past manager had three years experience with SHOP.

SHOP compliance/training officers (two) are responsible for training participating affiliates and on-site monitoring to ensure compliance with all grant regulations and program requirements. Trainings are held in the field annually. The SHOP department, in conjunction with Habitat for Humanity University,

launched an online SHOP training course in FY 2006. Compliance training officers perform at least 1 on-site monitoring visit during the term of the grant for each affiliate receiving \$50,000 or more in SHOP funding. The SHOP compliance/training officers report directly to the HUD Funds Director. Collectively, the two compliance/training officers have seven years of experience with SHOP on-site monitoring and compliance. Detailed experience is provided on the organizational chart.

SHOP grant officers (five) are responsible for overseeing and coaching assigned affiliates through all aspects of the grant including environmental reviews, contract execution, reviewing and authorizing eligible expenses and property/award amendments. Grant officers monitor sub-grantee progress against proposed benchmarks including identifying challenges and solutions. Collectively the five grant officers have 20 years of experience with SHOP grant procedures. Detailed experience is provided on the organizational chart.

Finance Grant Compliance Department

The grant compliance finance manager ensures that HFHI is in compliance with the financial requirements of all governmental grants. This is done by overseeing the preparation of the grant's financial reports and draw-down requests, making comparisons of budget vs. actual activity for each grant, monitoring sub-grantees' compliance with grant regulations, developing procedures for new grants and communicating with grant program managers to ensure that the general ledger properly reflects eligible expenditures. This manager has one year experience specifically with SHOP; however she comes with a wealth of government grant experience and her supervisor has 10 year's experience with SHOP.

The senior grant accountant reviews information from various sources to calculate and prepare government drawdown requests and follow up on receipt of funds for each draw; monitors budget vs. actual activity for each assigned grant and resolves issues as appropriate with program managers; prepares required financial reports for each assigned grant, monitors compliance of each grant sub-grantee; proposes recommendations relating to grant budget or compliance issues; and maintains schedules of federal and state awards. The grant accountant reviews information from various sources to calculate and prepare government drawdown requests, prepares general ledger journal entries on a monthly basis, and monitors compliance of sub-recipients through remote SHOP monitoring reviews for participants receiving less than \$50,000. This grant accountant has six months experience specifically with SHOP; however she has two years experience in Habitat's financial accounting department.

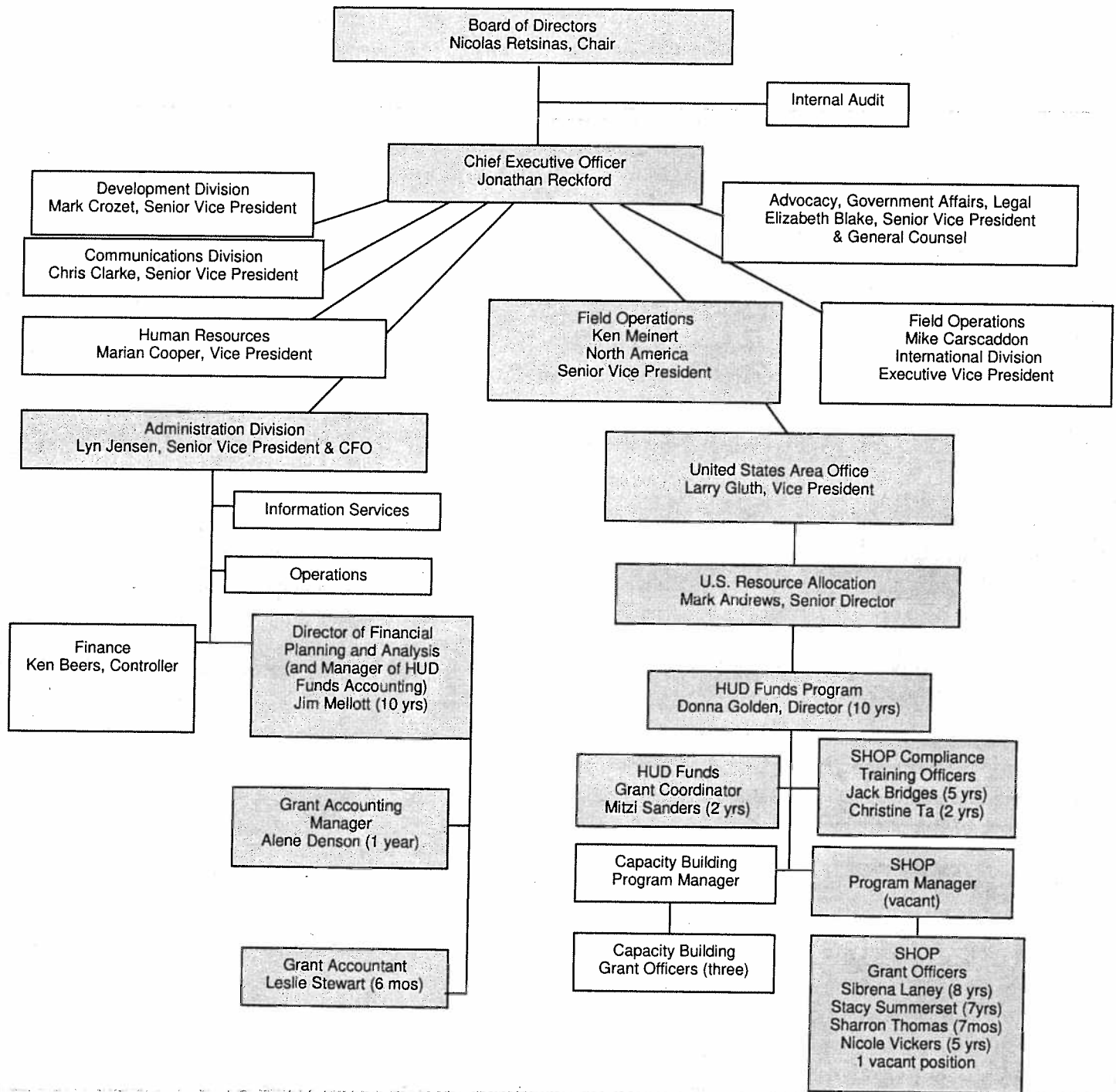
All Habitat affiliates applying for SHOP funds will have experience in self-help housing while some participants may not have experience with the specific requirements of the SHOP grant. To address inexperience the HFH SHOP department provides an on-line e-course in addition to several face to face training opportunities across the nation performed by the HUD funds department director or one of the SHOP compliance/training officers. Additionally, SHOP grant officers are assigned to each affiliate account to provide technical assistance and nurture new participants through the program.

Disbursement of SHOP Funds

1. Habitat affiliates submit a SHOP grant application to the SHOP program department as explained in Factor 3, Item b, part 2: "Selection Process and Timetable." SHOP manager and grant officers will make recommendations for funding. The SHOP program director and senior director Resource Allocation will make final award decisions.
2. SHOP sub-grantees receive a SHOP manual outlining requirements. All applicants must complete either face-to-face training or the online e-course.
3. Upon meeting the NEPA environmental requirements, sub-grantees receive a final award packet with sub-grant agreements, assurances, lobbying rules and debarment certificate. Upon receipt of executed contracts, sub-grantees are eligible to draw funds.
4. Sub-grantees submit draw request documentation including invoices for eligible expenses. The SHOP database has controls in place that will not allow a draw on property with no

- environmental review. SHOP staff review expenses for eligibility with HUD regulations and SHOP program director approves for review by Finance Grants department.
5. Finance Grant accounting staff perform a second review of eligible expenditures and prepare a disbursement request. The Finance Grants compliance manager approves appropriateness and requests funds from U.S. Treasury.
 6. Upon receipt from U.S. Treasury, SHOP funds are disbursed to sub-grantees. Transfers are always made within 72 hours; however they are typically made the next business day.

Organizational Chart: Habitat for Humanity International
Management structure related to SHOP



b. 3) Affiliate Management

The 1,659 Habitat for Humanity affiliates differ widely in size, capacity and management structure. All are autonomous nonprofit organizations recognized as such under the provisions of IRS code section 501 (c) (3). Some affiliates have their own 501(c) 3 status. All others are recognized as 501 (c) (3) nonprofits under a group exemption granted to HFHI. All are administratively and legally independent of Habitat for Humanity International, operating under their own by-laws and governed by their own locally elected boards of directors and officers.

c) Experience Developing Accessible Housing (3 points)

Based upon progress reports for the 10,716 homes completed to date with SHOP funds, 5,693 homes (53%), meet visitability or accessibility criteria.

Accommodation	SH96	SH98	SH99	SH00	SH01	SH02	SH03	SH04	SH05	Total
Percent Visitable	40%	39%	34%	38%	39%	48%	40%	38%	38%	53%
Percent Accessible	12%	8%	9%	7%	16%	19%	23%	17%	21%	
10,716 completed homes; 1,453 accessible; 4,240 visitable										

As exhibited above Habitat affiliates have considerable experience in building accessible and visitable houses. This capability will continue to grow in the years ahead. Habitat's house design criteria, which have been distributed to all affiliates that apply for SHOP funds, states:

All passage doors (exterior & interior) including the bathroom door should be three feet (3') wide. Halls should be minimum three feet and four inches (3'4") wide from rough frame to rough frame. [Note: If there is a door in the hallway, the minimum width increases to three feet and seven inches (3'7")]. One no-step entrance. These standards allow for simple access for persons with disabilities. Further adaptations may be needed if a family member is disabled.

A more detail listing of universal design features is listed in Factor 3 part e.2 Encouraging Accessible Design Features.

Many affiliates exceed minimum visitability standards. For example, all new housing constructed by HFH Atlanta has at least one entrance that is ramped. HFH Birmingham builds all of its homes with pre-installed contact points for the special bathroom rails needed by persons who have difficulty with mobility. All affiliates that participate in Habitat SHOP programs are notified in Habitat's SHOP Manual that discrimination in homeownership or loan eligibility on the basis of disability is a violation of federal law and that accommodations in sweat-equity completion must be made for families with disabled members. FY 2007 SHOP grant application requires homes built with the assistance of these funds meet visitability standards, if feasible as stated in the regulations. We anticipate more than 50% of the homes built with FY 2007 SHOP funds will accommodate housing visitability.

Habitat for Humanity International has produced an accessible housing manual that explains and guides its affiliates in accessible design. The manual takes the affiliates through the steps of making all the houses they build accessible. By promoting this type of design, we can help low-income households and residents with disabilities prevent accidents, live in their homes longer, maintain their health, and improve their quality of life. Accessible housing is consistent with Habitat's commitment to making decent affordable housing available to all.

Factor Two: Need/Extent of the Problem (10 pts)

The Need for Affordable Housing in the United States

Nationwide, the shortage of affordable housing remains at crisis proportions. House price appreciation outstripped income growth more than six-fold from 2000 to 2005 (*The State of the Nation's Housing: 2006*, Joint Center for Housing Studies of Harvard University, 2006). In 2006, minimum-wage earners were unable to afford a 2-bedroom unit anywhere in the country. The 2006 National Housing Wage for a 2-bedroom rental unit is \$16.31/hour, which is 112% more than the \$14.57 median wage (*Out of Reach: 2006*, National Low-Income Housing Coalition, 2007). The situation is much worse for extremely-low income and very-low income earners (respectively, 25% to 60% of the Area Median Income (AMI)), the population served by Habitat affiliates. Below is a snapshot of challenges faced by communities that responded to HFHI's SHOP 2007 survey.¹

Need for Acquisition and Infrastructure Assistance

Strict land use regulations have driven up housing prices and rents in relation to income. (*The State of the Nation's Housing*.) Portland, Ore., is a prime example of a community seriously affected by such regulations. A 2006 study by Portland State University found the 2005 median price per gross acre for vacant single-family residential land in the Portland metropolitan region to be \$186,500 (a 494% increase since 1990) and the 2005 median price per net buildable acre to be \$292,700 (a 517% increase since 1990) (*Trends in Vacant Single Family Land Values, Portland, Oregon: 1990 to 2005*, Portland State University College of Urban and Public Affairs' Center for Urban Studies). Portland HFH attributes this dramatic increase to the city's Urban Growth Boundary. The UGB requires in-fill development within the growth boundary, thus limiting the land outside the city available for development, increasing density within the city and decreasing affordability. To add affordable units to the housing stock, the affiliate plans to seek SHOP 2007 funding to build 40 units; each would sell for \$135,000.

Communities affected by the 2004 and 2005 hurricanes face devastated infrastructure services and must now re-build their infrastructure according to post-hurricane codes. For example, when Hurricane Rita made landfall on Sept. 24, 2005, it generated high winds, rain, tornados and flooding that caused an estimated \$687 million in damage to utilities infrastructure throughout Calcasieu Parish. (*The Rita Report: A Summary of the Social and Economic Impact and Recovery of Southwest Louisiana One Year After Hurricane Rita*, Louisiana Recovery Authority, no publication date.) Calcasieu HFH plans to build a 32-unit subdivision and seek SHOP 2007 funding to remove trees; widen the current roads to accommodate two-lanes of traffic; haul dirt to raise the ground level; remove the remaining above-ground power lines and install new lines underground to meet new code requirements; and install underground sewer, drainage and water systems.

A. Housing Market Data

Housing Market Data: Low-income Populations

In 2006, 409,000 workers earned \$5.15/hour and 1.28 million earned even less (*Characteristics of Minimum Wage Workers: 2006*, US Department of Labor Bureau of Labor Statistics, 2007). The most they can afford for housing is \$268/month. (*Out of Reach*). New house construction in the US, driven by the profit-based marketplace, generally favors luxury over affordability. For example, in 2005 the average size of a new house was 2,434 square feet. Preliminary 2006 figures estimate that the median new home price was \$246,500 and the median existing single-family home price, \$221,900. (*Housing Facts, Figures and Trends*, National Association of Home Builders, 2007). The existing-home monthly mortgage payment would be \$1,984. (Fannie Mae Calculators, assuming conservatively a monthly debt of \$1,000, a \$4,000 down payment and a 6.0% interest rate.) By contrast, Habitat for Humanity's U.S. Affiliate Covenant mandates a maximum of 1,150 square feet for a 3-bedroom in order to preserve

¹ These communities have not been pre-selected for funding. Those wishing to apply for funding must participate in the competitive application phase that will be held if HFHI is awarded SHOP 2007 funding.

affordability for low-income families. The average sales price for SHOP-assisted Habitat homes in 2006 was \$93,757, with a \$313/month mortgage payment for 25 years with no interest.

In the District of Columbia where 19.1% of residents lived below the federal poverty line in 2004-2005 and where the number of its residents in poverty rose to 104,000 in 2004-2005, the number of affordable units for homeownership declined 36% (*New Census Figures Shows Poverty Is on the Rise in the District of Columbia*, DC Fiscal Policy Institute, 2005). These low-income families could not afford the \$450,000 median sales price for a single-family unit (*DC Housing Monitor: Winter 2007*, Fannie Mae Foundation, 2007). District of Columbia HFH projects that all 18 of its proposed SHOP 2007 homebuyers will be families earning less than the affiliate's threshold of 50% of the \$51,411 AMI. By selling homes on a 25-year, no-interest mortgage for \$105,000, the affiliate keeps monthly mortgage and insurance payments at \$436/month—10% of monthly homeownership costs for a median-priced home in D.C. (Fannie Mae Foundation Housing Calculators).

Housing Market Data: Minority Populations

Minorities will account for 71% of household growth over the next decade. However, the gap between white and minority homeownership rates remains at 25%. (*The State of the Nation's Housing*.) In Quarter 1 2007, the homeownership rates for blacks and Hispanics were 48.0% and 50.1%, respectively, well below the non-Hispanic white-alone homeownership rate of 75.3% (*Census Bureau Reports on Residential Vacancies and Homeownership*, US Department of Commerce News, April 27, 2007).

For communities with a large number of minorities, the housing stock fails to keep pace. In the Minneapolis-St. Paul-Bloomington MSA, for example, housing data show that 15.3% of the population is minorities and 12% of households are headed by a minority. The annual incomes of families headed by a minority are less than the \$73,418 AMI: they range from \$27,317 for blacks-alone householders to \$59,212 for Asian-alone householders, compared to \$77,369 for white-alone householders. (2005 *American Community Survey*, US Census Bureau, 2006). Minorities clearly cannot afford a two-bedroom Fair Market Rent (FMR) of \$858/month (*Out of Reach*) or a median-priced home of \$223,000 ("Homes Sales at 10-Year Low", *Minneapolis/St. Paul Business Journal*, April 11, 2007). Twin Cities HFH projects that 55 of its 61 proposed SHOP 2007 homeowners will be minorities who earn less than 50% of the AMI.

Housing Market Data: Disability Populations

Nearly 50 million Americans have some type of chronic condition or disability (*The State of the Nation's Housing*). As last measured in 2000, more than 6.8 million Americans use assistive devices for mobility. This figure includes 1.7 million wheelchair or scooter riders and 6.1 million users of devices such as canes, crutches, and walkers. (*Mobility Device Use In the United States*, University of California San Francisco Institute for Health and Aging's Disability Statistics Center, 2000.) The number of people with disabilities is expected to increase as the population ages and as medical treatment improves the survival rate for serious injuries or physically-disabling diseases. Regardless of the type and extent of their disability, a common situation faced by the disabled is poverty: nearly 50% are in the bottom income quartile. Those who receive Supplemental Security Income (SSI) pay more for rent on a one-bedroom unit than they receive in support. (*The State of the Nation's Housing*.) As last reported in 2001, less than 10% of the disabled own homes (*The New Freedom Initiative: Fulfilling America's Promise to Americans With Disabilities*, The White House, February 1, 2001).

In Toledo, Ohio, 53,228 people over the age of five have at least one disability, and 35.4% of them live in poverty (2005 *American Community Survey*). The SSI benefit is \$608/month and not enough to pay for a two-bedroom unit at the \$603 FMR (*Out of Reach*). Maumee Valley HFH projects that five of its 15 proposed SHOP 2007 homebuyers will be families with disabilities. Two units will be accessible and five visitable.

Housing Market Data: Number of Home Sales and Median Sales Price

According to a recent joint press release of the Census Bureau and HUD, 858,000 new single-family homes were sold in March 2007, down from 1,121,000 a year earlier. The median sales price for such a house in March 2007 was \$254,000. (*New Residential Sales in March 2007*, US Census Bureau Joint Release US Department of Housing and Urban Development, April 25, 2007.) By comparison, Habitat for Humanity affiliates built 1,075 SHOP-assisted units in 2006, with an average sales price of \$93,757. With the assistance of SHOP funding, the current funding request would allow affiliates to build an additional 1,205 units during the 2007 grant cycle.

Housing Market Data: Homeownership, Rental and Vacancy Rates

Despite data showing that 75 million people in the US own their homes and that the homeownership rate for Quarter 1 2007 was 68.4%, certain populations lag in terms of owning homes; they are noted in the subsections of #a above and #b below. Of note, however, is the 50.1% homeownership rate for Hispanics in 2006, a new annual record. (*Census Bureau Reports*.) The homeowner vacancy rate for Quarter 1 2007 was 2.8%.

The \$254,000 median price for new homes has reinvigorated the rental market. The vacancy rate for rental units was 10.1% in Quarter 1 2007, which was 0.6% higher than in 2006 (*Census Bureau Reports*). The nearly 1.2 million increase in Hispanic renter households has been credited with offsetting the net decrease of 1.2 million for non-Hispanic renter households in 2005 (*Hispanic Housing in the United States 2006*, University of Notre Dame Institute for Latino Studies, 2006).

B. Housing Problems in the Proposed Target Areas

Housing Problem: Overcrowding

Ten million working families with children are poor (i.e., have an income below \$19,307 for a family of four) or near poor (income one-two times the poverty threshold adjusted for family size). To supplement their income, 1.5 million of them have unrelated individuals living in their households, exacerbating conditions in often already-overcrowded households. (*The State of the Nation's Housing*.)

In Hartford, Conn., overcrowding is a significant housing problem for large-family renters. According to the city, 92.5% of large families have incomes of 30% or less of the Median Family Income (MFI) and 76.1% pay more than 30% of their incomes in housing. The remaining households live in overcrowded conditions. There are 3,490 vacant rental units in the city, of which only 693 have 3 or more bedrooms. (*Hartford: New England's Rising Star*, City of Hartford Department of Development Services' Division of Grant Management, 2005.) Hartford Area HFH projects that all 20 of its proposed SHOP 2007 units will have three or more bedrooms and sell for \$95,000 each.

