

General Information

Completed by diana@habitatpeoria.org on 4/26/2021 6:14 PM

Case Id: 32072

Name: Habitat for Humanity - 2021

Address: *No Address Assigned

General Information

Please provide the following information.



City of Peoria CHDO Application and Proposal

City of Peoria
419 Fulton Street
Peoria, IL 61602
309-494-8600

Introduction

The following is an application in order to apply for certification as a Community Housing Development Organization and to propose a specific project for the available CHDO Funds. It includes basic questions about your organization, its purpose, practices, and capacity in order to ensure that it meets the regulatory criteria to be certified as a CHDO. The proposal requires responses to specific prompts regarding your proposed project. You will be required to include attachments connected to certain prompts that support your narrative response. Prompts will ask for general information for future years of funding such as location, type of project and estimated costs.

Please Note:

- Applications are due Friday, April 30, 2021.
- Applications must be submitted by electronically. Incomplete, emailed, faxed, or late applications will be deemed ineligible.
- Total funding available is \$220,000
- Funds will not be granted to reduce existing deficits, entertainment, lobbying expenses, audits, or other ineligible expenses.
- Eligible uses of funds include the acquisition of and/or rehabilitation of rental housing; new construction of rental housing; acquisition and/or rehabilitation of homebuyer properties; new construction of homebuyer properties; and direct financial assistance to purchasers of HOME-assisted housing that has been developed with HOME funds by the CHDO.
- Funds may not be used for public housing development, public housing operating costs, or for Section 8 tenant-based assistance, nor may they be used to provide non-federal matching contributions for other federal programs, for operating subsidies for rental housing, or for activities under the Low-Income Housing Preservation Act.
- **Organizations must demonstrate the financial viability to operate a federally funded program strictly on a reimbursement basis. Funds are provided to awarded projects on a reimbursement basis only. This means that funds will be available to the organization after it has paid for eligible project costs.**

- **If selected for funding, construction must begin within 12 months of signed agreement.**
- **Applicants with open Monitoring Findings with the City that are unable to be resolved prior to the deadline for funding applications will be ineligible to apply.**
- Applicants approved for funding may need to alter the project proposal, client record keeping, or other policies and procedures to meet the standards of the Department of Housing and Urban Development and the City of Peoria. All requirements will be outlined in the signed agreement. No costs may be incurred prior to execution of an agreement with the City of Peoria.
- Projects must meet all applicable grant requirements of the U.S. Department of Housing and Urban Development (HUD).
- Applicants must demonstrate adequate management, fiscal controls and staffing capacity within its current organization to undertake the proposed project.
- Applicants must report the status of all funds that are requested or proposed from other sources.

A. Basic Organizational Information

Case Id: 32072
Name: Habitat for Humanity - 2021
Address: *No Address Assigned

Completed by diana@habitatpeoria.org on 3/26/2021 10:48 AM

A. Basic Organizational Information

Please provide the following information.

A.1. Name of Organization

Habitat for Humanity Greater Peoria Area

A.2. Mailing Address

931 North Douglas Street Peoria, IL 61606

A.3. Phone Number

(309) 676-6729

CONTACT INFORMATION

A.4. First Name

Lea Anne

A.5. Last Name

Schmidgall

A.6. Title

Executive Director

A.7. Phone Number

(309) 676-6729

A.8. Email

lea@habitatpeoria.org

A.9. Fiscal Year

(please enter From: xx/xx/xx To: xx/xx/xx)

07/01/2021 To: 06/30/2022

A.10. DUNS Number

79,596,331

A.11. FEIN Number

371,250,405

A.12. SAM CAGE Code Number

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B. CHDO Certification

Completed by bsingh@peoriagov.org on 7/14/2021 3:42 PM

Case Id: 32072

Name: Habitat for Humanity - 2021

Address: *No Address Assigned

B. CHDO Certification

The information requested in this section will be used to certify your organization as a Community Housing Development Organization with the City of Peoria. This information is required in order to be certified – incomplete information will not be accepted. Organizations must be certified in order to be considered for funding.