Housing Problem: Cost burden

In 2004, 15 million households had at least moderate cost burdens (paying more than 30% of their income for housing) and 15.8 million had severe cost burdens (paying more than 50% of income for housing) (*The State of the Nation's Housing*). At greater risk are renter households with critical housing needs: not only do they pay more than 50% of their income for housing, they also live in severely inadequate housing (housing with severe physical problems such as lack of reliable plumbing or heating or faulty wiring). In 2003, of the working couples with children who earn 80% or less of the AMI, 12.6% are renters with critical needs. The worst-case scenario is working single parents with children: 16.8% are renters with critical needs. (*Locked Out: Keys to Homeownership Elude Many Working Families With Children*, Center for Housing Policy, 2006).

Colorado ranked 39th in terms of housing wages for two-bedroom Fair Market Rent (FMR) in 2006. In the Denver-Aurora MSA, the FMR for a two-bedroom unit is \$10,908 annually, more than the \$10,712 annual income of minimum-wage earners. In order to afford this FMR, a household must earn \$36,360 annually. (*Out of Reach*.) According to the city of Aurora, over 36% of renter households earning below the AMI were cost-burdened while 21% were excessively cost-burdened. Nearly 60% of elderly renter

households were moderately cost-burdened and almost 35% were severely cost-burdened. (*Aurora, Colorado: Housing and Community Development Five Year Consolidated Plan 2005-2009 and 2005 Action Plan*, City of Aurora Neighborhood Service Department Community Development Division, 2004). HFH of Metro Denver addresses this problem by building and selling homes to families at 25% of the homeowner's income. It projects that all of its 104 proposed SHOP 2007 homebuyers will be families earning less than 50% of the \$67,478 AMI.

Housing Problem: Housing Age or Deterioration

According to the Census Bureau, 81.2 million housing units in the US were built in 1979 or earlier, which means they are more likely than not to have lead-based paint; 41.5 million before 1960, which means they are more likely than not to consume excess energy; and 28.5 million in 1949 or earlier, which means they are more likely than not to be in physically deteriorating conditions if the owners do not have the financial means to maintain them. Seventeen percent of the 124 million housing units have one or more external building problems. (*2005 American Housing Survey*, US Census Bureau, 2006).

In areas of the country where prevailing wages are low, market rents give no incentive for reinvestment in modernized housing complexes and first-time homeowners have inadequate resources to renovate aging starter homes. According to the Commonwealth of Kentucky, the median household income (MHI) of \$33,572 was barely 80% of the national MHI. Fayette County, in which Lexington is located, ranked #2 in terms of worst-case housing conditions. (*Commonwealth of Kentucky 2004-2008 Consolidated Plan Amended*, Kentucky Housing Corporation, no pub. date). Lexington HFH plans to seek SHOP 2007 funding for 35 new homes.

Housing Problem: Low Homeownership Rate Among Minority Families

Not all Americans enjoy equal access to the benefits of homeownership. As last reported in 2003, the nationwide denial rates for conventional home purchase loans in 2003 were 24.3% for Black applicants, 24.0% for Native Americans and 18.4% for Hispanics while it was 12% for Whites. (*Nationwide Summary Statistics for 2003 HMDA Data: Fact Sheet*, Federal Financial Institutions Examination Council, 2004.)

The State of Nebraska found that some minority populations have unusually high home loan denial rates: 34.3% for Native Americans, 24.8% for Hispanics and 22.5% for Blacks. (*State of Nebraska Analysis of Impediments to Fair Housing Choice*, prepared for Nebraska Department of Economic Development, by Western Economic Services, rev. May 15, 2005). Habitat's program, based on need, ability to repay a modest no-interest mortgage and willingness to partner, has no room for discrimination. HFH of Omaha projects that all 10 of its proposed SHOP 2007 homebuyers will be minority families.

Housing Problems: Low Homeownership Rate Among Families With Disabilities

The *2005 American Community Survey* reported that nationwide 6.9% of the population 5 years and over have one disability and 8.0% have two or more disabilities. For the population 65 years and over, 40% have at least one disability. A little over 21% of the population 5 years and over live below the poverty level. Families with disabilities face the heaviest affordable-housing challenges. In 2004, 5 million households in the bottom income quartile were headed by a non-elderly disabled person and 52% of them faced severe cost burdens or lived in overcrowded units (*The State of the Nation's Housing*).

Nashville-Davidson officials reported that, of the approximately 200 fair-housing complaints investigated by the Tennessee Human Rights Commission and HUD annually, 30% of the cases involve people with disabilities (*Nashville-Davidson County, Tennessee, Analysis of Impediments to Fair Housing Study*, Metropolitan Development and Housing Agency, 2006). Among the bases of discrimination found were failure to modify existing units, failure to comply with design and construction requirements or other illegal treatments, failure to make reasonable accommodations, outright refusal to deal with disabled applicants and unlawful zoning ordinances that exclude the mentally ill or impose higher bureaucratic thresholds for people with disabilities. Nashville Area HFH estimates that of its 50 proposed SHOP 2007 homes, five will be accessible and 45 visitable. The average sales price will be \$85,000.

Housing Problems: Low Homeownership Rate Among Families with Children

While the nationwide homeownership rate of working families with children rose to 59.6% in 2003, it was still 3% less than it was in 1978 and 8.7% less than the 2003 national homeownership rate. The homeownership rate for families with only one wage earner was 62.6%, 59.2% for small families, 60.5% for large families, 68.2% for couples with children and 44.2% for single parents. (*Locked Out*).

The city of Minneapolis reports that households with 5 or more related members have the highest level of housing problems. Over 50% of the large-family renters have very-low income and 92% have cost burdens. (*The FY 2005 Minneapolis HUD Consolidated Plan for Housing and Community Development Five Year Strategy 2005-2007 and One Year Action Plan June 1, 2005-May 30, 2006*.) Twin Cities HFH's monthly mortgage payments do not exceed 30% of homebuyer income. Of the 61 proposed SHOP 2007 homes, the affiliate estimates that 50 will have 3 bedrooms; 11 will have 4.

Housing Problems: Lack of adequate infrastructure

In the US, 1.2 million occupied housing units lack some or all plumbing facilities and 21.9 million still rely on septic tanks, cesspools or chemical toilets for sewage disposal (*2005 American Housing Survey*). Nonexistent, aging or insufficient water and sewerage systems are another widespread issue for affordable housing providers.

Northwest Harris County Habitat for Humanity is one of 25 suburban affiliates in Texas that have challenging infrastructure needs. The affiliate reports that, with one exception, it does not build within the city limits or have access to city utilities. It explains that developers building outside the city limits must put in their own water and waste systems through private Municipal Utility Districts (MUDs). However, the challenge that affordable housing providers facing is that a MUD may choose not to deal with potential customers in good faith. MUDs are not governmental agencies required to deal with everyone in an open and fair manner. Some MUDs have refused to include the affiliate's property in their service areas for fear that affordable-housing developments would increase the crime rate or reduce the property values on the land owned by the developer that created the MUD. In late 2006, Northwest Harris County HFH made an offer on a subdivision whose seller is within a MUD. If the MUD honors its agreement with the seller once it finds that affordable houses will be built on that land, the affiliate plans to seek SHOP 2007 funding for the infrastructure of 30 units.

Selection criteria

If Habitat for Humanity is selected as a recipient of FY 2007 SHOP funds, procedures will be similar to those used during the last 10 SHOP grant cycles. Habitat affiliates will be selected only after HFHI receives the award. Although affiliates are surveyed prior to submitting this grant (see Appendix C), need is determined during the competitive application process (see Factor 3 b 2 below for detailed selection criteria). To be selected based on their need, affiliates must demonstrate:

- Evidence of non-discriminatory family selection criteria.
- Narrative description of the geographic area where house building will occur, including statistics on the current housing need in that area, the type of proposed Habitat housing, and the anticipated impact of Habitat housing on the community.
- Urgent need for affordable low-income housing in their community: HFHI's SHOP department specifically focuses on affiliates that select families whose income is 60% or less of the AMI. People with disabilities, the elderly, and minorities, families with children and families with limited-English proficiency face distinct affordable-housing challenges. However, what each target population has in common is that an overwhelming number of its members have very low or extremely low income. Accordingly, we consider these target populations to be sub-populations of families with income of 60% or less of the AMI.

Factor Three: Soundness of Approach (45 pts)

Activities to Fund with FY 2007 SHOP Funding

Habitat for Humanity International will provide funds to affiliates to purchase land and develop infrastructure for building houses in accordance with the SuperNOFA that governs the SHOP program. HFHI will also request administrative funding for the FY 2007 SHOP funding cycle for the third time since the inception of SHOP. Homes built with SHOP 2007 assistance will span most every state of the United States and in urban, suburban and rural areas. These homes will be built in partnership with homebuyers whose annual incomes are below 60% of the Area Median Income (AMI). As a condition of homeownership, these individuals will contribute a *minimum* of 100 hours sweat equity in the construction of their homes or those of other Habitat homebuyers. Homebuyers must demonstrate the ability and willingness to pay for their home on a no-profit, zero-interest mortgage. These mortgage payments will be re-invested in the construction of future Habitat homes.

Identify Housing Type And Form of Ownership

Habitat for Humanity affiliates build simple, affordable housing in partnership with low-income, very low-income and extremely-low-income families. All Habitat homes must meet the local building code requirements. Most affiliates build single-family housing; however, in some urban areas affiliates build condominiums and multi-family housing to meet the needs of the community. Each affiliate is allowed design flexibility, again, to meet the needs of its community. A typical 3-bedroom, single-family house is approximately 1,070 square feet with one bathroom. All passage doors, including the bathroom door, are three-feet wide. Halls are three feet and four inches wide from rough frame to rough frame. These standards allow for simple access for persons with disabilities. Further adaptations are made as needed if a family member has disabilities.

Affiliates sell homes to eligible self-help homebuyers with no profit and no interest. The typical mortgage term is 25-30 years. Mortgage payments are re-invested in the local affiliate's revolving "Fund for Humanity" which is used for building more houses with other families in need. The preliminary survey of affiliates applying for SHOP 2007 funds indicates that 81% of the homes would be single-family units with the remaining 19% multi-family (condominiums, duplexes or townhouses) would be built. The survey indicates that most multi-family housing units are in urban areas, such as Orlando, Fla., with 50 proposed units; Minneapolis, Minn., with 57; Portland, Ore., with 32; and Naples, Fla., with 100.

a) Sweat-Equity & Volunteer Labor (7 points)

Sweat-equity is an essential part of Habitat's homebuilding program and works to meet 4 important goals:

1. To provide partnership opportunities that afford meaningful interaction among families, affiliate representatives and community volunteers.
2. To create pride in homeownership for families investing in the construction of their own homes.
3. To develop skills and knowledge of homebuyer families so that they can maintain their homes at low cost
4. To make the cost of homes more affordable for more families.

Habitat requires 250-500 hours of homebuyer sweat-equity; a minimum of 100 must be devoted to construction of a buyer's own home or those of other Habitat homebuyers. As approved by their local board of directors, affiliates establish required number of hours either per family or per adult. Generally, to make allowances for single heads of households, 250 hours are required of them. Other activities and projects can be used to earn additional sweat-equity hours, such as 25 hours for attending homebuyer education classes that cover a wide range of topics to equip the families with the knowledge and skills that they need to transition from renting to successful homeownership.

Every effort is made for each family member over age 16 to be involved at the construction site. Accommodations are made for homebuyers with disabilities. An individual plan is developed for

homebuyers with disabilities based upon their specific physical challenges. Below are examples of homeowner sweat-equity tasks:

Sweat-equity construction task to earn minimum of 100 hours:

- Clearing site to prepare for construction
- Loading and unloading of building materials on-site
- Framing
- Sheath walls (Blue Board)
- Insulate walls
- Stock & hang drywall
- Install fascia
- Roofing
- Siding
- Dust walls, clean and sweep house to prepare for painting
- Paint interior and exterior
- Paint trim
- Install interior finishes
- Install weather-stripping for doors
- Lay vinyl flooring
- Landscaping
- Daily site cleanup and securing tools or materials

Typical sweat-equity tasks for homebuyers with disabilities include:

- Painting trim
- Staining cabinetry
- Management of work site clean-up
- Installation of interior finishes (trim, molding, etc.)
- Assisting with homebuyer construction training sessions.
- Management of the tools trailer and dispensing construction materials
- Assisting with site registration, welcoming volunteers, making name tags
- Monitoring construction safety (e.g., making sure volunteers use hardhats and eye and ear protection, cautioning volunteers about not backing up and being aware of neighboring volunteers, watching for potential safety hazards)
- Other household members or extended family members may perform additional sweat-equity tasks on the homeowner's behalf

As reported by affiliates in the SHOP 2007 Survey, the average sweat equity to be completed per family is 438 hours. The average per single-adult household is 328. The average sweat equity performed by homebuyers is 383. The value placed on volunteer labor in 2006 is \$18.77 per hour (*Dollar Value of a Volunteer Hour*, Independent Sector, 2007.) Attributing a value of \$18.77 per hour for homebuyer assistance with construction would reduce the cost of the average Habitat home by \$7,200.

While sweat equity is typically thought of in terms of work by the future homebuyer, Habitat for Humanity's belief is that "community sweat-equity"—i.e., the construction work done by volunteers from the local community—also is important. Positive interactions arise when community volunteers from different walks of life work with soon-to-be homebuyers on the construction site. Homebuyers frequently tell Habitat, "I never thought anyone cared; now, all of these strangers are helping me build my house." Or, "So many people have told me that I'd never be anything, never have anything. The people helping me build my house are helping me believe I can make it." Changes in attitude, as well as networking with people whose paths the future homebuyer might never have crossed, often inspire a homebuyer to return to school or search for a better job.

Community sweat-equity also reduces the costs of the house. Community volunteers, under the direction of skilled construction leaders, contribute a minimum of about 1,657 hours in the construction of a typical Habitat for Humanity home. If that work were to be done by paid construction professionals, the price tag of a house would increase by an average of \$31,100 and fewer low-income families would be able to afford a Habitat home.

The average sales price of a Habitat home in CY2006 was \$93,757 and the average appraised value was \$132,000 with an average cost saving to the homebuyer of \$38,243. For example, a SHOP affiliate in

South Carolina received appraisals for recently-completed three-bedroom homes at \$90,000. The affiliate's average house cost to the homebuyer is \$58,000. Thus, the homes were valued at \$32,000 more than what the homebuyer paid.

It is the sweat-equity of our homebuyers that leverages volunteer hours as well as in-kind and cash donations. These contributions combined with no profit and zero-interest mortgages ensure affordability for low-income families.

Managing the homebuyer selection process is one of the most important and delicate tasks of a Habitat for Humanity affiliate. Each independently operated affiliate has a Homebuyer Selection Committee typically chaired by a member of the board of directors. This committee is responsible for drafting the selection criteria used to select homebuyers for approval by the board of directors. The committee is also responsible for:

- Informing prospective homebuyers that they may be eligible to apply
- Developing an orientation program for applicants
- Developing application forms
- Ensuring compliance with all applicable federal and state non-discrimination laws
- Screening applications, information gathering, if needed
- Interviewing prospective homebuyers (home visits)
- Recommending applicants to the board of directors for approval
- Once an applicant has been approved as a prospective homeowner, the committee works in conjunction with the Homebuyer Support Committee to continue the relationship-building process.

SHOP recipient homebuyers are chosen on the basis of three factors:

- Economic and housing need: Annual income below 60% of the AMI combined with unacceptable and/or unaffordable housing. Annual income is defined as "adjusted gross income" as defined for purposes of reporting taxes under IRS Form 1040 series.
- Willingness to partner as evidenced by contributing between 250 and 500 hours of volunteer sweat-equity" in house building or related activities.
- Ability to pay an affordable, zero-profit, no-interest mortgages to cover the cost of the house. Prospective homeowners must be unable to secure conventional financing.

Applicants who meet Habitat's screening criteria must agree to a home visit prior to final committee action. Home visits serve as an opportunity for the affiliate to verify the need for adequate shelter and to explain and review Habitat's program and the family's requirements for obtaining a home if they are selected. The home visit team presents the family with a generic letter of acceptance for review, assesses the family's willingness to meet the obligations set forth in the generic letter of acceptance, and assesses the family's willingness to move to current or prospective Habitat locations. Habitat has found that information gathering is more effective when more than one homebuyer selection representative participates in the home visit. Additionally, to prevent any allegations of impropriety, two representatives of the Homebuyer Selection Committee typically conduct the interview. If English is not the primary language of the applicant, one or both of the interviewers should be fluent in the appropriate language.

b) Funds Expenditure, Construction, and Completion (7 points)

1) Funds Expenditures and Construction Timeline

Habitat is confident that the experience gained during the last 10 programs will enable us to expend the requested \$19.8 million award within the grant requirements. Additionally, many of the SHOP FY2007 affiliate subgrantees will have SHOP experience. HFHI will utilize 8.71% of the award for administrative cost. Habitat will substantially fulfill our obligation of expending all funds within 36 months. Additionally, Habitat will complete 1,205 units by the end of the grant period. More specifically, Habitat will complete 638 units (53%) within the 24 months. At 36 months, 964 units (80%) will be complete with an additional 241 under construction. See the chart on the next page.

All 1,205 homes will be complete and occupied by families in need of affordable housing by January 2012. This timeline meets the grant requirement of providing a construction completion schedule that expends SHOP funds within 36 months and demonstrates the remaining construction will be completed within a reasonable period of time. The average SHOP award to complete these homes will be \$15,000 per home or less. A more detail construction timeline is provided in the following table.

Construction Timeline

	Jan. 08- June 08	Jan. 08- Jan. 09	Jan. 07- Jan. 10	Jan. 07- Jan. 11	Jan. 07- Jan. 12
Task	6 months	12 months	24 months	36 months	48months
Environmental Reviews	48	663	1205		
Land Acquisition	07	56	224	374	
Infrastructure	16	124	498	831	
House Completion	06	120	638	964	1205
Funds Spent	\$300,000	\$3.5M	\$10.9M	\$19.8M	
Monitoring Progress	Continuous				
Within 36 months 964 units will be complete (374 land & 831 infrastructure)—the remaining 241 units will be completed within the last 12 months. All funds will be expended within 36 months.					

2) Selection Process and Timetable

Habitat for Humanity International notified its 1,659 US affiliates of potential SHOP 2007 funding following the NOFA posting in March. Surveys were sent to affiliates in April. Applications will be available for affiliates in July 2007. Affiliates will have a September 2007 deadline, by which they must obtain approval and commitments from their local boards of directors and return their applications to Habitat for Humanity International.

A review committee composed of SHOP staff will review applications and make recommendations for awards to the director of HUD Funds and the senior director of Resource Allocation. Preliminary awards will be announced December 2007. When Habitat is notified of any funding, we will inform preliminary awardees and notify them if any modifications need to be made to the program.

Selection Timeline

April 2007	NOFA mailed to Habitat affiliates
July 2007	Applications available to affiliates
September 13, 2007	Application deadline for Habitat affiliates
Sept. 13-Sept 21, 2007	Record applications in database
Sept. 24-Oct. 25, 2007	Review applications and make preliminary decisions
Oct 29-Dec 1, 2007	Post/Record awards in database final decision
Dec 15, 2007	Announce Pre-awards (pending funding notice from HUD)
Jan. 1, 2008	Begin drawing funds (if contracts have been executed)

Diversity of Award Allocation

Habitat has divided the country into three territories. HFHI will apportion SHOP funds to affiliates based on a formula that channels more funds to applicant affiliates within those territories that built the most houses during 2006. Such an approach ensures that house-building capacity is already firmly in place and that SHOP funds can go to work rapidly. The formula also ensures that funds are disbursed diversely to rural, urban and suburban affiliates within each territory.

Application Review/Selection Process

The application reviewing and recommendations responsibilities will be the responsibility of SHOP staff. Each reviewer uses a comprehensive checklist developed to grade each application. In the initial review SHOP staff will be responsible for substantiating that the minimum criteria have been met in addition providing a past performance score, if applicable. Affiliate applicants that meet the minimum criteria

will then move on to the next level of review. The senior director of Resource Allocation and HUD Funds director make final award decisions.

Minimum eligibility requirements and factors on which affiliates will be graded include:

1. Needs assessment for affordable low-income housing in community.
2. Evidence of acceptable, non-discriminatory family selection criteria.
3. Capacity to complete the project within the grant agreement timeline and to satisfy all construction and financial responsibilities.
4. Strong past partnership history with Habitat for Humanity International.
5. Past compliance history with SHOP.
6. Compliance with Habitat Affiliate Covenant policies, including house design and title transfer within six months of completion of the home.
7. Minimum sweat equity requirements of 100 construction sweat-equity hours on the homebuyer's own home and those of other Habitat homebuyers; for single-adult homebuyers, a minimum of 50 hours.
8. Homebuyer annual income of 25% to 60% of the AMI. (Affiliates using 80% of the AMI would also meet the criteria; however, affiliates using 60% of the AMI or less will receive a higher priority of SHOP funding on this indicator.) Annual income is determined by "adjusted gross income" as defined for purposes of reporting taxes under IRS Form 1040 series.
9. Narrative description of the geographic area where house building will occur, including statistics on the current housing need in that area, the type of proposed Habitat housing and the anticipated impact of Habitat housing on the community.
10. Number of SHOP homes that will be visitable or accessible
11. Completion of regulatory barrier form (HUD-27300).

Award Contingency Stage

Contingent award letters are issued to affiliates recommended for funding. The award is contingent upon meeting NEPA's environmental review standards and returning an executed award acceptance form, sub-grant agreements and other contracts. A SHOP reference manual accompanies the contingent award letter.

Benchmarks for drawing funds:

1. Acceptance form must be returned within 60 days.
2. Six- to twelve-months' timeline to complete NEPA Environmental Review requirements unless there is a property substitution or an extension is granted.

The six-month timetable affords HFHI the flexibility in determining whether to drop an affiliate from the program or grant an extension. Extensions are determined on a case-by-case basis. Upon receipt of a Removal of Grant Conditions (RGC) or Authority to Grant Funds from HUD, HFHI SHOP staff issue the final award packet to the sub-grantee. Affiliates unable to meet these benchmarks are dropped from the program. Funding is then reallocated to affiliates on the waiting list.

The Final Award Packet

The final award packet includes a promissory note (75% grant, 25% loan), sub-grant agreement and non-construction assurance form. The same sub-grant agreement and non-construction assurances signed by HFHI and HUD are signed by affiliates. Affiliates have 45 days to execute and return the final award packet. Status reports are prepared to monitor affiliates that have not returned the final award packet.

The following Grant Process Checklist is made available to applicants as part of the FY 2007 SHOP Application kit to provide an overview of the funding process; it is also explained during SHOP training.

Habitat for Humanity International

Self-Help Homeownership Opportunity Program (SHOP)

Grant Process Checklist

<input type="checkbox"/>	Contingent Award (CA) mailed to affiliates (Dec. 15, 2007) accompanied by award acceptance form.
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Contingent Award Stage (maximum 6 months to complete from date on CA letter)**

<input type="checkbox"/>	Sign and return award acceptance form with 45 days of receipt.
<input type="checkbox"/>	Environmental Review (approved by HUD and HFHI)--may not begin work, commit or release funds (other than land acquisition) prior to HUD/HFHI release date
<input type="checkbox"/>	Final building & draw projection
<input type="checkbox"/>	Begin submitting monthly progress reports

Final Award Packet-Contracts-- (45 days to return)**

<input type="checkbox"/>	Original Signed Promissory Note
<input type="checkbox"/>	Corporate Resolution/Corporate Certificate
<input type="checkbox"/>	Sub-grant Agreement
<input type="checkbox"/>	Applicant Certification
<input type="checkbox"/>	ACH Transfer forms for receipt of funds and withdrawal of loan repayment.

Drawing Funds-Draw Request Form

<input type="checkbox"/>	ACH Transfer forms must reach us 30 days prior to draw. (Electronic transfers) Check will not be mailed except in emergency situations
<input type="checkbox"/>	<i>Land acquisition -Draw Request Form</i> Identify the property being acquired and the cost by attaching appraisal or tax valuation. Itemize if more than one property. Deed and proof of sale required after you receive money and close. If the land was acquired prior to an environmental review, reimbursement will not be allowed until environmental clearance is received.
<input type="checkbox"/>	Property substitutions up to 12 months into the program
<input type="checkbox"/>	<i>Infrastructure-Draw Request Form</i> Copies of invoices must be attached to draw requests. Sites should be identified on each invoice.
<input type="checkbox"/>	Draw Request Forms must reach HFHI 5 days prior to the draw. Draws are made in accordance with draw schedule, typically on the 1st and 15th of each month. The funds do not reach HFHI until 3 days after the draw at which time they are electronically transferred to affiliates.

Reporting

<input type="checkbox"/>	<i>Monthly</i> -Affiliates must continue monthly progress reports until the project is complete and the titles are transferred to the families.
<input type="checkbox"/>	<i>Annual</i> -An annual report is required to show how the funds were leveraged locally
<input type="checkbox"/>	<i>Final Closeout Report</i> -this report must be completed once all the homes are complete.

****IMPORTANT NOTE:** If these timelines are not met and the affiliate has not submitted a written explanation for delays to the SHOP Manager, the affiliate will be put on the inactive list. Affiliates on the inactive list will receive a letter stating such. Affiliates will be given 30 days to provide a written response for delays. If no response is received, the affiliate's award will be withdrawn and awarded to another affiliate.

3) Milestones & Benchmarks

HFHI Benchmark Timetable SHOP 2007

CY Quarter	Expend Funding (% - \$)	Environmental Review Completion (% - #)	Land Purchased (% - #) units	Units Infrastructure Complete (% - #)	Units Complete (% - #)
Dec 2007	Final selection of grantees complete				
Qtr 1 2008	100K	1% - 12	1% - 4	1% - 8	0
Qtr 2 2008	300K	4% - 48	2% - 7	2% - 16	0.5% - 06
Qtr 3 2008	1.0M	30% - 361	7% - 26	7% - 58	1% - 12
Qtr 4 2008	18% - 3.5M	55% - 663	15% - 56	15% - 124	10% - 120
Qtr 1 2009	4M	75% - 904	25% - 93	25% - 208	25% - 301
Qtr 2 2009	6M	100% - 1,205	40% - 149	40% - 332	35% - 421
Qtr 3 2009	8M		50% - 187	50% - 415	40% - 482
Qtr 4 2009	55% - 10.9M		60% - 224	60% - 498	53% - 638
Qtr 1 2010	12M		75% - 285	75% - 623	60% - 723
Qtr 2 2010	14M		90% - 336	90% - 747	65% - 783
Qtr 3 2010	16M		95% - 355	95% - 789	70% - 843
Qtr 4 2010	100% 19.8M		100% - 374	100% - 831	80% - 964
Qtr 1 2011					95% - 1,144
Qtr 2 2011					97% - 1,168
Qtr 3 2011					99% - 1,192
Qtr 4 2011					100% - 1,205
Totals	\$19.8M	1,205 units	374 units	831 units	1,205 units

c.) Budget with Breakout for Each Proposed Task & Category (7 points)

Habitat for Humanity International will use the requested SHOP funding in accordance with the grant expense eligibility requirements—land acquisition, infrastructure and administration. Habitat requests 8.7% in administrative cost (\$1.7M), 28.3% in land acquisition (\$5.6M) and 63% in infrastructure development (\$12.5M). The proposed administrative cost is inclusive of on-site monitoring of subgrantees. Additionally, an approved indirect cost rate of 25.7% is used against the cost base of direct labor and benefits. Documentation of the approved indirect cost rate is provided as an attachment.

Habitat for Humanity's sound financial picture and history of fund-raising and house-building success gives us the confidence to respectfully commit to raising at least [redacted] in private-sector funds toward the project construction. Additionally, the affiliate organizations will receive approximately [redacted] in annual homebuyer mortgage payments which are often the single largest asset of any affiliate. This cash flow will be available to build houses funded by the FY 2007 SHOP program. The fundraising and homebuyer mortgage payments combined total [redacted] in leveraged funding to assist in covering the overall construction cost which exceeds the 50% requirement.

Proposed FY 2007 SHOP Budget by Activity

	HUD SHARE	HFHI	State and Local Share	Sweat Equity & Volunteer Labor	TOTAL
Administration					
Personnel	\$883,740				\$883,740
Benefits	\$220,935				\$220,935
Travel (includes monitoring)	\$158,325				\$158,325
Supplies	\$39,412				\$39,412
Consultants	\$73,907				\$73,907
Other direct	\$64,780				\$64,780
Indirect	\$283,901				\$283,901
Adm. subtotal	\$1,725,000				\$1,725,000
Land	\$5,603,250		4,943,557		
Infrastructure					
Arch/eng	\$1,383,699				
Project insp fees	\$2,840,351		1,070,673		
Site work	\$7,126,609		1,598,396		
Demo/removal	\$582,811				
Equipment rental	538,280				
Infrastructure subtotal	\$12,471,750		2,669,069		
Affiliate project admin.			426,624		
Construction					
Total	\$19,800,000		8,039,250		

Affiliates have requested the bulk of funding (63%) for infrastructure development. While acquiring land remains affiliates' greatest challenge, and, therefore, would be where most funds would be requested, experience has shown that the grant period often does not allow adequate time for land acquisition and infrastructure improvements for large developments. Thus, affiliates experienced in SHOP grants that develop large projects acquire land with non-SHOP funds before the grant commences, so they can use SHOP grant funds to develop infrastructure and complete construction within the required timeframes.

SHOP 2007 Average House Value	
\$16,710	Average land acquisition (sub-grantee cost)
\$17,716	Average infrastructure improvements(sub-grantee cost)
4,539	Average administrative & legal (sub-grantee cost)
\$54,735	Construction cost (including subcontracted professional services and in-kind donations)
\$93,700	Subtotal --Average sales price to homebuyer
\$31,100	Average value of donated community volunteer labor per home
\$7,200	Average value of homebuyer sweat equity
\$132,000	Average appraised value of house
\$157,500	Additional savings to family 0% interest loan 25 year mortgage

Total Project Value	
\$159,060,000	132,000@1205=\$159,060,000
\$1,725,000	Grant Administrative cost
\$160,785,000	Total project value

Below is the territorial budget for the proposed FY 2007 SHOP funding. This budget may fluctuate slightly depending on final applicants. If a territory does not have quality applications to fully utilize the funding allocated for that territory, the funding will be put in an at-large pool. Other territories with less funding may request funding through the at-large pool. The best applicants nationally will be selected from the pool.

Proposed FY 2007 SHOP Funding Allocation Budget
(Funds will be used for land, infrastructure and administration)

Territory	# of Affiliates Surveys FY2007	% of Affiliates	# of Houses CY 2006	% of Houses	SHOP Funds
North	74	32.0%	300	16.8%	\$ 4,410,641
South	84	36.4%	814	45.5%	\$ 7,398,452
West	73	31.6%	675	37.7%	\$ 6,265,907
HFHI Administration					1,725,000
TOTALS	231	100%	1789	100%	\$19,800,000

d) Cost Effective (6 points)

Prior to FY 2005 SHOP, Habitat for Humanity International absorbed the administrative cost to manage grant funding totaling [REDACTED]. With the FY 2005 & FY 2006 SHOP grant request Habitat for Humanity International requested 6.1% in administrative cost. Habitat will again request administrative funding to manage the grant FY 2007 SHOP grant. The value of administrative coordination for the \$19.8 million grant project is conservatively budgeted at [REDACTED] or [REDACTED].

In CY 2006, 1,075 SHOP-assisted homes were completed and sold. The average cost of the homes sold was \$93,700 with an average appraised value of \$132,000. Based upon this data the average cost savings and equity into the homes was \$38,300 each. Compared to the house building cost data provided in the FY 2007 SHOP Affiliate Funding Survey, the proposed projects for FY 2007 SHOP will experience similar cost savings although material cost have increased considerably.

The FY 2007 survey the average project cost was broken down as follows: Land-17.8%, infrastructure development-18.9%, construction-58.4% and administrative cost approximately 4%. Land and infrastructure development cost make up 36.7% of the total project.

As land, infrastructure and material costs continue to escalate, SHOP funds are becoming a precious commodity to affiliates in their efforts to provide simple, decent, affordable housing within communities across the country. In CY 2006, affiliates receiving SHOP funds were able to produce houses that appraised at an average of \$38,300 in excess of the average sales price. This is due partly to the cost savings resulting from in-kind donations, the value of the homebuyer's sweat equity combined with the community volunteer labor, a major component of HFHI's mission.

Moreover, apart from SHOP funds, the largest source of financing subsidy to the homebuyer is the value of the no-interest mortgage that Habitat affiliates provide. In other words, a homebuyer earning the new federal minimum wage of \$5.85/hour would pay only \$313/month for 25 years on a Habitat no-interest mortgage of \$93,700. If that same homebuyer were to obtain a market-rate mortgage for that same amount of financing, the monthly payment would be \$838—a \$525 dollar difference (Fannie Mae Calculators, assuming conservatively a monthly debt of \$1,000, a \$4,000 down payment and a 6.0% interest rate for 25 years). By purchasing a Habitat home on a no-interest mortgage, the homebuyer would have paid \$157,500 less by the end of the 25 years. Further, SHOP funds as well as volunteer

labor, in-kind donations, mortgage payments by other Habitat homebuyers and other types of contributions make it possible for affiliates to extend these no-interest loans to the homebuyers.

To ensure that project costs do not deviate from local norms for land and infrastructure costs, affiliates will be asked to provide information concerning normal costs in their areas. For infrastructure development, affiliates will be required to comply with OMB procurement standards regarding solicitation and acceptance of bids. For land purchases, affiliates must provide appraisal and/or tax valuation information to ensure the purchases do not exceed the fair market value.

If Habitat is a FY 2007 SHOP recipient, all sub-recipient awards will be administered through our strict guidelines to ensure that the SHOP average award per home does not exceed \$15,000. To date, the average award for FY 2004 & FY 2005 SHOP have remained below the \$15,000 per unit average as reported quarterly. Per-unit costs for Habitat are contained through heavy reliance on volunteer labor, usually 1,650 to 1,800 hours per house; gifts-in-kind from local and national sponsoring companies; private sponsorship dollars for construction and low overhead costs for affiliates.

Based upon the SHOP assisted units completed in CY2006, which provides actual data concerning sales price versus appraised value on 1,075 homes, Habitat for Humanity homes are sold to homeowners for \$38,000 less than the value on the open market. In Montgomery County, Md., this cost differential is eye-opening. The homeowner's mortgage of \$95,000 for a modest house translates into \$310,000 in fair market value based upon the official appraisal.

Or consider Santa Cruz, Cal., where Habitat for Humanity houses are completed for \$100,000 to \$165,000 – approximately one-third the cost of the median-priced \$420,000 homes in this area where residential land alone is worth over \$60 a square foot.

For a lower-cost area, consider Phenix City, Ala., a town of 25,000 situated along the west bank of the Chattahoochee River. The Russell County affiliate received SHOP funds to build 14 houses with land cost of \$53,508 (9.5%), infrastructure cost of \$86,492 (15.5%), and construction cost of \$420,000. The average Habitat homeowner mortgage is only \$40,000 in a community where the median house price is \$89,100 and less than 8% of the housing stock is less than \$50,000 despite modest local incomes.

Habitat SHOP FY2007 recipients have not been selected at the time of this writing; therefore, specific project information is not available. Whenever possible, Habitat for Humanity leverages donated or discounted land and will continue this with projects funded by SHOP FY 2007. Public admiration for Habitat for Humanity's mission, strong reputations in local communities and goodwill with donors strengthens the organization's ability to obtain discounted land.

e) HUD Policy Priorities (6 points)

e.1) Increasing Homeownership Opportunities for Low- and Moderate-Income persons, Persons with Disabilities and the Elderly, Minorities and Families with limited English proficiency. (1 point)

Habitat for Humanity International furthers HUD's policy priority of increasing homeownership for targeted populations by means of the following strategies that we have implemented since our founding in 1976: serve a diverse demographic base; commit to housing families with the greatest need, many of whom often have special needs; maintain our high-profile presence and broad-based outreach in the community, thus generating homeowner applications from underserved families; and make self-help homeownership feasible no matter the family's personal circumstances. Habitat for Humanity's vision of eradicating poverty housing from the face of the earth requires partnering with families in the most inclusive and all-encompassing way possible.

HFHI mandates non-discriminatory homeowner selection processes and practices by our affiliates. This message is reinforced in the *Affiliate Operations Manual* volume on family selection, SHOP training events and materials and other technical assistance programs. Through these informational vehicles, HFHI emphasizes that non-discrimination is a matter of federal law as well as a fundamental Habitat

belief and practice. The diversity of Habitat homeowners confirms the effectiveness of Habitat's non-discrimination policy. Below is a snapshot of the variety of approaches that affiliates have adopted to increase homeownership opportunities for the targeted populations:

Increasing Homeownership Opportunities for Low- and Moderate-Income Families:

According to HFHI's homebuyer data for SHOP-assisted homes completed nationwide in CY2006, 13% of the families had low income, 74% had very low income and 13% had extremely low income. HFHI conservatively projects that 20% of the SHOP 2007 homebuyers will be families with low income, 86% with very low income and 8% with extremely low income.

The homeownership rate in the city of San Francisco, Calif., is a dismal 35%, compared to the national rate of 66.2% (*Census 2000*, US Census Bureau). HFH of San Francisco reports that the median home price in Marin County rocketed from \$525,000 in 2000 to \$935,000 in 2007 (*Dataquick.com*, March 2000; *Dataquick.com*, January 2007, respectively). To reduce the sales cost for its homebuyers, HFH San Francisco tries to get land for free or at lower-than-market prices from the county of Marin, San Francisco Mayor's Office of Housing, San Francisco Redevelopment Agency and San Francisco Bay Area Rapid Transit. The affiliate also partners with local for-profit developers who must fulfill their inclusionary housing requirements. The affiliate projects that each of the 11 SHOP 2007 homebuyers will be families earning 60% or less of the AMI; the monthly mortgage payment on each home would be \$1,458.

Increasing Homeownership Opportunities for Persons With Disabilities:

SHOP recipients are required, where feasible, to build visitable SHOP-assisted units. Habitat's *Affiliate Operations Manual* reinforces accessibility as a requirement and programmatic priority. To date, 53% of SHOP-assisted Habitat houses are either accessible or visitable. During all previous funding rounds, all homebuyers who requested accessible features received them. Furthermore, Habitat affiliates regularly accommodate the needs of families with disabilities in terms of fulfilling their sweat-equity requirement. HFHI conservatively projects that 11% of the proposed SHOP 2007 homebuyers will be families with disabilities.

Fourteen percent of Nashville-Davidson (Tenn.) residents have some disability (*Community Survey Profile 2003*, US Census Bureau). Like its sister affiliates located in communities with a large population of people with disabilities, Nashville Area HFH reaches out to several community organizations: Operation Stand Down Nashville, Inc.; Autism Society of Middle Tennessee; Down Syndrome Association of Middle Tennessee; Tennessee Disability Coalition and Park Center. In some partnerships, the organizations' caseworkers refer their client-consumers to the affiliate. In other partnerships, the caseworkers join homebuyers with disabilities in performing their sweat-equity. Since 2003, some of the affiliate's homes built with families with disabilities were funded in part by Federal Home Loan Bank Cincinnati's American Dream Homeownership Challenge; the affiliate anticipates that it will receive the challenge grant again during the SHOP 2007 grant cycle. The affiliate projects that 5 of its 50 proposed SHOP 2007 homeowners will be families with disabilities. Five of the houses will be accessible and 45 visitable. Each will sell for \$85,000.

Increasing Homeownership Opportunities for the Elderly:

There are 34.7 million people in the US who are 65 years and over; 40.5% has some disability. At least one grandchild lives in 4.6% of the households; 1.3% is responsible for the grandchild. The vast majority of the elderly live on very limited income: 93.2% receive Social Security income, the median of which is \$14,420. Even with income, 9.9% live below 100% of the poverty level and 53.4% are moderately cost-burdened. (*2005 American Community Survey*.) HFHI conservatively projects that 7% of the proposed SHOP 2007 homebuyers will be elderly.