Legal Status

B.1. The organization is incorporated under State or local laws as evidenced by:

Evidence of Organization Incorporation *Required

Articles of Incorporation.pdf

B.2. Has a tax exemption ruling from the Internal Revenue Service (IRS) under Section 501(c)(3) or (4) of the Internal Revenue Code of 1986, as evidenced by

Proof of Tax Exempt Status *Required

Tax Exempt 2025.pdf

B.3. Do you affirm that this organization is not a governmental entity and that it is not controlled by a government entity?

Yes

Financial Status

B.4. Please attach your organization's most recent audit (must be no more than 12 months old).

Audit *Required

FY20 Audit Report Final.pdf

B.5. Please attach your organization's current annual budget.

Annual Budget *Required

FY21 Budget.pdf

B.6. Does the organization have financial management procedures and internal controls that conform to 2 CFR

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5 of 24

200.302 and 200.303?

Yes

Please complete and attach form [CHDO Certification 2 CFR 200.302 and 200.303](#) .



CHDO Certification 2 CFR 200.302-303 and 24 CFR 84.21 *Required

CHDO-Certification of Financial Accountability.pdf

B.7. Amount of Funding Requested. If your organization is only seeking certification, please put \$0 in the blank.

\$220,000.00

B.8. Total Project Cost

\$275,000.00

B.9. Do you affirm that this organization is not controlled by or under direction of individuals seeking to derive profit or gain?

Yes

B.10. Do you affirm that this organization has no part of its net earning inuring to the benefit of any member, founder, contributor, or individual?

Yes

B.11. CHDOs are required to provide 25% of the amount of a HOME grant investment in matching, non-federal funds. Do you affirm that your organization has the financial capacity to make this kind of matching contribution?

Yes

Housing and Community Development

B.12. To be a certified CHDO, it must be among your purposes to provide decent housing that is affordable to low- and moderate-income persons. Please attach evidence of this from your charter, articles of incorporation, resolutions, or by-laws.



Evidence of Affordable Housing as Organizational Purpose *Required

Habitat Peoria Bylaws.pdf

1.3 (a) Articles of Incorporation.PDF

B.13. To be a certified CHDO, your organization must maintain accountability to low-income community residents by maintaining at least one-third of the governing board's membership for residents of low-income neighborhoods, other low-income community residents or elected representatives of low-income neighborhood organizations. Please provide CHDO board members name and home address. Please indicate which board members are fulfilling this representative obligation and if they are doing so as a resident of a low-income neighborhood, as an elected representative of a low-income neighborhood organization or if they are themselves part of a low-income household. If one or more of your board members is low-income and fulfilling your organization's representative obligation as such, your organization must keep a certification of their low-income status on file. It is not required

to present this certification to the City as a part of the CHDO application process.

Board Member	Address	Public Official	Low Income	Low Income Area
Ornell Williams	511 E Seneca Pl, Peoria	No	Yes	East Bluff
Maribeth Scislowicz	503 Seneca Pl, Peoria	No	Yes	East Bluff
Jennifer Meashaw	913 NE Perry Ave, Peoria	No	Yes	North Valley
Larnitra Butler	903 E Nebraska Ave, Peoria	No	Yes	East Bluff
Ted Clark	1001 E Polk St, Morton	No	No	
Jodi Bearce	406 Elgin Ave, Washington	No	No	
Terrence Paige	113 N Norwood Pl, East Peoria	No	Yes	East Peoria
Martha Kamp	5401 W Dirksen Pkwy, Peoria	No	No	
Mike Clark	3512 W Tedford, Peoria	No	No	

B.14. In addition, to be a certified CHDO, your organization must maintain accountability to low-income community residents by providing a formal process for low-income program beneficiaries to advise the organization in its decisions regarding the design, siting, development, and management of affordable housing. Please provide a description below of how your organization meets this requirement that includes careful detail addressing each aspect of this requirement.