As last measured in 2000 by the Census Bureau, the State of West Virginia ranked the lowest (51st) in terms of Median Household Income (MHI), which was \$29,696—70.8% of the nation's MHI. The state reported that elderly renter-households experienced the second-highest cost burdens. Of those with extremely low income, 4,797 have moderate cost burdens and 2,948 have severe cost burdens. Of those with very low incomes, 4,186 have moderate cost burdens and 1,265 have severe cost burdens. (*State of*

West Virginia Proposed HUD Consolidated Development Plan State Program Years 2005-2009, prepared by West Virginia Development Officer, West Virginia Housing Development Fund, West Virginia Office of Economic Opportunity, West Virginia Human Rights Commission, 2005.) Almost Heaven HFH reports that 17.8% of the Pendleton County population is elderly and 11.4% lives in poverty (2000 Census). To reduce the cost of housing for its homeowners, the affiliate has successfully applied for a total of \$180,000 in grants from Federal Home Loan Bank Pittsburgh's Affordable Housing Program since 2004 and anticipates that it will continue to do so during the SHOP 2007 grant term. The affiliate projects that, of its 10 proposed SHOP 2007 homeowners, 3 will be elderly. The affiliate builds fully accessible units so that the homebuyers may "age in place" without having to modify their homes. Each home will sell for \$72,000.

Increasing Homeownership Opportunities for Minorities:

As noted in Factor 2 above, homeownership among minorities nationwide lags behind that of whites. For example, in Omaha, Neb., only 31% of blacks, 20% of American Indians and 33% of Asians own homes. Hispanics post the largest rate at 41%; even then, it is well below the white-alone rate of 65% (2005 American Community Survey). Omaha HFH reports that since 1998, it has seen an influx in the number of applications by Sudanese refugees. All of these applications were generated by word of mouth, especially by the 55 Sudanese Habitat homeowners. In addition, the #1 Spanish local radio talk station in Omaha began a 2-month public service announcement (PSA) campaign about the affiliate in April 2007. The affiliate also runs PSAs in a local newspaper that is 100%-owned by African-Americans. The affiliate projects that all 10 of its proposed SHOP 2007 homebuyers will be minorities. HFHI conservatively projects that, nationwide, 60% of the proposed SHOP 2007 families will be minorities.

Increasing Homeownership Opportunities for Families With Limited English Proficiency:

Of the 110.09 million households in the US, 5.31 million are linguistically isolated² (2005 American Community Survey). Affiliates located in communities with a high concentration of people with limited English proficiency have bilingual staff. For example, in Collier County, Fla., 9,365 households are linguistically isolated (2005 American Community Survey). HFH of Collier Co. Inc., reports that 75% of its homebuyer applicants do not speak English as the First Language. Accordingly, the affiliate has staff that is also fluent in Spanish or Creole. Other affiliates located in communities with a large population of refugee's partner with organizations that serve refugees. For example, in the city of Aurora, Col., where 12,215 households are linguistically isolated (2005 American Community Survey), HFH of Metro Denver, Inc., partners with Bethpage Mission, Catholic Charities and Lutheran Family Services. The Collier and Denver affiliates estimate that 80 and 53 of their respective proposed SHOP 2007 homebuyers will be families with limited English proficiency. Affiliates that do not have bilingual staff partner with organization such as the example provided about Denver to ensure these families have opportunities for homeownership. HFHI conservatively projects that, nationwide, 24% of the proposed SHOP 2007 families will be speakers with limited English proficiency.

e.2) Encouraging Accessible Design Features: Visitability in New Construction and Substantial Rehabilitation Activities and Universal Design. (1pt)

Habitat for Humanity International furthers the policy priority of encouraging accessible design features through our successful track record of including accessible and visitable features in a growing percentage of affiliate-built homes; the flexibility of alternative sweat-equity options that allow homeowners, regardless of disability, to contribute on the work site or in substituted tasks; our comprehensive Accessible Housing Manual that will be provided to all SHOP affiliates; and the extraordinary stories of individual homeowners with severe disabilities who have regained independence.

As discussed under Factor 1(d) and under Factor 3(c)(3), Habitat for Humanity International and our affiliates have considerable experience in building homes in partnership with families that have disabled

² The Census Bureau defines a "linguistically isolated" household as one in which no person age 14 years or over speaks only English and no person age 14 years or over who speaks a language other than English speaks English "very well".

members and in assigning sweat-equity requirements to fit their capabilities. Accessible features are standard building procedures for when a family has mobility challenges. All SHOP sub-grantee affiliates are required to construct homes meeting the visitability requirements, if feasible, as stated in the grant requirements. This is evidenced through SHOP-assisted homes completed to date. Fifty-three percent of the homes completed to date were built to industry standards for adaptable homes with one entry-way that is accessible to persons with mobility disabilities and all passage doors with three-foot width.

Habitat for Humanity International worked closely with The Center for Universal Design at North Carolina State University to produce an Accessible Housing manual which explains and guides affiliates in universal and accessible design. The manual takes the affiliates through the steps of making all the houses they build accessible. By promoting this type of design, we help low-income households and residents with disabilities prevent accidents, live in their homes longer, maintain their health, and improve their quality of life. Universal design and accessible housing is consistent with Habitat's core philosophy.

The list below illustrates a sub-set of the possible universal design features that have been included in Habitat homes to meet specific needs:

No-step Entrances	3-foot wide Doorways
Raised Electrical Outlets	Roll-under Sinks
Universal Design Appliances	Roll-in Shower
Automatic Door Opener & lever handles	Intercom System
Hands-Free Speaker Phone	Talking Caller I.D.
Emergency Beacon Light System	Adjustable Closet Rods

Habitat for Humanity recognizes that accessibility features are generally easier and less costly to implement during initial construction rather than through later renovation. Fifteen years ago, when the Greater Atlanta Home Builders Association launched an "EasyLiving" certification program for encouraging visitable homes, Atlanta HFH became the first developer to incorporate basic access features into all of its homes, whether or not the selected family had disabilities. "Building accessible homes is a plus down the road for both the future owners and the builders," says Ron Maynard, Atlanta Habitat construction director. "The \$10 or \$15 more we spend for wider doors for a new home is inexpensive, but it becomes a lot more expensive to re-do doors and add ramps for older residents after construction."

Habitat for Humanity International's HUD Funds department will further this policy priority by educating SHOP sub-grantees through training; we also incorporated a copy of the Accessible Housing manual into the SHOP reference manual. Additionally, we will continue to promote Energy Star homes and other resource and energy efficiency methods in home building. Applicants will be given a higher point value for building accessible and/or visitable homes.

e.3) Providing Full and Equal Access to Faith Based and other Community Based Organizations. (1pt)

Habitat for Humanity International furthers the policy priority of providing full and equal access to faith-based and other community-based organizations through our organizational identity as a Christian housing ministry, our history of including churches as the core base of house sponsors, our growing emphasis on inter-faith house builds and our faith-based history of successful collaboration with other grassroots organizations, ranging from civic clubs to social service agencies.

The mission statement of Habitat for Humanity International reads: "Habitat for Humanity works in partnership with God and people everywhere, from all walks of life, to develop communities with people in need by building and renovating houses, so that there are decent houses in decent communities in

which every person can experience God's love and can live and grow into all that God intends." By definition and by an organizational structure of autonomous local affiliates, HFH exists to help faith and community-based organizations carry out their respective missions.

The faith community is Habitat's biggest supporter. Approximately 38,000 congregations participate in Habitat projects annually. Historically, the strongest Habitat affiliates are those with the closest ties and strongest connections with faith-based organizations. For affiliates applying for FY 2007 SHOP, 3,274 consistent faith-based partners have already made firm commitments to provide house sponsorship over the next 3 years. In CY 2006, these affiliates had an average of 17 faith-based partners involved in house building efforts; 20 partnered with more than 50 faith-based organizations each.

Habitat's annual "Building on Faith" week in September focuses on the engagement of local congregations. Affiliates use the event to bring various congregations together to build a home or kick off a build. Many denominations actively support Habitat throughout the year: Jewish and Muslim congregations join forces with Christian ones in planning, organizing, promoting, raising funds for and volunteering during local "The House of Abraham" builds.

In September 2005, HFHI formed a historic four-year alliance with Thrivent Financial for Lutherans. The Thrivent Builds alliance brings together the nearly 3 million Thrivent Financial members with Habitat volunteers, other Lutherans, their families and their communities to build up to 500 homes annually in the United States by 2008; offers a giving program to Thrivent Financial members in which it contributes \$1 for every \$2 its members donate to Habitat; transforms neighborhoods by distributing several multi-year grants to coalitions of community organizations for planning and implementing systematic and sustainable improvements in a specific neighborhood so that its inhabitants would experience a higher quality of life; and goes on tour with a mobile multimedia exhibit in a 48-foot semi-trailer that enables visitors to experience substandard housing up close and learn what they can do to address this problem that affects more than 30 million American families.

e.4) Participation in Energy Star

Habitat for Humanity's Construction and Environmental Resources department continues to promote durability, sustainability, resource-efficiency, and energy conservation in home building. Habitat has designated Energy Star as a Best Practices goal along the continuum of energy conservation standards. Affiliates who build EPA's Energy Star Homes save 20% to 30% more energy than homes built to MEC 95 standards. [REDACTED] of the Florida Solar Energy Center has created Energy Star sample packages for Habitat affiliates representing all climate zones. These sample packages have given affiliates an idea as to which upgrades they may need in order to reach Energy Star levels of building. Affiliates have also worked with local energy raters or a Building America representative who has aided them in this process.

Habitat has also designated the prescriptive packages of the National Affordable Housing Network as a Best Practices goal in energy-efficient building. High Performance Homes built to this standard save 40% to 50% more energy than MEC 95 homes. These house design packages are extremely detailed and have been field tested with Habitat affiliates in both hot and cold climates.

Affiliates adopt a variety of approaches in promoting and informing their respective homebuyers about the benefits and savings of Energy Star products and appliances, not only as a way to reduce utility bills but also practice good environmental stewardship. Some affiliates, like HFH of Metro Denver, Inc., incorporate the discussion and printed materials into their mandatory homeowner's education classes. Other affiliates, like HFH North Central Georgia, Inc., reinforce the class discussions and materials during individual meetings with the Family Mentor throughout as well as after the construction process.

To further support this initiative, FY2007 SHOP applicants utilizing Energy Star products or complete certification will receive higher points in the application review process.

e.5) Removal of regulatory barriers to affordable housing.

Habitat for Humanity International selects affiliates competitively after application submission to HUD. Therefore, we have addressed this policy priority as an evaluative criterion during the affiliate selection process. As indicated in the NOFA instructions, the evaluative scoring system is attached as Appendix D.

For the SHOP 2006 application, the scoring system for affiliate applicants was based on a 115-point scale. Two points were given to affiliates in the "removal of regulatory barriers" category. Affiliates were evaluated on the basis of their submitting form HUD-27300 "Questionnaire for HUD's Initiative on Removal of Regulatory Barriers."

Habitat for Humanity International fervently supports the federal effort to remove regulatory barriers and will assist and zealously encourage our affiliates to become positive advocates in their local jurisdictions. However, we realize that some jurisdictions oppose affordable housing. For example, the State of Oregon prohibits any local jurisdiction from requiring inclusionary zoning. Nevertheless, Portland HFH continues to work with the Portland Development Commission to provide homeownership in the latter's targeted urban renewal area: its executive director serves as a board member for the urban renewal advisory council, serves on the housing committee and regularly attend city council meetings relating to housing issues.

We do not want to penalize affiliates in those jurisdictions merely because – as nonprofits – they are unable to effectuate affordable-housing reform. However, we will reward affiliates for demonstrated efforts in the face of opposition. For that reason, in the SHOP 2007 application we will expand the scope of evaluative criteria in the "removal of regulatory barriers" category. Affiliates will be evaluated on the following basis:

- Demonstrating that they receive newsletters about the local or state consolidated planning process or other organizations that address barriers to housing-developments (e.g., housing commissions, community development programs, urban renewal councils, affordable housing task forces, etc.) (1 point)
- Demonstrating that they attend and participate in meetings of the local or state consolidated planning process or other organizations that address barriers to housing developments (3 points)
- Demonstrating that they are active voting participants of the local or state consolidated planning process or other organizations that address barriers to housing developments and are viewed as a source of information on affordable housing (5 points)

f) Program Outreach (5 points)

As stated above in Factor 3(e)(1), Habitat affiliates use a variety of means to reach out potential homebuyers. Some affiliates do this on a year-round basis; others reach out to potential homeowners during specific application periods.

The Family Selection volume of Habitat's *Affiliate Operations Manual* and other Habitat training materials instruct affiliates to publicize Habitat homeownership opportunities as widely as possible and to adopt a multi-faceted outreach campaign. Such a campaign includes:

- Holding a local public information meeting which is publicized by means of public service announcements (PSAs) or news releases in all local media and notifying all local social-services providers of the event
- Speaking during the public-affairs programs of all local broadcast media
- Meeting with all local congregations and social-services providers to inform them how they can refer potential applicants to the affiliate and providing them with brochures to distribute to their congregation or clients who may be prospective Habitat homebuyers
- Placing informational brochures in public locations, such as Laundromats, health clinics, supermarkets, hair salons, barbershops and credit counseling agencies

- Placing informational brochures and/or staffing information booths at governmental agencies such as public transportation, housing authorities, rural development offices, Head Start, Veterans Administration, health departments, departments of Mental Health and Mental Retardation and the Blind/Deaf Section of departments of Rehabilitation Services
- Staffing an information table or placing brochures of private businesses employing persons who may be prospective Habitat homebuyers
- Providing printed materials in languages other than in English as appropriate.

HFHI provides "ready to use" homebuyer applications and informational materials in Spanish for affiliates located in communities with a large population of Spanish speakers. If a particular affiliate has not already developed its own application and other materials in languages other than English or Spanish, it posts resources-sharing requests on Habitat's extranet, to which affiliates in all 50 states and international affiliates in 92 countries have access.

In terms of communicating with potential homebuyers with language, vision or hearing impairments, affiliates use a variety of resources. As stated above in Factor 3 (e)(1), affiliates located in communities with a high concentration of people with limited English proficiency, have staff or volunteers who are also fluent in other languages; they also partner with local schools, colleges, congregations and other community organizations. Affiliates in communities with a large refugee population partner with local organizations that serve refugees. To communicate with applicants who experience mental illness or developmental disorders, affiliates partner with the applicants' caseworkers, friends, relatives and other support networks. To communicate with applicants with vision or hearing impairments, affiliates partner with public agencies (such as the blind/deaf section of the department of rehabilitation services, schools for the blind and schools for the deaf), community organizations and the applicants' friends, relatives and other support networks. Some affiliates also have staff or volunteers fluent in sign language.

Partly as a result of HFHI's partnership with the Lions Club, affiliates have increased their outreach to people with vision impairments and other types of disabilities. Also, partly as a result of HFHI's partnership with Thrivent Financial for Lutherans, affiliates partner with Lutheran Social Services to reach out to the elderly, families with adopted or foster children, low-income families, immigrants and individuals in institutions, transitional centers and residential treatment.

As reported in Factor 3(e)(1), 55% of the families served through SHOP in CY 2006 were minorities and 22% were Hispanic. Fifty-three percent of the homes completed to date were either accessible or visitable by persons with disabilities. Habitat's track record demonstrates our efforts to reach low-income families and individuals from all stations of life.

g) Performance and monitoring (5 points)

Habitat for Humanity International embraces high standards of ethics, management and accountability for both the staff administering SHOP funds and affiliates receiving the funding. We strive to be good stewards of this funding.

Each Habitat affiliate awarded SHOP funding is required to sign a sub-grant agreement similar to the one signed between HUD and Habitat for Humanity International. This legal document holds the affiliate accountable for commitments made in their applications. It allows Habitat for Humanity International to stop funding if specified conditions are not met and requires affiliates to return the funding.

Habitat for Humanity's SHOP program is designed such that grant officers are assigned to each participating affiliate. The grant officer's role is to advise and nurture the grant participants through the program in an effort to assist them in achieving their benchmark goals. Grant officers are in consistent contact with the affiliate throughout the term of the grant. The purpose of the following benchmarks is to provide a guide for monitoring the affiliate's progress and identify potential challenges.

Timetable of Benchmarks for Monitoring Affiliate Performance	
Day 1	Contingent award is made.
45 days	Award acknowledgement form must be executed and returned.
60 days	Monthly building progress reports begin.
180 days	Environmental review is complete or has substantially progressed.
1-12 months	Final award packet is issued (immediately following environmental release).
45 days	Return executed Final Award Packet. --Submit disbursement and building projection form.
1-24 months	Begin drawing funds
12 months	All properties are identified and environmental clearance received. Request for property substitutions are handled on individual basis.
24 months	Substantial amount of funding must be drawn for each project at this time. Warnings are sent to affiliates behind schedule to notify them of possible forfeiture of funds.
24 months	Substantial number of homes must be complete. Warnings are sent to affiliates that have not completed 50% or more of their project. Affiliates must provide a written description of the circumstances causing the delays and mitigating actions that have been taken or proposed actions to successfully complete the project. SHOP program manager in consultation with the director, determines whether to proceed or terminate funding.
Ongoing	Monthly building and financial progress reports.

If an affiliate does not meet any one of these benchmarks (which are monitored by means of the affiliate's monthly progress reports), it must submit a written explanation to the SHOP program manager outlining the reason for delays. The SHOP program manager determines the best course of action for assisting the affiliate in achieving the project goals. Some situations may require funding be returned or terminated. Funding terminated or returned is reallocated to affiliates on a waiting list.

Affiliates not meeting the benchmarks can be terminated from the program and the funding is reallocated to either an affiliate on the waiting list or an affiliate already in the program that needs additional funding. Since most affiliates are not funded to their full potential, many affiliates in the program would be able to produce additional homes if funding is reallocated to them.

Affiliates not meeting the building requirements are given last consideration for funding for a period of two program years. Historically, affiliate requests have far exceeded the amount of funding available; therefore, last consideration usually means an affiliate will not receive funding for a period of two years.

Habitat for Humanity International performs both on-site and remote monitoring reviews of each affiliate's overall compliance with the grant terms. In accordance with the FY 2001 SHOP grant agreement and those thereafter, all affiliates are subject to at least one on-site review during the term of the grant. HFHI has received approval to perform on-site review of affiliates receiving greater than \$50,000 and remote (mail-in) monitoring reviews of affiliates receiving less than \$50,000. All reviews are summarized in written reports to the affiliate and appropriate HFHI staff. Copies of the remote reports are maintained in finance files and the on-site reports are maintained in the program files. Samplings of these files are reviewed annually during the A-133 audit. Below is the documentation outline used in monitoring reviews:

1. Program and Property Management
2. Reporting
3. Anti-discrimination and Equal Employment Opportunity Order
4. Drug Free Workplace
5. Lead Based Paint
6. Procurement Procedures and Documentation
7. Accounting Policies and Procedures
8. Disbursements

A funding waiting list is maintained for each program, should there be a need for reallocation of funds. Reallocations occur because of one of two situations: 1.) as stated above, when an affiliate project faces excessive delays and fails to meet benchmarks; 2.) if discrepancies are found relating to ineligible expenses at any time during the grant term. In the latter situation, the affiliate is required to return the funding or provide documentation of eligible expenditures. Depending on the severity of the offense, the affiliate may be put on probation or barred from receiving SHOP funds. With permission of HFHI's SHOP grant manager and consultation with the director, this funding is then reallocated to another affiliate.

Below is a description of how and when HFHI's SHOP program monitors affiliate building and financial progress (disbursements) throughout the grant term:

1. Beginning sixty days after the grant term starts, the affiliate submits monthly progress reports to the SHOP grant officer for the duration of the grant term. If the affiliate fails to submit 3 consecutive monthly reports, the grant officer freezes the affiliate's SHOP account until the affiliate complies.
2. Based on the monthly progress reports, if the grant officer finds that the affiliate has not completed at least 50% of its Year One building projections, the SHOP program manager may reduce its funding. Depending upon the situation, the affiliate may be dropped from the program or asked to return funds awarded under this program. If the affiliate does not meet the building timeline benchmarks, it will be given last consideration for funding for a term of no longer than 2 years.
3. When the affiliate submits the Final Award Packet, a projected disbursement schedule is included for HFHI's approval. The SHOP grant officer compares it with the above monthly progress reports to monitor the financial progress (i.e., disbursements).
4. Typically, beginning with the 25th month when the affiliate has drawn a substantial amount of funding and built a substantial number of homes, HFHI begins on-site and remote reviews of the affiliate's overall compliance with the terms of the grant, financial controls and building progress. However, should a concern arise before the 25th month or at any time during the grant term about a particular affiliate, an on-site visit will be scheduled to assess the situation and take appropriate actions. HFHI performs on-site reviews of affiliates receiving \$50,000 or more in SHOP funds. Remote (mail-in) reviews are performed for affiliates receiving less than \$50,000.
5. If the affiliate reaches the OMB A-133 audit threshold of \$500,000 during each year of the grant term, it submits a copy of its A-133 audit report to HFHI.
6. SHOP staff and the Senior Director of Resource Allocations meet quarterly to determine what action will be taken against affiliates that run behind on their projections.

h) Section 3 Procedures (2 points)

HFHI's SHOP department will utilize several methods to inform all FY2007 SHOP sub-recipients about their Section 3 compliance responsibilities:

1. Section 3 requirements are covered in Habitat's SHOP on-line training course. These requirements are also discussed in face-to-face training events conducted by SHOP compliance/training officers. The training is required of all affiliates as a condition to submitting a grant application.
2. Section 3 requirements are also discussed in the SHOP manual.
3. Sub-recipients are required to sign a sub-grant agreement, which incorporates Section 3 requirements; by executing the contract, they agree to comply with Section 3.