Habitat for Humanity requests the input on siting as well as design as it pertains to their family size and needs from our partner families. We formally meet with each partner family in one on one meetings as well as in groups to discuss our home design and developments. Families meet with Family Services to discuss the home design and location. The construction team meets with the partner families to discuss the construction process, the timeline and sweat equity opportunities. The executive director and the accounting team meet with the partner families to go over the financial component of the build and how to make sure the home stays affordable. This includes information includes the importance of staying out of debt, paying their mortgage on time, not taking our home equity loans, saving money and keeping the house maintained to avoid repair costs. The required classes we provide also gives applicants and partner families the opportunity for input to Habitat on design, siting, development as well as management of affordable housing. When we are out in the community sharing information on our program and looking for applicants, we discuss these key components and ask for feedback. Habitat staff and homeowners attend neighborhood meetings to get feedback on our current and future projects. Habitat for Humanity has used a survey in the past with questions regarding siting, development and design. We use this information when preparing for a development. Habitat has also attended numerous neighborhood meetings in the East Bluff in order to hear from the members of the neighborhood on what they would like to see from Habitat to support the mission of providing more affordable homes. Our Habitat for Humanity homeowner's also play a role in our decisions of where we build and how we build. We meet with established homeowners to get feedback on what Habitat could improve upon. These meetings take place when we meet with homeowner's to discuss their escrow analysis on a yearly basis. Habitat meets with other non profits that provide affordable housing such as Phoenix Development Services to share ideas on how to provide the best resources to the community as it pertains to homes.

B.15. To be a certified CHDO, your organization must have paid employees with housing development experience who will work on projects assisted with HOME grant funds. Please attach the resumes of current paid staff members that will work on HOME-assisted projects.

Development Staff Resumes *Required

Drew Schultz Resume- Construction Manager.docx.pdf
 Lea Anne Schmidgall Resume- Executive Director.docx.pdf

Diana DeSoto Resume-Family Services.pdf
Stuart W. Carr-Resume-Construction.pdf
Marissa Bainter -Resume-Volunteer Coordinator.pdf

B.16. To be a certified CHDO, your organization must have demonstrated capacity for carrying out housing projects assisted with HOME grant funds. Please list projects below (with addresses and years) that your organization has completed with a HOME grant investment.

2004
1613 Great Oak Ct.
1616 Great Oak Ct.

2005
1420 NE Monroe St.
1105 W. Columbia Terrace
703 E. Illinois Ave
1604 N. Great Oak Ct
1610 N. Great Oak Ct
1515 N. Great Oak Ct

2006
1521 N. Great Oak Rd
1619 N. Great Oak Ct
3529 N Finnell Ave
1417 NE Monroe St.
2300 N. Sheridan Rd

2007
1527 N. Great Oak Dr.
1539 N. Great Oak Dr.
2809 N Sheridan Rd.

2008
1209 W. Willcox Ave
117 W. Virginia Ave
621 W. Hanssler Place
1620 Great Oak Ct

2009
1919 E. Princeton St

2010
3442 W. Sylvan Ln
522 W. Willcox Ave

2011

314 E. Corrington Ave
2210 W. Albany Ave
3502 W. Sylvan Ln
2012
3415 W. Grimson St.
1700 NE Madison Ave
2118 N. Bourland Ave
903 E. Nebraska Ave

2013
2223 W. Tripp Ave
511 E. Seneca Place
503 E. Seneca Place
913 NE Perry Ave

2015
1102 East Melbourne Ave
909 NE Perry Ave

2016
1833 Atlantic Ave
1915 Delaware St
900 East Nebraska Ave
1015 NE Monroe St
1009 NE Monroe St
1015 NE Madison Ave

2017
1021 NE Monroe St
1025 NE Monroe St

2018
912 NE Monroe St.
1022 NE Monroe St
1030 NE Monroe St
1002 NE Monroe St

2019
1031 NE Monroe St
1029 NE Madison Ave

2020
1101 NE Madison Ave
1026 NE Monroe
1019 NE Madison Ave

B.17. To be a certified CHDO, your organization must have a history of serving the community within which the proposed project is to be located. Please list projects/events/engagement or any other form of services that your organization has provided to this community.

703 E Illinois Ave

903 E Nebraska Ave

900 E Nebraska Ave

1102 E Melbourne Ave

1833 Atlantic Ave

1915 N Delaware St.

900 E Kansas St.

511 E. Seneca Place

503 E. Seneca Place

Compliance Issues

B.18. Date of last monitoring (All monitoring levels apply: Federal, State, and Private)

04/07/2021

B.19. Name of Agency or Agencies performing monitoring

Heart of Illinois United Way

B.20. Were there any findings?