Sub-recipients' compliance with Section 3 (as well as with all other federal regulations) will be monitored by means of a standard reporting form. In addition, SHOP compliance/training officers conducting standard on-site monitoring visits will review affiliate materials for proof of compliance.

Generally, only 10% of SHOP-assisted affiliates meet the Section 3 threshold. SHOP affiliates meeting this threshold are taking steps to comply with Section 3 (HFH of Metro Denver, Inc.; HFH Collier County, Inc.; HFH of Jacksonville, Inc.; HFH of Greater Miami, Inc.; Lexington HFH, Inc.; Twin Cities HFH; HFH New York City; Nashville Area HFH; Dallas Area HFH; HFH of San Antonio, Inc; Trinity HFH). They partner with local organizations or agencies that send their low-income clients or students to

the affiliates' construction sites, administrative offices and thrift stores for hands-on training. These partners include Urban League, Goodwill, at-risk youth groups, disadvantaged students groups, Youth Corps and correctional agencies. These affiliates also advertise in newspapers of general circulation and have hired low-income persons in all aspects of affiliate work. To the greatest extent feasible, when the value of the infrastructure services to be procured reaches the threshold level, affiliates award contracts to bidders that affirm that they comply with Section 3. Affiliates also incorporate language into the contract requiring the sub-contractors to comply with Section 3. As stated above, HFHI will educate all SHOP 2007 affiliates, regardless of whether they meet the threshold, about the Section 3 requirements and will monitor their compliance accordingly.

Factor Four Leveraging Resources (10 points)

1) Sources of Firm Commitments (10 points)

Habitat for Humanity International has an unparalleled record of securing resources to build simple, decent houses across the United States with families who desire to become homeowners but cannot qualify for traditional lending programs. Thanks to Habitat's model of self-help housing, more than 66,400 families throughout the United States live in houses that they helped build and bought through no-profit, no-interest mortgages. As that history demonstrates, Habitat for Humanity is a proven program that can raise the funds needed to leverage \$19.8 million in SHOP funds to build 1,205 homes, as outlined in the attached leveraging commitment letter. (Appendix B)

In the 30 years since Habitat for Humanity was founded in rural Georgia, the program has spread to all 50 states, the District of Columbia, the Territory of Guam and the Commonwealth of Puerto Rico. That growth has been made possible by Habitat for Humanity's aggressive efforts to increase awareness of the problem of poverty and substandard housing by offering a hands-on solution that engages the entire community. Successful awareness-raising and community involvement generate successful fund-raising. At both the national and local levels, considerable energy is invested in raising the funds necessary to sustain and increase Habitat's level of building.

As a tax-exempt 501(c)(3) nonprofit corporation, Habitat for Humanity International is supported by those who believe in its work. Support comes in the form of contributions from individuals (cash, stock gifts, estate gifts and an annuity program), corporations (cash, donated assets and services), foundations and other organizations. Habitat for Humanity International ended FY 2006 (July 1, 2005, to June 30, 2006) with total revenues of [REDACTED]. Total cash contributions were [REDACTED], unrestricted cash contributions totaled [REDACTED], \$22.2 million in government grants, [REDACTED] in other income and [REDACTED] of gifts-in-kind (mostly building materials).

The audited financial statements of Habitat for Humanity International reflect only part of the story of its financial stature. As autonomous nonprofit organizations, Habitat for Humanity affiliates (1,659 nationwide) maintains their own records of revenues and expenditures. To demonstrate the full magnitude of the organization's work, Habitat for Humanity International compiles an annual report of combined financials. This un-audited report includes financial information from many of the largest U.S. affiliates, along with estimates for smaller affiliates. For the fiscal year ended June 30, 2005, we estimate that the combined Habitat for Humanity ministry grossed [REDACTED] in revenues, which includes [REDACTED] in cash contributions and grants, [REDACTED] of gifts-in-kind, [REDACTED] in sales of houses and [REDACTED] in other support.

Habitat for Humanity's sound financial picture and history of fund-raising and house-building success give us the confidence to commit to raising at least [REDACTED] in private-sector funds toward the construction of 1,205 homes over the three-year term of our FY2007 SHOP grant request.

With prior SHOP funds to help "set the stage" for homebuilding, local affiliates have demonstrated an impressive ability to leverage those funds for private-sector fund raising. SHOP funding has helped encourage more than a dozen affiliates to launch local capital campaigns. Affiliates have seen impressive results: [REDACTED] was raised for Twin Cities HFH (Minn.); [REDACTED] in New York HFH (NY); [REDACTED] for HFH of Greater Los Angeles, Cal.; [REDACTED] for HFH East King County (Wash.); [REDACTED] for Dallas Area HFH (Tex.); [REDACTED] for HFH of Metro Denver, Inc. (Col.); [REDACTED] for Orange County HFH (Cal.); [REDACTED] for Baltimore (Md.); [REDACTED] for Trinity HFH (Tex.) and [REDACTED] for HFH South Brevard (Fla.). Campaigns were launched in FY 2005 for the following affiliates all of which are SHOP participants: [REDACTED] for HFH of Bridgeport (Conn.); [REDACTED] for HFH of North Fulton Georgia; [REDACTED] for Spokane HFH (Wash.) and [REDACTED] for Omaha HFH (Neb.). Affiliates participating in capital campaigns are given higher priority for SHOP funding.

An ongoing and growing source of funds for continued Habitat building is each affiliate's revolving Fund for Humanity. Monthly mortgage payments made by homeowner families to an affiliate are deposited into this pool of funds and then re-invested in more house building. Each year, as more houses are built, the pool of mortgages outstanding enlarges and the stream of revenue from house payments grows.

Mortgages due are often the single largest asset of an affiliate. Based upon the FY 2007 SHOP Affiliate Funding Survey, affiliates reported a total of [REDACTED] in annual revenue from mortgage payments. This asset will be taken into consideration when evaluating FY 2007 SHOP applicants.

Because of the house-building funds that must be raised locally, and the fact that sub-grantees will not be selected until after the award is made, Habitat for Humanity International as the grant applicant cannot detail all commitments of funding available to the FY 2007 SHOP projects. However, when selecting affiliates to participate in the SHOP program, HFHI will:

- Require the affiliate board to adopt a resolution that makes SHOP projects a priority in their fund-raising efforts.
- Require affiliates to provide letters of commitment from donors.
- Carefully weigh the affiliate's proven ability to raise resources to complete proposed projects.
- Give priority to affiliates demonstrating firm financial commitments.
- Give priority to affiliates with demonstrated success in cultivating gifts-in-kind and securing volunteer labor.

Those selection criteria – combined with mortgages due, planned capital campaigns, proven fund-raising accomplishments, and Habitat for Humanity International's ongoing fund-raising support – give us full confidence in our ability to successfully leverage the public-sector SHOP funds for increased private sector funding.

SHOP 2007 Firm Funding Commitments	
Amount	Leveraged Resources
[REDACTED]	Firm Fund-raising Commitment HFHI/HFH
[REDACTED]	Annual Mortgage Payments (Affiliates—Firm Commitment)
\$ 8,039,250	State and Local commitments (Affiliates)
[REDACTED]	<i>Subtotal Leveraged Funds</i> [REDACTED] <i>of hard cost</i> [REDACTED]
Other Resources	
\$19,800,000	SHOP Funding
[REDACTED]	Project cost less volunteer labor & sweat equity
[REDACTED]	Community volunteer labor (savings to homebuyers)
[REDACTED]	Homeowner sweat equity (savings to homebuyers)
[REDACTED]	Total Project Value

Projected Project Value	
\$112,908,500	1,205 homes @ \$93,700 sell to homebuyers (includes SHOP, additional land, infrastructure & construction hard cost)
\$ 1,725,000	Administrative Cost
\$114,633,500	Subtotal project cost
[REDACTED]	Community volunteer labor (savings to homebuyers)
[REDACTED]	Homeowner sweat equity (savings to homebuyers)
[REDACTED]	Total Project Value

Factor 5 Achieving Results and Program Evaluation (10 points)

a) Past Performance (7 points)

Habitat for Humanity International has been awarded \$127 million in SHOP funds from 10 separate awards made from fiscal year 1996 through fiscal year 2006. To demonstrate past performance, Habitat is providing a brief paragraph on the five most recent SHOP programs, delays and actions taken, in addition to a chart listing accomplishments from 1996 to date.

In FY 2001 SHOP, HFHI was awarded \$11,405,143. According to the grant agreement, the award should assist affiliates with 1,140 units with a \$10,000 average award per unit. As of March 2007, HFH affiliates had completed 1,381 units, exceeding the minimum requirements by 241 units. HFHI has consistently exceeded the construction and disbursement benchmarks throughout the term of the grant. All funding has been disbursed. This grant has already assisted in providing self-help affordable housing for more than 5,371 people.

In FY 2002 SHOP, HFHI was awarded \$10,809,000. In accordance with the grant agreement, the award should assist affiliates with 1,081 units with a \$10,000 average award per unit. As of March 2007, HFH affiliates had completed 1,237 units, exceeding the minimum requirement by 156 units. HFHI has consistently exceeded the construction and disbursement benchmarks throughout the term of the grant. All funding has been disbursed. This grant has already assisted in providing self-help affordable housing for 4,712 people.

In FY 2003 SHOP, HFHI was awarded \$13,233,636. In accordance with the grant agreement, the award should assist affiliates with 1,324 units with a \$10,000 average award per unit. As of March 2007, HFH affiliates had completed 1,183 units, 89.4% of the total units required. While the 24-month benchmark was met, affiliates had much slower start than previous grants due to a 3-month delay in the delivery of the grant agreement. The delay was a significant set-back in communities where the seasonal nature of construction limited project start-date options. This grant has already assisted in providing self-help affordable housing for 4,684 people.

In FY 2004 SHOP, HFHI was awarded \$14,000,000. In accordance with the grant agreement, the award should assist affiliates with 934 units with a \$15,000 average award per unit. As of March 2007, HFH affiliates had completed 599 units, 64% of the total units required. With 3 months remaining before the 24-month benchmark, we have exceeded the benchmark goal of 53%.

In FY 2005 SHOP, HFHI was awarded \$10,773,000. In accordance with the grant agreement, the award should assist affiliates with 672 units with a \$15,000 average award per unit. As of March 2007, HFH affiliates had completed 24 units, 3% of the total units required. With 4 months remaining before the 12-month benchmark of 10%, we anticipate exceeding the benchmark goal.

Delays and Actions Taken

- When HUD issued new reporting requirements during the 2002 grant cycle, HFHI experienced administrative delays while making necessary modifications to a customized tracking database that had been used for the SHOP program since 1998. This resulted in a late quarterly report for the first quarter of 2004. With the professional services of a database consultant, 658 accounts from past grant cycles were segregated, 313 existing accounts were upgraded to the new format, and electronic reports were designed to import data into Microsoft Access. With new data to track and an inherent learning curve, staff and affiliates required training on the new reporting requirements. HFHI's upgraded database allows for a quick and accurate accounting of each program. These reports continue to be delivered on time.

- In some communities, Not-In-My-Backyard (NIMBY) neighborhood opposition to low-income housing delayed building projects. Sometimes, organized efforts by opponents led local governments to withdraw offers of land use and rights of way. Although Habitat for Humanity International stayed within overall performance benchmarks, grant awards for some affiliates were reduced or reallocated when NIMBY sentiments presented too high of a risk that construction would be delayed or when property negotiations stalled.
- A three-month delay in receipt of grant agreement between January and March 2004 for the FY 2003 SHOP funding round caused some affiliates to forfeit their grants. The delay proved prohibitive in communities where the seasonal nature of construction limited start-date options, where existing house sponsorship commitments would be jeopardized by schedule change, or where other grant deadlines imposed external timelines. Fortunately, Habitat for Humanity International was able to find alternate affiliates from the waiting list that took advantage of this opportunity to become sub-grantees.

With each SHOP program, HFHI has gained valuable experience from both the successes and challenges. Periodic re-evaluation of existing monitoring and administrative controls positions HFHI to aggressively plan and implement additional SHOP funding. Prior to the signing of each sub-grant agreement for FY 1998 through FY 2005, HFHI announced the NOFA to affiliates, received affiliates' applications and made preliminary awards. As a result, affiliates were able to undertake environmental review processes immediately, and some affiliates began drawing funds within one month of receiving the sub-grant agreement from HUD.

As indicated in the chart below, HFHI, in partnership with its affiliates, has consistently produced more completed units than required for each program year and gained valuable experience in program implementation both at the affiliate level and at HFHI's headquarters. Over 35,000 people have received assistance to improve their housing situation through this vital and unique self-help housing program since its inception in 1996.

Award			Accomplishments				
Program Year	Award	Required Units	Disbursed	Units Complete	% Funds Disbursed	% Units Complete	People Housed
SH96	\$ 25,000,000	2500	\$ 25,000,000	2743	100%	109 %	10,009
SH98	\$ 10,437,500	1044	\$ 10,437,500	1139	100%	108 %	4233
SH99	\$ 12,465,000	1247	\$ 12,465,000	1258	100%	101 %	4564
SH00	\$ 10,298,400	1030	\$ 10,298,400	1152	100%	111 %	4406
SH01	\$ 11,405,143	1140	\$ 11,405,143	1381	100%	119 %	5371
SH02	\$ 10,809,000	1081	\$ 10,809,000	1237	100%	108 %	4712
SH03	\$ 13,233,636	1324	\$ 13,233,636	1183	100 %	89 %	4684
SH04	\$ 14,000,000	934	\$ 11,367,469	599	81 %	64 %	2239
SH05	\$ 10,773,000	672	\$ 2,836,643	24	26%	4%	94
SH06	\$ 8,639,000	539	LOCCS Access June 6, 2007				
TOTAL	\$127,060,679	11,558	\$107,852,791	10,716	91 %	97 %	35,925

Habitat for Humanity International's HUD Funds Department has well-trained and experienced staff in place at HFHI headquarters, a full set of carefully crafted program materials and procedures, and considerable experience in meeting program environmental review requirements. The investment in SHOP administrative capacity at Habitat headquarters and among affiliates is a valuable resource both for Habitat and the overall national self-help housing effort. Monitoring enhancements continue to be made to identify and enhance key indicators in affiliate performance.

b) Program Evaluation Plan (3 Points)

HFHI has developed a specialized database to track and maintain crucial performance data reported by its affiliate's regarding progress toward their goal of completing a specified number of units within the grant term. This database allows specific outputs—such as number of units built or amount of sweat equity hours invested—of the program to be accurately measured, which are then utilized to document the resulting outcomes or benefits to the families participating in the program as well as to the community at large. Such outcomes may include reduced sales price for the houses constructed or Section 3 economic or training opportunities for low-income people in the metro area. This valuable measurement tool also permits early identification of potential deficiencies and delays.

HFH affiliates are required to submit monthly progress reports documenting the various interim benchmarks for each SHOP-funded property. These benchmarks include:

No Environmental Review	Environmental Review Complete
Infrastructure Started	Infrastructure Completed
Construction Started	Construction Completed
Occupied	Title Transferred

This information is imported to the database each month and used to generate various reports to measure the progress of the overall program. By monitoring the progress toward these benchmarks in conjunction with the stated grant deadlines, SHOP grant officers are able to measure the performance indicators for each property in the program. Once a unit is completed, affiliates are also required to provide data regarding homebuyer's race and ethnicity as well as other demographic information for each unit. Overall affiliate progress is measured and deficiencies are identified. Each step of the process is tracked via the database allowing an accurate snapshot of the overall grant progress to be maintained at all times. This data is also compiled and submitted on a quarterly and annual basis to HUD.

SHOP grant officers utilize the database information to work closely with affiliates experiencing difficulties and assist them in rectifying these issues. Often, an award amendment substituting alternate properties or reducing the funding amount is necessary to quickly resolve the matter. Occasionally, an affiliate simply cannot utilize the funds and complete the funded units within the grant term and will be forced to withdraw from the program or reduce the funding amount. In such instances, these funds are re-allocated to an affiliate on the waiting list. In addition, if an affiliate fails to comply with the stated requirements and established time-frames of the program, they will be prohibited from receiving additional HFHI/HUD funds for a period of up to 2 years.

HFHI's SHOP staff makes every effort to assist affiliates that are encountering difficulties while, at the same time, adhering to the programmatic requirements and time-frames governing the use of SHOP funds. Program outputs and outcomes are used to measure overall performance and periodically reported to HUD as required. High standards of accountability, ethics and management are enforced with both HFHI and its affiliates, enabling accurate performance monitoring and effective utilization of these funds to achieve the stated outputs and outcomes for the program.

If Habitat receives FY2007 SHOP funds, it is anticipated that the following outcomes will result from the number of houses constructed and the value of sweat equity and volunteer labor:

- 25% of the completed units will average reduced sales price of 1-10%
- 55% of the units will average reduced sales price of 11-30%
- 20% of the units will average reduced sales price of greater than 30%

Historically, these outcomes have averaged the following dollar value within these categories:

- Average reduced sales price of 1-10% = \$10,000
- Average reduced sales price of 11-30% = \$32,000
- Average reduced sales price of greater than 30% = \$46,000

Another anticipated outcome is increased housing stability. Recent data collected from current SHOP participants indicates that 65% of the families experience an average decrease in total housing costs (including utilities) of approximately \$100 per month for a total annual savings of \$1,200. This is a substantial amount for most of these families, bringing much needed stability to their lives. We anticipate that this will continue with SHOP FY2007 funding.

In addition, for the limited number of affiliates who meet the \$200,000-threshold requirement for Section 3, some have already begun taking steps to comply with the regulation: they partner with community organizations or public agencies that send their low-income students or clients to the affiliate for hands-on training; they advertise job vacancies in newspapers of general circulation and hire low-income people; to the greatest extent feasible, they award infrastructure contracts that meet the threshold to businesses that affirm compliance with Section 3; and their infrastructure contracts that meet the threshold require sub-contractors to comply Section 3. We anticipate that this will continue with SHOP 2007 funding.

Utilizing the various types of data that is reported monthly by affiliates and maintained in our database, SHOP staff is able to accurately track the above outputs and outcomes within the term of the grant. The nature of our program combined with the relatively brief grant term limits the selection of achievement outcomes applicable for our affiliates. Since this program's inception, HFHI has provided funding assistance to a diverse number of affiliates. Many are small, rural, volunteer-driven affiliates who build only 1-2 houses per year. While they do significantly impact their surrounding community by providing self-help housing opportunities for low-income and other disadvantaged populations, they often do not create a measurable increase in the area's homeownership rate or tax base. HFHI recognizes that the increased focus on these outcomes may require that we limit our funding to those affiliates who serve larger, metropolitan areas and are able to undertake large-scale developments.

Although not listed on the logic model, Habitat's largest outcome and savings component to the homebuyer is the financing subsidy value of a no-interest mortgage. In other words, a homebuyer would pay only \$313/month for 25 years on a Habitat no-interest mortgage of \$93,700. If that same homebuyer were to obtain a market-rate mortgage for that same amount of financing, the monthly payment would be \$838—a \$525 dollar difference (Fannie Mae Calculators, assuming conservatively a monthly debt of \$1,000, a \$4,000 down payment and a 6.0% interest rate for 25 years). By purchasing a Habitat home on a no-interest mortgage, the homebuyer would have paid \$157,500 less by the end of the 25 years. Further, SHOP funds as well as volunteer labor, in-kind donations, mortgage payments by other Habitat homebuyers and other types of contributions make it possible for affiliates to extend these no-interest loans to the homebuyers.



**Habitat
for Humanity®**

Help build it!

June 18, 2007

U.S Department of Housing and Urban Development
Washington, DC
Attention: SHOP

Re: HFHI Fundraising Commitment SHOP 2007

Habitat for Humanity genuinely appreciates the SHOP program and the opportunity to partner with the Department of Housing and Urban Development in this much needed endeavor to assist local grassroots organizations build affordable housing despite the continuing escalation of land and infrastructure costs. This program has become a significant asset to Habitat for Humanity and low-income families in need of affordable housing.

Habitat for Humanity's FY 2007 SHOP grant request is in the amount of \$19.8 million to complete 1205 homes over the 3 year grant term. As with most private fundraising, the majority of this money comes from sources that are currently unknown or at least uncommitted at this time. Habitat for Humanity International and Habitat for Humanity affiliates receiving FY 2007 SHOP respectfully commit to raising [REDACTED] dollars in private sector fundraising toward the construction of these 1205 homes over the 3 year term of the grant.

Additionally, as outlined on the attached spreadsheet, the affiliate organizations will receive approximately [REDACTED] in annual homebuyer mortgage payments. This cash flow will be available to build houses funded by the FY 2007 SHOP program. The fundraising and homebuyer mortgage payments combined total [REDACTED]

Habitat for Humanity is quite proud of its ability to leverage the funding provided by HUD. We intentionally seek private sources of funds to leverage the SHOP funding and have successfully done this since the inception of the SHOP program. We estimate that over [REDACTED] has been raised to leverage the \$107.6 million we have received to date in SHOP funding. As noted in the fiscal year audit ending June 30, 2006, Habitat for Humanity International raised [REDACTED] in unrestricted private donations. HFHI Fiscal Year 2006 Annual Report notes the combined un-audited financial statements for Habitat for Humanity International, HFH affiliates, and national organizations totaled \$510 million in cash contributions and grants.

If you have any questions about this commitment or if we can be of any further assistance, let us know.

Sincerely,

Lyn Jensen
Senior VP Administration & CFO

**Fund For Humanity
Annual Mortgage Payments**

Total Annual Mortgage Payments: [REDACTED]
(based upon SHOP FY2007 Affiliate Funding Survey)

Lyn Jensen

Lyn Jensen
Senior VP Administration & CFO

Affiliate Name	City	ST
Athens HFH	Athens	AL
HFH In Mobile County	Mobile	AL
HFH, Hale County Inc.	Greensboro	AL
HFH of Morgan County Alabama	Decatur	AL
HFH of Russell County Ala., Inc.	Phenix City	AL
Arkansas Valley HFH	Fort Smith	AR
HFH Desert Foothills	Cave Creek	AZ
HFH of the West Valley	Peoria	AZ
HFH Valley of the Sun	Phoenix	AZ
Prescott Area HFH	Prescott	AZ
HFH of Sonoma County	Santa Rosa	CA
HFH San Francisco	San Francisco	CA
HFH Shasta Cascade	Redding	CA
HFH Golden Empire	Bakersfield	CA
HFH Calaveras	San Andreas	CA
HFH East Bay	Oakland	CA
HFH Fresno County	Fresno	CA
HFH of Greater Los Angeles	Gardena	CA
HFH Orange County Inc	Santa Ana	CA
HFH Tulare County	Visalia	CA
Peninsula HFH	Redwood City	CA
Sacramento HFH	Sacramento	CA
San Diego HFH	San Diego	CA
Blue Spruce HFH	Evergreen	CO
Flatirons HFH	Boulder	CO
HFH of Eagle & Lake Counties	Avon	CO
HFH of Metro Denver	Denver	CO
Loveland HFH	Loveland	CO
Pikes Peak HFH	Colorado Springs	CO
Hartford Area HFH	Hartford	CT
HFH of NWCT	Salisbury	CT
DC HFH	Washington	DC
Sussex County HFH	Nassau	DE
Charlotte County HFH	Port Charlotte	FL
Clay County (FL) HFH	Middleburge	FL
Greater Miami	Miami	FL
HFH of Bay County FL, Inc.	Panama City	FL
HFH of Broward	Fort Lauderdale	FL
HFH of Greater Orlando Area, Inc.	Orlando	FL
HFH of Lake County FL	Eustis	FL
HFH of Martin County, Inc.	Hobe Sound	FL
HFH of Pinellas County, Inc.	St. Petersburg	FL
HFH of South Palm Beach County	Delray Beach	FL
HFH Sarasota, Inc.	Sarasota	FL

**Fund For Humanity
Annual Mortgage Payments**

HFH South Sarasota Co., Inc.	Venice	FL
HFH Collier County	Naples	FL
HFH- Jacksonville Beaches	Jacksonville Beach	FL
Highlands County HFH	Sebring	FL
Indian River HFH	Vero Beach	FL
Lakeland HFH, Inc.	Lakeland	FL
Manatee County HFH	Palmetto	FL
Southeast Volusia HFH	New Smyrna Beach	FL
St. Augustine/St. Johns Co.	St. Augustine	FL
Athens Area HFH	Athens	GA
Coastal Empire HFH	Savannah	GA
Columbus Area HFH	Columbus	GA
Crisp Area HFH	Cordele	GA
Greene County HFH	Greensboro	GA
HFH of Hall County	Gainesville	GA
Harris County HFH	Pine Mountain	GA
HFH-North Central Georgia, Inc.	Roswell	GA
Houston County HFH	Warner Robins	GA
Macon Area HFH	Macon	GA
Newnan-Coweta HFH	Newnan	GA
Valdosta-Lowndes Co HFH	Valdosta	GA
West Georgia HFH	Carrollton	GA
HFH of Central Iowa	Ames	IA
Iowa Valley HFH	Iowa City	IA
North Central Iowa	Mason City	IA
Siouxland HFH	Sioux City	IA
HFH Idaho Falls Area, Inc.	Idaho Falls	ID
Chicago South Suburbs	Chicago Heights	IL
Fox Valley HFH	Aurora	IL
HFH Greater Peoria	Peoria	IL
Jefferson County HFH	Mt. Vernon	IL
Northern Fox Valley	Dundee	IL
HFH of Boone County	Lebanon	IN
HFH of Hendricks Co.	Avon	IN
HFH of St. Joseph County, IN	South Bend	IN
Perry County Indiana HFH	Tell City	IN
Wichita HFH, Inc.	Wichita	KS
Garrard Co. HFH	Lancaster	KY
HFH of Metro Louisville	Louisville	KY
Hardin County HFH	Elizabethtown	KY
HFH Madison Co.	Richmond	KY
HFH of Henderson, KY	Henderson	KY
Lexington HFH, Inc.	Lexington	KY
Calcasieu Area, Inc	Lake Charles	LA
South Shore HFH	Braintree	MA
Caroline County HFH, Inc.	Denton	MD
Garrett County HFH	Oakland	MD
HFH of Frederick County	Frederick	MD
Sandtown HFH	Baltimore	MD
HFH of Greater Portland	Portland	ME
Blue Water HFH Inc.	Port Huron	MI
Genesee County HFH	Flint	MI
Gladwin County HFH	Gladwin	MI
HFH of Monroe County	Monroe	MI
HFH of Oakland County	Pontiac	MI
HFH-Grand Traverse Region	Traverse City	MI
Huron Valley, MI	Ann Arbor	MI

**Fund For Humanity
Annual Mortgage Payments**

Lakeshore HFH, Inc.	Holland	MI
Menominee River	Iron Mountain	MI
Montmorency County HFH	Lewiston	MI
Newaygo County	Fremont	MI
Saginaw HFH	Saginaw	MI
Tri-Cities Area HFH	Grand Haven	MI
Bemidji Area Habitata for Humanity	Bemidji	MN
Central Minnesota HFH	St. Cloud	MN
HFH of South Central Minnesota	Mankato	MN
Twin Cities	Minneapolis	MN
HFH of Springfield, Missouri	Springfield	MO
HFH Cape Area	Cape Girardeau	MO
Columbus Lowndes HFH	Columbus	MS
HFH Mississippi Gulf Coast	Biloxi	MS
Pontotoc County HFH	Pontotoc	MS
West Tallahatchie HFH	Tutwiler	MS
Mid-Yellowstone Valley	Billings	MT
Avery County HFH	Newland	NC
Chatham HFH	Pittsboro	NC
HFH of Catawba Valley	Hickory	NC
HFH of Charlotte	Charlotte	NC
HFH of Greater Greensboro	Greensboro	NC
HFH of Iredell County, Inc.	Statesville	NC
HFH of Randolph County	Asheboro	NC
HFH, Orange Co., NC	Chapel Hill	NC
Henderson County HFH	Hendersonville	NC
HFH of Cleveland County	Shelby	NC
HFH of Moore County, Inc.	Aberdeen	NC
Our Towns HFH	Davidson	NC
Union County HFH	Monroe	NC
Missouri Valley HFH	Bismarck	ND
Grand Island Area HFH	Grand Island	NE
HFH of Omaha	Omaha	NE
Livingston County HFH	Nunda	NE
HFH Burlington County NJ, Affiliate, I	Cinnaminson	NJ
Morris HFH	Morristown	NJ
Newark HFH	Newark	NJ
Paterson Habitat	Paterson	NJ
Raritan Valley HFH	Bridgewater	NJ
Greater Albuquerque HFH	Albuquerque	NM
Mesilla Valley HFH	Las Cruces	NM
Otero County HFH, Inc.	Alamogordo	NM
HFH - New York City	New York	NY
HFH of Suffolk	Middle Island	NY
HFH of New Castle County	Wilmington	NY
Alliance Area HFH	Alliance	OH
Athens County HFH	Athens	OH
Cincinnati HFH	Cincinnati	OH
Firelands HFH	Huron	OH
HFH Greater Columbus	Columbus	OH
HFH of Greater Canton	Canton	OH
HFH of Lake County	Painesville	OH
Licking County HFH	Heath	OH
Lorain County HFH	Elyria	OH
Maumee Valley HFH	Toledo	OH
Seneca HFH	Tiffin	OH
Central Oklahoma HFH	Oklahoma City	OK

**Fund For Humanity
Annual Mortgage Payments**

Bend Area HFH	Bend	OR
Florence HFH	Florence	OR
HFH of Lincoln County	Neskowin	OR
Jefferson Co HFH	Madras	OR
Mt. Hood HFH	Portland	OR
Newberry HFH	Sunriver	OR
North Willamette Valley	Mt. Angel	OR
Portland HFH	Portland	OR
Rogue Valley	Medford	OR
Sisters HFH	Sisters	OR
HFH of Bucks County	New Britain	PA
HFH of Cambria County	Ebensburg	PA
HFH of Greater Centre County	Bellefonte	PA
HFH Montgomery Co. Pa.	Norristown	PA
HFH of Lebanon County, Inc.	Lebanon	PA
HFH of Lehigh Valley	Allentown	PA
HFH of Wayne County	Honesdale	PA
Reading-Berks HFH	Reading	PA
Williamsport/Lycoming HFH	Williamsport	PA
HFH of Horry County	Myrtle Beach	SC
Hilton Head Regional HFH	Bluffton	SC
Sea Island HFH, Inc.	Johns Island	SC
Brookings Area HFH	Brookings	SD
Blount County HFH	Maryville	TN
Campbell County HFH	LaFollette	TN
HFH of Cleveland	Cleveland	TN
HFH Williamson County	Franklin	TN
HFH of Anderson County	Oak Ridge	TN
Knoxville HFH	Knoxville	TN
Nashville Area HFH	Nashville	TN
Rutherford County HFH	Murfreesboro	TN
Austin HFH	Austin	TX
Dallas Area HFH	Dallas	TX
HFH Wichita Falls	Wichita Falls	TX
Lubbock HFH	Lubbock	TX
Montgomery County HFH	Conroe	TX
Northwest Harris County	Houston	TX
Trinity HFH	Fort Worth	TX
Farmville Area HFH, Inc.	Farmville	VA
Fauquier HFH	Warrenton	VA
Greater Charlottesville HFH	Charlottesville	VA
HFH Peninsula, VA	Newport News	VA
Hanover HFH	Mechanicsville	VA
Orange County HFH	Orange	VA
Page County	Luray	VA
Richmond Metropolitan HFH	Richmond	VA
Rockbridge Area HFH	Lexington	VA
Staunton-Augusta HFH	Staunton	VA
Evergreen HFH	Vancouver	WA
HFH of Ciallam County	Port Angeles	WA
HFH of Kitsap County	Bremerton	WA
HFH Seattle/South King County	Tukwila	WA
HFH-Colville Valley Partners	Colville	WA
HFH of Island County	Oak Harbor	WA
HFH of Mason County	Shelton	WA
Tacoma-Pierce County	Tacoma	WA
Tri County Partners HFH	Richland	WA

**Fund For Humanity
Annual Mortgage Payments**

Barron County HFH	Rice Lake	WI	
Central Wisconsin HFH	Stevens Point	WI	
Door County HFH, Ltd.	Sturgeon Bay	WI	
Greater Fox Cities Area HFH	Menasha	WI	
HFH Northwoods WI, Inc.	Minocqua	WI	
HFH of Fond du Lac County, Inc.	Fond du Lac	WI	
Marshfield Area HFH	Marshfield	WI	
Wild Rivers HFH	Siren	WI	
Almost Heaven HFH	Franklin	WV	
Marion County HFH	Fairmont	WV	
Wood County HFH	Parkersburg	WV	
	Total		



FY2007 SHOP Application Program Summary

Habitat for Humanity International (HFHI) respectfully requests \$19.8 million in SHOP funding to assist with land acquisition and infrastructure development for 1,205 homes. The average award will be \$15,000 per unit. HFHI is confident that the experience gained during the last ten programs will enable us to expend the entire \$19.8 million award within the grant requirements (four or fewer homes within 24 months, five or more homes within 36 months). The exact number will be provided once the funding amount has been determined. However, projections are provided below based upon \$19.8 million.

Task	Jan. 08-June 08	Jan. 08-Jan. 09	Jan. 07-Jan. 10	Jan. 07-Jan. 11	Jan. 07-Jan. 12
	6 months	12 months	24 months	36 months	48 months
Environmental Reviews	48	663	1205		
Land Acquisition	07	56	224	374	
Infrastructure	16	124	498	831	
House Completion	06	120	638	964	1205
Funds Spent	\$300,000	\$3.5M	\$10.9M	\$19.8	
Monitoring Progress	Continuous				

All 1,205 homes will be complete and occupied through this self-help program by families in need of affordable housing by January 2012. This timeline meets the grant requirement of providing a construction completion schedule that expends SHOP funds within 36 months and demonstrates the remaining construction will be completed within a reasonable period of time. The average SHOP award to complete these homes will be \$15,000 per home or less.

We anticipate funding 100 to 125 Habitat affiliates nationwide depending on funding awarded. The sub-grantees will represent a diverse population from rural, metropolitan and urban areas building an equally diverse number of homes from 1 to 150 over the term of the grant. The ultimate goal is to improve the quality of life for those living in distressed communities through affordable homeownership. The annual income levels of these families will range from 25% to 60% of the median. Annual income is defined as "adjusted gross income" as defined for the purposes of reporting taxes under IRS Form 1040 series.

This funding requested will be used in accordance with the grant eligible expense requirements for land acquisition, infrastructure development and administration. Habitat requests a modest percent in administrative cost, percent in land acquisition and percent in infrastructure development.

Habitat would monitor this program through its existing SHOP management structure which includes a customized database designed to efficiently facilitate compliance with statutory, regulatory and program requirements. We look forward to a continued partnership with the U.S. Department of Housing and Urban Development which will further our common goal of increasing affordable homeownership opportunities for low-income families.

Ethics Covenant – All Documents

-- ACTION REQUIRED --

Introduction

Over the course of several months Habitat for Humanity international's senior leadership has been working to establish a set of shared standards for the organization—guidelines for ensuring good business practices in the context of our organizational core values. In that effort, an Ethics Covenant has been developed as a guide for employees.

Every HFHI employee is required to read, understand and sign an acknowledgement of the Ethics Covenant. This includes:

- Paid HFHI staff in the United States and in international area offices, including local hires and third-party nationals.
- Contract, part-time or temporary employees.
- Volunteers intending to work with HFHI for one month or longer.

(Note: AmeriCorps/Vista members are not required to sign an acknowledgement form at this time.)

The link at the bottom of this page will take you to the Covenant and supplemental examples that illustrate its major points.

If you have any questions or concerns about what you're being asked to agree to, please visit with your supervisor, the vice president of Human Resources or the director of Internal Audit. Your supervisor will work with Human Resources and senior leadership to address all issues related to the Covenant.

After reading the Covenant you'll be asked to sign an acknowledgement form.

The deadlines for submitting acknowledgement forms are as follows:

- U.S.-based paid staff and volunteers: **October 28, 2002.**
- International area office paid staff and volunteers: **November 11, 2002.**

Legal Document, September 12, 2002

Habitat for Humanity International Ethics Covenant

At work we need guidance in setting shared standards, developing good business practices, and living up to our organizational core values. To help us make decisions about what is right and wrong, the senior leadership of Habitat for Humanity International (HFHI) has written an Ethics Covenant based on recognized business practices and the teachings and example of Jesus. This covenant applies to all employees, both volunteers and staff. The Ethics Covenant is not meant to contradict other rules, policies or professional standards, but to make it easier to choose right actions.

Each of us is expected to maintain the highest standard of ethical conduct when acting on behalf of HFHI. We are responsible for knowing the laws, regulations and HFHI policies that apply to our work and abiding by them. Supervisors have the added responsibility of setting a good example and being accountable for the actions of their staff. Laws and cultural norms vary in the countries where HFHI employees work, but ethical behavior goes beyond the minimal adherence to law. If you have questions, talk to your supervisor, the vice president of Human Resources or the director of Internal Audit.

HFHI strives to be in compliance with the spirit as well as the letter of laws and regulations that may be applicable to our organization. Contact your supervisor or the Legal department if you are unclear of the meaning of a law or regulation, or how it should be applied to the particular situation.

Similarly, you are expected to comply with both the letter and spirit of this Ethics Covenant. It is your responsibility to seek clarification about the application of this covenant to a specific situation.

What should you do if you find out about a possible ethical violation? If you think the violation may be unintentional, you may first try to resolve the problem with the person involved. If that doesn't work, talk to your supervisor. Your supervisor can check into the situation. The vice president of Human Resources or the director of Internal Audit will handle any formal inquiry. In order to identify any emerging patterns of unethical behavior or any recurring situations that pose ethical dilemmas, supervisors must report all complaints to the vice president of Human Resources or the director of Internal Audit.

It is your duty to report violations of law and the Ethics Covenant. Contact your supervisor, the vice president of Human Resources or the director of Internal Audit if you have a possible conflict of interest; if you are aware of a situation where a conflict of interest may exist; or if you believe a violation of law or of this covenant has occurred. You will not lose your job or be treated badly for raising questions about HFHI policies and conduct. If you violate the law or HFHI policies or deliberately withhold information during an ethics investigation, you will be subject to disciplinary action, possibly including termination and legal action.

Ministry Funds, Property and Records

You are responsible for safeguarding all ministry assets under your control and for providing accurate, auditable records of those assets. You must use reasonable care to protect and safeguard all HFHI assets entrusted to you, and use the same care you would to protect your own personal assets under similar circumstances.

You are responsible for the careful, cost-conscious and effective use of all HFHI funds, including those for travel and entertainment. When using expense accounts of HFHI you must fully and clearly document all expenses in accordance with HFHI policy.

You may use HFHI assets only for business-related purposes and in the best interest of HFHI. You may not use work time, HFHI property or HFHI services for personal benefit. Minimal, infrequent personal use of copiers, e-mail, fax or phones is permitted at your discretion—provided it does not interfere with your work and you reimburse HFHI for the costs.

You must not remove any equipment without prior permission. Regardless of its current usage or condition, you may not sell, loan, give away or otherwise dispose of HFHI property without proper authorization consistent with applicable procedures.

Records and Reports

All HFHI records must be kept so that an accurate, auditable record of all transactions is maintained in accordance with generally accepted accounting principles. No entries may be made to intentionally hide or disguise the true nature of any transaction or to create funds to be used for other purposes.

Information that you record and submit to other parties—whether inside or outside HFHI—must be accurate, timely and complete. Reports cannot be used to mislead those who receive them or to conceal anything. This accuracy requirement applies to both financial and non-financial records such as worker's compensation claims, safety statistics and other reports.

All records must be maintained according to records management policy, including the records retention schedule.