If yes, please explain

B.21. Date Resolved (if applicable)

C. Proposal

Completed by bsingh@peoriagov.org on 7/14/2021 3:35 PM

Case Id: 32072

Name: Habitat for Humanity - 2021

Address: *No Address Assigned

C. Proposal

Please provide the following information.

OVERALL CONCEPT

C.1. This is your opportunity to introduce the project and explain it with as much detail and clarity as you can. Please be clear about the location, size and units involved, the timeline, multiple phases, etc. Please be clear as to how the HOME grant investment will assist the project's goals, referencing which specific parts of the project CHDO funds will serve. Please provide attachments that strengthen your case and provide visual representation of the proposed project for the first year of funding. If applying for multiple years, please describe the specifics for the first year of funding and the general location and type of units for future years of funding.

Habitat for Humanity is seeking the full amount of the CHDO funding of \$220,000. These funds would allow Habitat to build two new, single family, affordable homes. We have a long history of building affordable homes in neighborhoods that need to be stabilized with new homes.

Our goal is to not only build two new homes but to fill the homes with families who have been educated on the importance of home ownership. We will go through a selection process to choose families that are willing to help build their home and thrive within the home. We prepare our homeowners with hours of classes on homeownership which include: Home Maintenance, Financial Literacy, Budgeting, Conflict Resolution, Getting Involved in the Community, Parenting and numerous other courses involving the responsibilities of being a homeowner.

Habitat's Proposal:

1. The East Bluff is in need of additional new, affordable single family homes. We know that there are many aging homes in the East Bluff as well as blight. Habitat's mission is to infill the area with new, durable and affordable homes for families.

2. Our homes are approximately 1,000 to 1,250 square feet with basements and an attached garage. We have worked with an architect to come up with a design that fits within the neighborhoods. We are building single family homes that are energy efficient. We would like to build 2 within the next 2 years.

3. Our timeline would be as follows: HOME 1 could be started by May of 2022 and completed within that same year. We have chosen 600 East Illinois as the location for this home. Habitat is hopeful that the City of Peoria would either donate this parcel of land to us or allow us to purchase the property for an amount less than one thousand dollars. We would use the \$110,000 from the CHDO grant toward the building of this home. HOME 2 would be located on the parcel adjacent to 600 E Illinois Avenue on E Illinois Avenue, Parcel ID 18-04-277-020 and could be started in 2023 and completed the same year. The reason for the delay in starting HOME 2 is because of the price of materials at this time. We are unable to predict when prices will level off but currently building materials have more than doubled. It makes greater fiscal sense to wait and see if building materials come back to near pre-pandemic levels. If the building materials become more affordable, we would propose to the Community Development Office a timeline on HOME 2 that would begin before 2023.

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11 of 24

(We have attached our budget and it does reflect the higher cost of building materials.)

4. The CHDO funds will go directly to the materials and building of the homes. We use volunteer labor as much as possible so we are able to keep building costs lower than most developers.

5. We have extensive research that has been completed on the East Bluff and it clearly shows that there is a great need for affordable housing. Habitat can help fill that need as well as provide the families that will purchase the homes.

6. We have attached the renderings of our proposed homes. We built this same design at 1030 NE Monroe, Peoria, IL 61603. This home has a great layout for families and fits in well with the established neighborhood. This home would also make a great addition to the East Bluff Neighborhood.

Habitat builds sustainable homes and through those homes achieves the strength, stability and self-reliance that families need in order to achieve a better life. When we build houses, we also build bridges between people of diverse backgrounds, we build paths to more connected communities and we build ways for people to come together in the creation of a new life for their families.

This new way of revitalizing neighborhoods allows access, equality and opportunity for all. Dr. Martin Luther King Jr. called this "the Beloved Community." He also said "We thrive together or wither alone."

Habitat is committed to serving this community and leaving a legacy of hope.