Proprietary Material

Confidential information, copyrights and trademarks are all forms of proprietary material. Whether belonging to HFHI or to another organization, all proprietary information is to be treated as a valuable corporate asset of the owner and may not be disclosed or used without permission.

Confidential information is information that is not generally known outside of an organization and is not known by public means. The protection of this information as a valuable asset is one of your fundamental responsibilities. Examples of confidential information include financial reports, board reports, donor information, personnel information and vendor bids.

Unless you receive prior approval, you may not disclose confidential HFHI information—even if it does not put HFHI at a competitive disadvantage. Likewise, you must respect the confidentiality of information given to you in confidence by others.

If it is necessary to receive or disclose confidential information in the context of a specific business transaction, first discuss the situation with your supervisor and, as appropriate, with the general counsel.

Apart from legally recognized "fair uses" of proprietary material, you may not use copyrighted material and trademarks without permission of the owner. This includes unauthorized duplication of computer software and making multiple copies of a publication when only a single copy has been purchased.

Compliance with Law

You are responsible for performing your duties in full compliance with all applicable laws and regulations. You may not knowingly participate in any acts that violate any applicable law, rule or regulation of any government, governmental agency, or regulatory body. If you believe that as a matter of conscience you cannot do something that you are asked to do, then contact your supervisor, the vice president of Human Resources or the director of Internal Audit.

As a not-for-profit organization with tax-exempt status, HFHI is prohibited from using any assets to endorse political candidates, mobilize supporters to elect or defeat candidates, or align themselves with political parties. However, communication with government officials and the general public about positions on legislation is permissible, in consultation with authorized staff, as long as government funds are not used.

Your personal political activity and contributions are outside the scope of this covenant and require that you clarify that you are acting your own behalf and not on behalf of HFHI.

HFHI competes in a legitimate and ethical manner and avoids all actions that could be construed as being anti-competitive, monopolistic, or otherwise contrary to competitive practices in the marketplace. For example, HFHI will not participate in unfair competition, price fixing, bid-rigging arrangements, unacceptable exclusive dealings or any other illegal marketplace practices.

Some of the most common fair trade questions arise in the context of marketing, sales or purchasing responsibilities, discussions with competitors, and attendance at trade or professional association meetings. If

you are unclear about whether a specific activity is in violation of antitrust or other fair trade laws, talk with your supervisor or the general counsel.

Bribes, kickbacks, extraordinary commissions and other unusual "payments" are not permitted by HFHI.

Conflict of Interest

An actual or potential conflict of interest occurs when you are in a position to influence a decision that may result in a direct or indirect personal gain to you or a relative as the result of HFHI's ministry. If you cannot avoid the conflict or otherwise resolve it, then you must remove yourself from the conflict situation.

Unless you receive prior approval from your supervisor, you cannot engage in any business transaction on behalf of HFHI with a relative or with a business where a relative is a principal officer, decision-maker, or financial beneficiary.

If you have occasion to use company suppliers or contractors for personal business, you are expected to personally pay full market value for services rendered and materials provided.

You may not accept payment from another organization or individual for doing work that HFHI pays you to do in the course of your employment. For example, an honorarium or fee—either money or a gift—offered to you for the preparation or delivery of a presentation about HFHI or any aspect of its operation should be either tactfully declined or paid to HFHI. If you have questions about accepting outside gifts or fees for an activity or any situation that may raise a possibility of double compensation, consult your supervisor.

You must obtain your supervisor's approval before agreeing to serve on HFHI's behalf on an outside board of directors. Approval must then be reported to the chief operating officer. Any fees for outside board service should either be declined or paid to HFHI.

Business Gifts

Business-related gifts (including services, discounts, entertainment, travel, meals, promotional materials or samples) present situations that are inherently compromising. Every situation must be examined individually and with a bias against the activity.

You and members of your immediate family must not accept gifts from an actual or potential customer, supplier, business, or professional persons to whom you do or may refer business, or from anyone acting on their behalf, unless:

- the gift is sent to the workplace, not your home;
- the gift may be divided (for example, a fruit basket or box of candy) and is then made available in a team space or common area for others to share in the workplace;
- the gift is valued at no more than \$50 and is given infrequently—in such a way that no possible inference could be made that the gift could influence you in the performance of your duties.

Meals and other business entertainments are subject to the same standard: they must be modest, infrequent and, as far as possible, on a reciprocal basis.

Outside Financial Interests and Jobs

Outside business activities such as simultaneous employment, financial interests (including business ownership) and service on public bodies are usually acceptable provided that:

- the relationship between the business activity and your work at HFHI is incidental;
- your ownership and/or participation in the business is incidental;
- no competitive or other commercial relationship exists between the outside business concern and HFHI.

Specifically, neither you nor your immediate family may have an ownership or other significant financial interest in or be employed by any supplier, contractor, customer or competitor with whom you deal in your job without prior full disclosure and written clearance from your supervisor and the vice president of Human Resources.

Similarly, HFHI may not be involved in any transaction with a business in which a current employee has any such financial relationship without prior full disclosure and clearance from the chief operating officer.

In addition, any outside activity that interferes with or influences the performance of your HFHI duties, divides your loyalty, allows for a possible conflict of interest, or results in a situation involving double compensation will be considered within this covenant and may be considered unethical.

You are expected to render your best efforts to HFHI's ministry. You should not engage in any outside business interest or employment that diverts your attention from your HFHI responsibilities or that otherwise act to the detriment of the organization.

For purposes of this covenant, ownership of securities in a publicly traded company with which HFHI does business will not be considered a conflict provided your ownership interest is minimal.

External Relationships

HFHI will treat all donors, affiliate/national office staff, and suppliers fairly and in accordance with our business rules. In your dealings you may not:

- make promises that are not allowed by HFHI business rules or other policies;
- include any intentional misrepresentations;
- offer benefits or rewards in violation of laws, regulations or generally accepted business practices.

HFHI is fair in its choices of suppliers. You are responsible for making all purchasing decisions in a manner that is consistent with this covenant. Ethical buying practices involve making decisions on the basis of price, quality, quantity, delivery or services. Purchasing decisions frequently present situations where a conflict of interest is possible. You are required to disclose any possible conflict of interest and/or remove yourself from situations where conflict is present.

Instructions

The following are procedures for completing and submitting the Ethics Covenant acknowledgement form.

U.S.-based employees, volunteers, temporary employees and contract staff:

Complete the form and e-mail it to MyHR@hfhi.org using the subject line "Ethics Acknowledgement."
(Americus staff may return the acknowledgement form via inter-office mail.)

OR

Print, sign and fax the form to (229) 924-0641.

Non-U.S.-based employees, international partners, volunteers, local hires, third party nationals:

Completed forms should be returned to your international area Human Resources staff person. The forms may be e-mailed or faxed to:

Area:	HR Staff:	Fax Number:
Africa/Middle East	Marisa Daly	27-12-342-0765
Latin/Central America	Davis Espinoza	506-232-8679
Asia/Pacific	Mark Paetkau	662-261-3271
Europe/CIS	Zita Palossy	36-1-411-2171

- Attention: Managers of Staff Without Internet Access --
- Attention: Non-U.S. Area Human Resources Offices --

Within the U.S.: Managers are responsible for distributing the Covenant documents to staff without access to InSite. Print copies of the Covenant and its companion documents and mail them to all employees under your supervision.

Outside of the U.S.: International Human Resources offices are responsible for distributing the Covenant documents to staff without access to InSite. Print copies of the Covenant and its companion documents and mail them to all employees under your office's supervision.



Acknowledgement of the Ethics Covenant

This form is to be completed and signed by all HFHI employees.

1. I acknowledge that I have received a copy of the HFHI Ethics Covenant ("Covenant") dated Sept 12, 2002.

I understand that it is my responsibility to read and comply with the Covenant and any revision made to it.

I understand that:

- I am subject to the Covenant and am required to comply with it.
- Any employees under my supervision are also subject to the Covenant, and that I am responsible for communicating and interpreting the Covenant to those employees.
- I am responsible for reporting any possible conflict of interest that involves me, is reported to me, or that I observe.
- I am responsible for reporting any complaints that I receive under the Covenant as well as any other violations of the Covenant that I observe.

2. I certify that to the best of my knowledge I am in full compliance with the Covenant except as previously reported in writing to the vice president of Human Resources, the director of Internal Audit or as follows:

Employee ID

Name (Please Print)	Title
Signature	Date (mm/dd/yy)

Instructions for Electronic Filing

Save this document. Then send it as an attachment to either MyHR@hfhi.org or to your designated area Human Resources staff. In the subject line of the e-mail message, type "Ethics Acknowledgement."

HFHI SHOP 2007 Affiliate Funding Survey

231 Affiliates

Total

3317

100%

31%

69%

Affiliate Name	State	Total Request	Units	Land	Infra.
Athens HFH	AL		8		
Habitat For Humanity In Mobile County	AL		38		
Habitat for Humanity, Hale County Inc.	AL		2		
HFH of Morgan County Alabama	AL		40		
HFH of Russell County Ala., Inc.	AL		24		
Arkansas Valley Habitat for Humanity	AR		12		
Habitat for Humanity Desert Foothills	AZ		4		
Habitat for Humanity of the West Valley	AZ		25		
Habitat for Humanity Valley of the Sun	AZ		17		
Prescott Area Habitat for Humanity	AZ		10		
Habitat for Humanity of Sonoma County	CA		7		
Habitat for Humanity San Francisco	CA		11		
Habitat for Humanity Shasta Cascade	CA		6		
Habitat for Humanity-Golden Empire	CA		8		
HfH Calaveras	CA		4		
HfH East Bay	CA		22		
HFH Fresno County	CA		11		
HFH of Greater Los Angeles	CA		19		
HfH Orange County Inc	CA		19		
HfH Tulare County	CA		7		
Peninsula Habitat for Humanity	CA		8		
Sacramento Habitat for Humanity	CA		7		
San Diego Habitat for Humanity	CA		10		
Blue Spruce Habitat for Humanity	CO		6		
Flatirons Habitat for Humanity	CO		9		
Habitat for Humanity of Eagle & Lake Counties	CO		6		
Habitat for Humanity of Metro Denver	CO		10		
Loveland Habitat for Humanity	CO		15		
Pikes Peak Habitat for Humanity	CO		16		
Hartford Area Habitat for Humanity	CT		20		
HFH of NWCT	CT		1		
DC Habitat for Humanity	DC		18		
Sussex County Habitat for Humanity	DE		8		
Charlotte County Habitat for Humanity	FL		10		
Clay County (FL) Habitat for Humanity	FL		12		
Greater Miami	FL		40		
Habitat for Humanity of Bay County FL, Inc.	FL		16		
Habitat for Humanity of Broward	FL		30		
Habitat for Humanity of Greater Orlando Area, Inc.	FL		50		
Habitat for Humanity of Lake County Fl.	FL		20		
Habitat for Humanity of Martin County, Inc.	FL		15		
Habitat for Humanity of Pinellas County, Inc.	FL		39		
Habitat for Humanity of South Palm Beach County	FL		10		
Habitat for Humanity Sarasota, Inc.	FL		18		
Habitat for Humanity South Sarasota Co., Inc.	FL		16		

HFH Collier County	FL	100
HFH- Jacksonville Beaches	FL	20
Highlands County Habitat for Humanity	FL	40
Indian River HFH	FL	134
Lakeland Habitat for Humanity, Inc.	FL	25
Manatee County Habitat for Humanity	FL	18
Southeast Volusia Habitat for Humanity	FL	4
St. Augustine/St. Johns Co.	FL	7
Athens Area Habitat for Humanity	GA	10
Coastal Empire Habitat for Humanity	GA	4
Columbus Area Habitat for Humanity	GA	4
Crisp Area Habitat for Humanity	GA	4
Greene County Habitat for Humanity	GA	8
Habitat for Humanity of Hall County	GA	3
Harris County Habitat for Humanity	GA	2
HFH-North Central Georgia, Inc.	GA	25
Houston County Habitat for Humanity	GA	9
Macon Area Habitat for Humanity	GA	10
Newnan-Coweta HFH	GA	6
Valdosta-Lowndes Co HFH	GA	30
West Georgia Habitat for Humanity	GA	2
HFH of Central Iowa	IA	12
Iowa Valley HFH	IA	7
North Central Iowa	IA	5
Siouxland Habitat for Humanity	IA	16
Habitat for Humanity Idaho Falls Area, Inc.	ID	3
Chicago South Suburbs	IL	6
Fox Valley Habitat for Humanity	IL	8
Habitat for Humanity Greater Peoria	IL	10
Jefferson County HFH	IL	3
Northern Fox Valley	IL	5
Habitat for Humanity of Boone County	IN	4
Habitat for Humanity of Hendricks Co.	IN	12
HFH of St. Joseph County, IN	IN	30
Perry County Indiana HFH	IN	2
Wichita Habitat for Humanity, Inc.	KS	16
Garrard Co. Habitat for Humanity	KY	3
Habitat for Humanity of Metro Louisville	KY	27
Hardin County Habitat for Humanity	KY	4
HFH Madison Co.	KY	8
HFH of Henderson, KY	KY	4
Lexington Habitat for Humanity, Inc.	KY	35
Calcasieu Area, Inc	LA	32
South Shore Habitat for Humanity	MA	4
Caroline County Habitat for Humanity, Inc.	MD	3
Garrett County Habitat for Humanity	MD	2
Habitat for Humanity of Frederick County	MD	11
Sandtown Habitat for Humanity	MD	30
Habitat for Humanity of Greater Portland	ME	5
Blue Water Habitat For Humanity Inc.	MI	7
Genesee County Habitat for Humanity	MI	18

Gladwin County HFH	MI	8
Habitat for Humanity of Monroe County	MI	12
Habitat for Humanity of Oakland County	MI	54
HFH-Grand Traverse Region	MI	6
Huron Valley, MI	MI	15
Lakeshore Habitat for Humanity, Inc.	MI	11
Menominee River	MI	4
Montmorency County HFH	MI	2
Newaygo County	MI	6
Saginaw Habitat for Humanity	MI	10
Tri-Cities Area Habitat for Humanity	MI	7
Bemidji Area Habitata for Humanity	MN	3
Central Minnesota Habitat for Humanity	MN	14
Habitat for Humanity of South Central Minnesota	MN	15
Twin Cities	MN	61
Habitat for Humanity of Springfield, Missouri	MO	15
HFH Cape Area	MO	3
Columbus Lowndes HFH	MS	3
Habitat for Humanity/Metro Jackson	MS	111
HFH Mississippi Gulf Coast	MS	23
Pontotoc County Habitat for Humanity	MS	11
West Tallahatchie HFH	MS	15
Mid-Yellowstone Valley	MT	12
Avery County Habitat for Humanity	NC	3
Chatham Habitat for Humanity	NC	10
Habitat for Humanity of Catawba Valley	NC	14
Habitat for Humanity of Charlotte	NC	51
Habitat for Humanity of Greater Greensboro	NC	18
Habitat for Humanity of Iredell County, Inc.	NC	15
Habitat for Humanity of Randolph County	NC	2
Habitat for Humanity, Orange Co., NC	NC	15
Henderson County Habitat for Humanity	NC	30
HFH of Cleveland County	NC	2
HfH of Moore County, Inc.	NC	15
Our Towns Habitat for Humanity	NC	32
Union County HFH	NC	12
Missouri Valley HFH	ND	2
Grand Island Area HFH	NE	3
Habitat for Humanity of Omaha	NE	10
Livingston CCounty Habitat for Humanity	NE	3
Habitat for Humanity Burlington County NJ, Affiliate, Inc.	NJ	6
Morris Habitat for Humanity	NJ	2
Newark Habitat for Humanity	NJ	6
Paterson Habitat	NJ	20
Raritan Valley HFH	NJ	17
Greater Albuquerque Habitat for Humanity	NM	19
Mesilla Valley HFH	NM	7
Otero County Habitat for Humanity, Inc.	NM	14
Habitat for Humanity - New York City	NY	16
Habitat for Humanity in Nassau County, Inc.	NY	2

Habitat for Humanity of Suffolk	NY	22
HFH of New Castle County	NY	42
HFH Schenectady County	NY	8
Alliance Area HFH	OH	2
Athens County Habitat for Humanity	OH	3
Cincinnati Habitat for Humanity	OH	4
Firelands Habitat for Humanity	OH	5
Habitat for Humanity-Greater Columbus	OH	20
HFH of Greater Canton	OH	6
HFH of Lake County	OH	2
Licking County Habitat for Humanity	OH	1
Lorain County HFH	OH	4
Maumee Valley HfH	OH	15
Seneca Habitat for Humanity	OH	3
Central Oklahoma HFH	OK	40
Bend Area Habitat for Humanity	OR	5
Florence Habitat for Humanity	OR	2
HFH of Lincoln County	OR	3
Jefferson Co HfH	OR	2
Mt. Hood HFH	OR	22
Newberry Habitat for Humanity	OR	1
North Willamette Valley	OR	5
Portland Habitat for Humanity	OR	40
Rogue Valley	OR	3
Sisters Habitat for Humanity	OR	8
Habitat for Humanity of Bucks County	PA	10
HABITAT FOR Humanity of Cambria County	PA	4
Habitat for Humanity of Greater Centre County	PA	4
HFH Montgomery Co. Pa.	PA	7
HfH of Lebanon County, Inc.	PA	2
HFH of Lehigh Valley	PA	8
HFH of Wayne County	PA	3
Reading-Berks Habitat for Humanity	PA	5
Williamsport/Lycoming Habitat for Humanity	PA	5
HFH of Horry County	SC	6
Hilton Head Regional Habitat for Humanity	SC	13
Sea Island Habitat for Humanity, Inc.	SC	4
Brookings Area Habitat for Humanity	SD	6
Blount County Habitat for Humanity	TN	9
Campbell County HFH	TN	3
Habitat for Humanity of Cleveland	TN	15
Habitat for Humanity Williamson County	TN	11
HFH of Anferson County	TN	10
Knoxville Habitat for Humanity	TN	60
Nashville Area Habitat for Humanity	TN	50
Rutherford County HFH	TN	9
Austin Habitat for Humanity	TX	20
Dallas Area HfH	TX	12
Habitat for Humanity of San Antonio, Inc.	TX	40
HFH Wichita Falls	TX	4
Lubbock Habitat for Humanity	TX	9

Montgomery County HFH	TX		30
Northwest Harris County	TX		30
Trinity Habitat for Humanity	TX		25
Farmville Area Habitat for Humanity, Inc.	VA		7
Fauquier HFH	VA		6
Greater Charlottesville HFH	VA		9
Habitat for Humanity Peninsula, VA	VA		10
Hanover Habitat for Humanity	VA		12
Orange County Habitat for Humanity	VA		2
Page County	VA		2
Richmond Metropolitan Habitat for Humanity	VA		33
Rockbridge Area Habitat for Humanity	VA		10
Staunton-Augusta Habitat for Humanity	VA		10
Evergreen HFH	WA		7
Habitat for Humanity of Clallam County	WA		4
Habitat for Humanity of Kitsap County	WA		10
Habitat for Humanity Seattle/South King County	WA		12
Habitat for Humanity-Colville Valley Partners	WA		4
HFH of Island County	WA		4
HFH of Mason County	WA		2
HfH-Spokane	WA		19
Tacoma-Pierce County	WA		24
Tri County Partners Habitat for Humanity	WA		15
Barron County Habitat for Humanity	WI		6
Central Wisconsin Habitat for Humanity	WI		3
Door County Habitat for Humanity, Ltd.	WI		5
Greater Fox Cities Area HFH	WI		24
HFH Northwoods WI, Inc.	WI		2
HFH of Fond du Lac County, Inc.	WI		4
Marshfield Area Habitat for HUmanity	WI		1
Wild Rivers Habitat for Humanity	WI		3
Almost Heaven Habitat for Humanity	WV		10
Marion County HFH	WV		3
Wood County Habitat for Humanity	WV		10
Total			3317



SHOP 2007 Affiliate Funding Survey

Return IMMEDIATELY (no later than May 1, 2007) to: [redacted]
--Save document as state and affiliate name--

Note: Beginning with SHOP 2003, HFH affiliates may not apply or receive SHOP funding through another organization without prior approval from HFHI's HUD Grant Programs Department. Affiliates must have MS Excel to participate in the program.