Visual Representation of Project Design

Visual Representation of Project Design *Required

Renderings of Home.pdf

Drawings from Architect.pdf

Floor Plan.pdf

Floor Plan Basement.pdf

CHDO REQUEST BUDGET.pdf

DEVELOPMENT TEAM

C.2. Use this prompt to describe your development team. This will primarily add context to staff resumes previously attached. You do not need to repeat that information.

Drew Schultz has been a contractor for over 30 years. He has built over 15 homes at Habitat for Humanity and numerous rehabs and home repairs. He has a great knowledge in home building and building energy efficient homes. Drew also has developed his instruction skills to work with volunteers and partner families as they learn to help construct homes. Stewart Carr is also a skilled home builder. He works with the partner families and volunteers in all areas of home construction.

DEVELOPER EXPERIENCE

C.3. Please describe your organization's experience as a development entity. This can include a description of past projects, funding sources utilized, enduring impact, etc.

Printed By: Bahader Singh on 7/14/2021

12 of 24

Habitat for Humanity of Greater Peoria was established in 1989. Habitat for Humanity of Greater Peoria has built over 160 new homes and we have completed over 100 home repairs. Our carpenters are highly skilled and build with great craftsmanship. Our Construction Manager has been building homes for over 30 years. There have been 163 new homes built in the Tri-County Area. The majority of our homes have been built in Peoria, Illinois. Habitat for Humanity is focused on alleviating poverty housing and providing a positive long term impact. Building new homes in areas of blight with families in stable, affordable homes helps to address sustainable change. Habitat for Humanity has witnessed first hand what homeownership can do for a family to provide stability and allow the family to flourish. We also know that new homes and families that become part of a neighborhood where there was once empty/condemned properties help to create enduring environments where opportunity and possibility can be scaled. Habitat in partnership with the City of Peoria CHDO grant program invested over 2.5 million dollars in revitalization of the North Valley Neighborhood over the past five years.

Habitat also builds affordable homes in East Peoria, Washington, Morton and Elmwood. Affordable housing is not just an inner city challenge.

Currently, eighty nine mortgages are held and served by Habitat for Humanity of Greater Peoria. Habitat for Humanity sells our homes based on the total development cost and assessment. All of the mortgages include taxes and insurance. Habitat for Humanity only builds a home after a "partner family" is chosen and they have met all of the criteria to be a Habitat for Humanity Homeowner such as need, ability to pay, ability to complete sweat equity requirements and commit to all mandatory homeownership classes. Since 1989, sixteen (16) mortgages have been paid in full. Our families take on a 20 year no interest mortgage, with the average cost being 90k.

Our funding sources include: individual donors, large and small businesses, churches and grants. Our largest gifts of 50k have come from Komastu, St. Mark's Lutheran Church of Washington, Il and two private donors from Peoria. Peoria First United Methodist Church on Perry has donated 100k by helping with construction costs of 14 homes in Peoria. Caterpillar donated 40K toward the construction of one home . The Habitat for Humanity ReStore (Thrift and Building Materials Store) funds our operations as well as a portion of a home build and rehabs.

Habitat for Humanity receives "in kind" donations of materials and labor from various companies and small business. Over the past five years, we have received \$150,500 via in-kind materials that help us with some of the material costs.

We have tracked over 2,433 hours of volunteer construction time in 2019-2021. The cost savings we receive in volunteer labor allows our homes to be affordable for low income families.

The appliances for our homes are donated by Whirlpool and are Energy Star efficient. Valspar donates all of the paint for our homes builds. Larson Company donates our storm doors for all of our homes. Several landscapers in the area donate their materials and time to Habitat to ensure the landscaping is completed in a professional way. Habitat for Humanity International as well as our local affiliate are always working to find new partnerships to help us in building homes that are affordably built and high quality.

In 2020, Habitat for Humanity of Greater Peoria Area received over 72k in grants from Cat Foundation and the United Way to fund our family education courses and financial literacy programs for our homebuyers. Each home buyer is required to complete 12 courses on homeownership which include: Habitat 101- Our Mission and Showing Gratitude, financial literacy, conflict resolution, parenting, home maintenance, nutrition, social services information, how to be a good neighbor, volunteering in your community, understanding home insurance, and sweat equity hours. Individual Service Plans are produced for each family to track the family goals and the communication/counseling the family receives through our "HOPE" grant. One staff member is solely responsible for tracking the success of each family and

offering support. We are required by our grants to provide measurable outcomes. We are accountable to both the United Way and to Caterpillar Foundation to show the education we provide to our families and their gained skills.