This survey must be completed and returned by May 1, 2007, to receive an application packet. We apologize for the short response time. However, this data is a critical part of our grant request to HUD. We strongly encourage you to submit the completed survey by this deadline in order to be included on the list of potential affiliates who may receive funding through this program. Affiliates who do not submit the survey by the deadline will not be included on the HUD list and risk a delay in funding availability of 3 months or more. Please direct all questions to one of the following SHOP Grant Officers: [redacted]

[redacted] for assistance. Tab between fields to enter data. Please save the document as state and affiliate name (example: GA Anytown HFH SHOP 07 Survey.doc) before submitting.

I. AFFILIATE INFORMATION

Affiliate Name:	Affiliate Contact/Title:		
Affiliate Address:	City:	State:	Zip:
Email Address*:	Telephone:	Fax:	

* This is the address that the application packet will be sent to once it is available.

Number of homes completed from date of affiliation to close of CY 2006:

Will you apply for SHOP 2007 funding? Yes No

Has your affiliate adopted and begun to use the new HFH logo? Yes No

Has your affiliate built at least one house in each of the last three years? Yes No

Has your affiliate tithed within the last 12 months? Yes No

If you answered no to any of the above questions, please do not continue with the rest of this survey.

II. FUNDING INQUIRY

SHOP funds are awarded as a combination grant/loan - 75% of the award is grant funds and 25% is a no-interest loan. We anticipate the SHOP 2007 program will begin during the 1st quarter of CY 2008. It is mandatory that 70% of the total units are completed in 24 months (March 2010) and all (100%) are completed within 36 months (March 2011). These dates may change slightly depending on the date of the actual award announcement.

1. Enter proposed monetary amount of funding request: \$ _____ and proposed number of units: _____
Note: avg. award \$15,000 per unit however request may be +/- \$15,000 depending on need

2. How much of item 1 will be for land acquisition: \$ _____ infrastructure: \$ _____

III. HOUSE DESIGN & CONSTRUCTION

1. How many *proposed* homes will be: Single-family _____ Multi-family _____

2. List the number of *proposed* homes in the appropriate form of ownership field:
Single-family fee simple _____ condominium _____ cooperative _____

Other (provide number and explanation): _____

3. Energy Star homes -
a) Number of Energy Star homes completed within last 12 months or CY 2006: _____
b) Total number of Energy Star homes completed to date: _____
c) Number of *proposed* SHOP 2007 homes that will be Energy Star: _____

4. Do you utilize Energy Star-designated materials and products in your homes? Yes No

Accessibility (All SHOP homes are required to be visitable, if feasible)

5. Accessible or Visitable homes -
a) Number of homes completed in last 12 months or CY 2006: _____
b) Accessible: (#) _____ c) Visitable: (#) _____
d) Total number of homes completed to date: _____
e) Accessible: (#) _____ f) Visitable: (#) _____

(Note: A visitable home will have at least one zero-step entrance and all passage doors including the bathroom should be 2'8" min. clear width which requires a 3'0" door. Halls should be 3'4" min. frame to frame.)

6. Proposed SHOP 2007 homes that will be Accessible or Visitable
Accessible: (#) _____ Visitable: (#) _____

7. Please list features provided in homes for universal design and accessibility that go beyond the basic definition of Visitability provided above: _____

8. Please state the average number of volunteer hours completed per home: _____

9. Based on a recently completed house, please provide the average costs for each category below:

Administrative & Legal	\$
Land Acquisition	\$
Architectural & Engineering	\$
Impact & Inspection Fees	\$
Site Development	\$
Demolition & Removal	\$
Equipment Rental	\$
Construction	\$
Miscellaneous	\$

Total Project Cost \$ _____

Appraised Value \$ _____
Sales Price (1st Mortgage) \$ _____

IV. HOMEBUYER INFORMATION

1. Indicate the projected income levels of the homebuyers for the *proposed* SHOP houses. Please indicate a number by each range.

0%-30% >30%-50% >50%-60%

2. List number of sweat equity hours required per family in **each** of the categories listed below (please fill in both "a" and "b"):

a) Single adult household (total):

Construction hours:

Non-construction hours:

b) Multiple adult household (total):

Construction hours:

Non-construction hours:

NOTE: SHOP 2007 requires a minimum of 100 hours on house construction for multiple adult households & 50 hours on house construction for single adult households. Allowances can be made for those with disabilities.

3. Column 1-- list number of homebuyers in the following categories within last 12 months or CY 2006
 Column 2-- list proposed number of homebuyers in following categories if SHOP 2007 funding is received.

- | | | |
|---|---|---|
| | 1 | 2 |
| a) Persons with disabilities | | |
| b) Elderly | | |
| c) Minorities | | |
| d) Persons with limited English proficiency | | |

V. PARTNERSHIPS

Grassroots Faith-Based Partnerships

One of HUD's top Policy Priorities for SHOP 2007 is to provide full and equal access to Grassroots Faith-Based and other non-profit Community-Based Organizations. HFHI will receive extra points if we can comply with this priority by **documenting** considerable partnerships with these organizations during the SHOP 2007 grant cycle.

Definitions: Partnership is defined as providing volunteers or monetary support. A *Grassroots* organization must be headquartered in the local community in which it provides services, have a social services budget of \$300,000 or less, or have six or fewer full-time equivalent employees. Note the budget cap is for the social services only; it does not include other portions of the budget such as salaries and expenses not directly expended in the provision of social services.

- Number of **firm commitments** for Faith-Based Partnerships and their approximate value during the term of the SHOP 2007 grant: (#) \$
- List the number and approximate monetary value of your Faith-Based Partnerships within the last 12 months or CY 2006: (#) \$

VII. FIRM FUNDING COMMITMENTS FOR PROPOSED SHOP 2007 PROJECT

1. List firm commitments for other Federal, State or Local funding to assist with the proposed project:

Federal \$ State \$ Local \$

2. HUD requires documentation of funding commitments which will enable HFHI affiliates to complete the homes if we are awarded funding. This includes the Fund For Humanity (mortgage payments).

Fund For Humanity (Include all homes not just SHOP-funded units.)

- Annual Mortgage Payments Received \$
- Projected Annual Mortgage Payments during 2007 Grant Term

Year 1 (2008)	Year 2 (2009)	Year 3 (2010)
---------------	---------------	---------------

VIII. EVIDENCE OF NEED WITHIN YOUR COMMUNITY

1. Please provide statistical evidence of the housing need in your local community, including the source citations for these statistics:
2. Indicate the specific housing problems encountered in your community:
Overcrowding Cost burden Housing age or deterioration
Low homeownership rate Lack of adequate infrastructure or utilities
3. Please indicate the specific land acquisition and infrastructure development challenges in your local community:
Land availability Land cost Clear title Regulatory barriers
Density NIMBY (Not in my back yard) Development impact fees
4. List homeownership % rate in service area: %
5. Indicate your affiliate's participation level in your local or state consolidated housing plan process (i.e., receives mailings, has attended some meetings):
a) Affiliate occasionally participates in your local or state consolidated housing plan. Yes No
b) Affiliate is an active voting participant within the planning process and is viewed as a source of information for planning elements
6. List number of homebuyer applications received in last 12 months or CY 2006:
7. List average number of months potential homebuyers are in the program before completing the requirements and receiving a home:
6 months 12 months 18 months 24 months
8. Please state the dollar value that you spent on land purchases per lot during the following years:
2004: 2005: 2006:
9. Please state the dollar value that you spent on infrastructure development per lot during the following years:
2004: 2005: 2006:

Please accept our sincere thanks for completing this survey. The information will be used to assist us in obtaining much-needed SHOP funding for HFH affiliates and allow the continuation of this valuable HUD-funded program. Again, please accept our apologies for the short response time. Your time and assistance are greatly appreciated.

E-mail completed survey no later than May 1, 2007 to: [REDACTED]

– Save document as state and affiliate name –

Application packets will be available in mid-summer.

Affiliates must complete this survey to receive an application for funding.

Minimum Requirements for SHOP 2007

- Successful completion of the SHOP Training
- Adoption & use of new HFH Trademark Logo
- Minimum of 1 house built in each of the last 3 years
- Submission of an independent financial audit for 2006

- Active participant in the Tithe program
- Compliance with the House Design Criteria
- Field Staff approval of Family Selection Criteria & Sweat Equity Requirements within past year
- Full compliance with requirements of previous SHOP &/or other HFH grant programs
- Affiliate's family income selection criterion must be 60% or less of HUD's median income limits.



FY 2007 SHOP Grant Eligibility
HFHI Duns # [REDACTED]

Tax-Exempt Status

Habitat for Humanity International ("Habitat" or HFHI) is a nonprofit, ecumenical Christian organization that has built more than 200,000 homes in partnership with people in need worldwide. HFHI is a tax-exempt nonprofit organization under section 501 (c) 3 of the IRS Code (HFHI's taxpayer identification number is 91-1914868; see attachment for a copy of HFHI's certification of tax-exempt status). All Habitat affiliates either have their own tax-exempt status or have such status under a group exemption granted to Habitat for Humanity International. Each affiliate is autonomous, controlled by a locally elected, volunteer board of directors responsible for its policies and actions. The boards act within the parameters of the affiliate's covenant with Habitat for Humanity International.

National Operations

Habitat for Humanity International ("Habitat" or HFHI) is an ecumenical Christian organization with more than 30 years of experience in self-help housing. In 2006, Habitat affiliates in the United States completed 4,292 homes and rehabilitated 351 homes in partnership with low-income families; in 2005, affiliates built 4,408 homes and rehabilitated 222. With that record, HFHI far exceeds the minimum qualifying requirement for FY 2007 SHOP applicant eligibility of 30 units within 24 months preceding the grant. Additionally, Habitat for Humanity ranked as the 16th most productive homebuilder in the United States for 2006 in an annual listing published by *BUILDER* magazine. Habitat is the only non-profit building among the top 100.

Funding Requested, Community Volunteers & Sweat Equity

Habitat for Humanity requests \$19.8 million in FY 2007 SHOP program funds to complete a minimum of 1,205 decent, safe, modest homes throughout the United States. In accordance with the grant requirements, the SHOP funding will be used for land acquisition, infrastructure and administrative cost with an average investment of \$15,000 per unit. These homes will provide homeownership opportunities on a non-discriminatory basis to persons and families eligible for SHOP-assisted housing who are willing to contribute a substantial amount of volunteer "sweat equity." Affiliates participating in SHOP must require homeowners to perform a minimum of 100 hours construction on their own home. Community volunteer labor will play a large role in making the homes affordable.

Homeowner Eligibility

Prospective homeowners are deemed eligible for SHOP-assisted Habitat housing if they have incomes below 60% of the median income level in their communities, are unable to secure a home through conventional financing and meet other Habitat homeownership criteria. All prospective Habitat homeowners are chosen consistent with applicable federal and state non-discrimination legislation and Habitat's own non-discrimination covenants. Historically, Habitat affiliates select homebuyers whose annual income is below 25-60% of the median income levels in their communities.

Habitat for Humanity International SHOP 2007 Funding Competition

Evaluation Criterion: Scoring Point System

Habitat for Humanity affiliate applicants are assessed on a 100-point scale.
Note that pre-screening determines eligibility based on the following threshold factors before the scoring process begins.

Minimum Threshold Requirements
Titles transferred to homebuyer within 6 months of house completion
Homebuyers below 80% median income
Contributes to international house building efforts-tithe
Completion of HUD form 27300 Removal of Regulatory Barriers
Compliance with non-discrimination policies including homebuyer selection
Homebuyer minimum 100 sweat equity hours construction

Evaluation Criterion:	Maximum Points
<i>Ability to Complete the Project</i>	<i>35 Possible</i>
Capacity to build the requested units within the SHOP timeline	10
Ratio of administrative expenses to annual revenue (must be below 25%)	7
Ratio of long term debt to annual revenue (must be below 50%)	3
Firm financial commitment for house sponsorship dollars	5
Ability to raise funds for construction based on track record	10
<i>Compliance & Willingness to Partner</i>	<i>30 Possible</i>
Comparative need in geographic location	6
Accessible design features	5
Complies with HFHI house design criteria	5
Timely compliance with all internal reporting requirements	10
Participates in training events	4
<i>Ability to Meet Federal Regulations & Record-Keeping</i>	<i>35 Possible</i>
Quality of financial reports	7
Ability to meet environmental review requirements	6
Ability to adhere to procurement standards	7
Resources to meet reporting expectations and maintain auditable records	10
Removal of regulatory barriers demonstrated efforts	5
Total Points	100

You are our Client!
Grant Applicant Survey

U.S. Department of Housing
And Urban Development
Office of Departmental Grants
Management and Oversight

OMB No. 2535-0116 (exp. 12/31/2008)

The information collection requirements contained in this document have been approved by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 (44U.S.C. 3501-3520). This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. Public reporting burden for this collection is estimated to average 30 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. All information collection contained in this Survey is optional.

The Department of Housing and Urban Development is trying to provide a more user friendly, customer driven funding process. Please let us have your comments and recommendations for improvements to the Notice of Funding Availability Application and forms and/or the Electronic Grant Application Outreach process. You can complete and submit this survey and attach it to your electronic application or you mail directly to: Department of Housing and Urban Development, 451 7th Street, SW – Room 3156, Washington, DC 20410.

Instructions. Listed below are several questions regarding outreach conducted by the Federal Government to prepare organizations for the Grants.gov registration process, the retrieval of funding opportunities, and submission of electronic applications. The grading scale below provides options from extremely helpful to not applicable. In the box provided, grade the government on its outreach efforts from O-None thru G-Not applicable to my needs. Section seven provides space for you to make SUGGESTIONS FOR IMPROVEMENT, please identify the section you are commenting on. Field level help is available by click on the F1 key.

O= None A = Extremely helpful B = Somewhat helpful C = Helpful D = Not very helpful
F = Not helpful G = Not applicable to my needs

Section 1 – Electronic Grant Application Outreach Provide details about the type of information you received from HUD about Grants.gov as indicated below.

1. The brochure(s)/guide(s) (insert title(s)):	Grade:	
2. Title of the workshop(s) /conference(s)/meeting(s)/training/forum(s)	Date attended:	Grade: O-None
3. Title(s) of satellite broadcast(s):	Date(s):	Grade: O-None
4. Did you receive information from the Agency Call Center? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide the date(s) and rate the quality of assistance received.	Date(s):	Grade: A-Extremely helpful
5. Did you receive information from the Grant.gov Contact Center? ? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide the date(s) and rate the quality of assistance received.	Date(s):	Grade: C-Helpful
6. How could we improve our communications to you and others like you (please explain)? Both agency and call center were very prompt at returning my call and answering questions		

Section 2 – Electronic Grant Application Registration Process

1. Did you find the Grants.gov website information on registration clearer and easier to understand than last year?
 Yes No

2. Do you have access to IBM compatible software?
 Yes No

3. Do you have Internet access within your office or division?
 Yes No

If no, is the access within:

a. Within your organization? Yes No

b. Available in your building? Yes No

- c. Available at home?
- d. Available within 1 mile of where you work?
- e. Available within 5 miles of where you work?
- f. Available more than 5 miles of where you work?

<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Yes	<input type="checkbox"/> No

4. Do you have problems with Internet access due to any of the following?
- Cost?
 - Reliability?
 - Office access rights?
 - Poor quality reception?

<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

Section 3 – Funding Opportunities

Which Funding Opportunity are you commenting on	Insert CFDA numeral: 14.247
1. Did you find the Submission Checklist helpful?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2. Were the Funding Opportunity instructions clearer and easier to follow than last year?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3. Were the Program specific funding opportunity instructions clearer and easier to follow than last year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
4. Did you find sections of the funding opportunity duplicative?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If yes, to any of the questions above, identify the section(s) and areas for streamlining the redundant information.	

Section 4 – Finding Grant Opportunities

1. Was it easier to find the Finding Opportunities on-line through Grants.gov than previous methods?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2. Based on previous years, how easy was it to find grants in the	Choose from dropdown
a. Federal Register	About the same
b. Trade journals	None
c. Agency websites	About the same
3. How could finding grant opportunities be improved (please explain)?	

Section 5 – Applying for Grant Opportunities


1. Was there more than one person involved in completing the application submission?	Number: 3
2. Did you find the electronic application useful for dissemination purposes?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3. Did the same individual who downloaded the grant application submit the application?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
4. Did you know where to look for instructions for completing and submitting the application?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
5. At what point in the process did you download and read the Application Instructions?	A-Before looking at the application
6. What Section of the Electronic Application Desktop Guide were most useful?	
7. How could the Electronic Application Desktop Guide be improved (please explain)? <u>Attachments did not flow with the mandatory and optional attachments. Concerned that information may not be in proper order.</u>	


8. Did you find the Submission Tips helpful?	Grade C-Helpful
9. Did you find the NOFA Application Submission Checklist helpful?	Grade A-Extremely helpful
10. Did you know how to use the attachment form in the application package?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Do not know
11. Did you have a problem saving your application?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Do not know

Section 6 – Applicant Information

Organization Legal Name Habitat for Humanity International

Address 121 Habitat Street City Americus State GA

Zip Code 31709 Telephone Number: (including area code) 

Contact Name: Donna Golden Email Address 

Section 7 – Suggestions

For improving the Electronic Grant process, please specify below. Please identify the section you are commenting on.

- 1) For the second year, attachments which ARE mandatory were placed in the optional document section which is confusing for even the experienced e-applicant. Within the mandatory and/or optional docs there should be a feature to allow the applicant to move documents in the correct order specified by the federal register.
- 2) A feature to allow moving documents from optional to mandatory so they reflect the correct order would be a plus. Currently, part of the mandatory documents are in the mandatory section, part are attachments and part are in the optional section. This allows to many opportunities for errors which could result in no funding.
- 3) The budget form "detailed" within the application should have formula in the total colums per line item and per category or allow for formulas to reduce possible error.

Overall, I appreciate all the work being done to improve this process.

Attachments Form

Instructions: On this form, you will attach the various files that make up your grant application. Please consult with the appropriate Agency Guidelines for more information about each needed file. Please remember that any files you attach must be in the document format and named as specified in the Guidelines.

Important: Please attach your files in the proper sequence. See the appropriate Agency Guidelines for details.

- 1) Please attach Attachment 1 4651-NPtaxexemptstatusHFHI.pdf Mime Type: application/pdf
- 2) Please attach Attachment 2 6475-ProgramSummaryHFHISHOP2007.doc Mime Type: application/msword
- 3) Please attach Attachment 3 1372-HUD-424-CBWbudget_worksheet HFHI.xls Mime Type: application/vnd.ms-excel
- 4) Please attach Attachment 4 2606-HUD-96010Programoutcomelogic modelHFHI.xls Mime Type: application/vnd.ms-excel
- 5) Please attach Attachment 5 6993-AppendixACodeofConduct.pdf Mime Type: application/pdf
- 6) Please attach Attachment 6 8429-AppendixCFundingRequestsSurveySample.pdf Mime Type: application/pdf
- 7) Please attach Attachment 7 2992-QualificationsnarrHFHISHOP2007.doc Mime Type: application/msword
- 8) Please attach Attachment 8 9794-AppendixDEvalCriteriaRemovalBarrriers.doc Mime Type: application/msword
- 9) Please attach Attachment 9 1028-HUD-2994-A_You_Are_Our_Client_Grant_Applicant_Survey.doc Mime Type: application/msword
- 10) Please attach Attachment 10 1636-Narrativefactors1thru5HFHI.doc Mime Type: application/msword
- 11) Please attach Attachment 11 5293-AppendixBLeverageltrmortgagefunds.pdf Mime Type: application/pdf
- 12) Please attach Attachment 12
- 13) Please attach Attachment 13
- 14) Please attach Attachment 14
- 15) Please attach Attachment 15

Facsimile Transmittal

1179179317 - 5758

U. S. Department of Housing and Urban Development
Office of Department Grants Management and Oversight

OMB Approval No. 2525-0118
exp. Date (04/30/2005)

* Name of of Document Transmitting:

1. Applicant Information:

* Legal Name:
* Address:
* Street1:
Street2:
* City:
County:
* State:
* Zip Code: * Country:

2. Catalog of Federal Domestic Assistance Number:

* Organizational DUNS: CFDA No.:
Title:
Program Component:

3. Facsimile Contact Information:

Department:
Division:

4. Name and telephone number of person to be contacted on matters involving this facsimile.

Prefix: * First Name:
Middle Name:
* Last Name:
Suffix:
* Phone Number:
Fax Number:

* 5. Email:

* 6. What is your Transmittal? (Check one box per fax)

- a. Certification b. Document c. Match/Leverage Letter d. Other

* 7. How many pages (including cover) are being faxed?