FISCAL STRENGTH OF THE ORGANIZATION

C.4. Please use this section to build on or provide context for the audit and annual budget you provided earlier, as well as any other important information regarding the fiscal health of your organization.

Habitat for Humanity is in good fiscal health. We continue to receive grants from the Caterpillar Foundation and the United Way to fund our home ownership programs. We have received two large donations from individuals that had not given to Habitat in the past. They were impressed by our work in the North Valley as well as our Veteran Build program. We strive to keep our operating costs low and be good stewards of the donations we receive. This past year during the pandemic we only closed our stores and offices for 2 months and were able to keep everyone employed. We have exceeded the projected revenue in ReStore sales. We have also come in under budget on employee costs as well as in several other areas. Our biggest challenge this year will be the cost of building materials. We would like to build three homes this next fiscal year but we may only complete two because prices of building materials have doubled. We are a financially stable organization and strive to finding new donors and resources to help fund our mission.

PROPOSED PROJECT BUDGET

C.5. Please attach a proposed project budget including sources and uses. Please provide specific budget for the first year of funding. If applying for multiple years of funding, please provide estimates of costs for the additional years. Please account for the funding that you intend to utilize as the 12.5% match requirement toward HOME-assisted units. Use the narrative space below to provide any necessary context for the attached budget. If the proposal is for a rental development, an operating pro forma will be required and assessed by the City prior to contracting.

Proposed Project Budget



Proposed Project Budget ***Required**

CHDO REQUEST BUDGET.pdf

NEIGHBORHOOD NEED

C.6. Please provide an account for neighborhood housing needs and how this project would meet those needs. Please use data or other objective methods for describing neighborhood need. Please cite data sources used.

We know there are neighborhood housing needs because of the applications we receive from the East Bluff residents who rent homes. We also hear about the need from the Glen Oak School officials. Although we would be building just 2 homes, this would add to the 9 homes we have already built there. We are continuing to seek out more funding from other sources such as Habitat for Humanity International to enable us to build more homes in the East Bluff Area. Every home that is built helps a family and we must do this home by home. As homes are built, the neighborhood becomes more stabilized. It is our goal to see the neighborhood filled with homes that families own. This leads to less moving from place to place and helps the children in the families to thrive in one place.

“The East Bluff is characterized by aging homes. The number of rental units has increased since 2000. The East Bluff neighborhood is currently at 59% rental units. That is substantially higher than the City of Peoria at 44%” (Health Profile of the East Bluff Neighborhood, Peoria City, IL Sept. 2016). Vacant housing units and lots dominate the area at two times the rate as the rest of Peoria City. Rental units as is their nature are temporary housing. Temporary housing leads to instability in children’s lives.

The majority of our homeowners are single parents (88%) with more than 2 children who have moved several times. In the Peoria Public Schools, the percentage of students who transfer in and out of schools during the school year is the

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14 of 24

highest in the region at 13%. In Limestone CHSD 310 the percentage is a high of 35% (2020 HOIUW Community Assessment-local). “While some student mobility can be traced to the inability to pay rent, a larger underlying problem may be the availability of affordable housing” (2020 HOIUW Community Assessment-local).

Habitat keeps the home mortgage at less than 30% of the total income which allows for an increase in disposable income. Habitat keeps housing costs within each family’s ability to pay. The down-payment is 1% instead of the industry standard of 20%. “Illinois ranks 20th in the nation as one of the most expensive states to rent a home.” Rent averages \$895/month for a 3 bedroom apartment and an average income would need to be \$19.13/hour, to afford this. “The number of low-income households in the Peoria MSA is increasing– as a larger percentage of households are earning less than \$35,000, while the number of households earning \$35,000 or more has declined “(2020 HOIUW Community Assessment- regional).

Older housing stock can have higher lead levels and lead to health problems for the residents. The East Bluff has lower home values, more renters and higher cost burden than the city. All of which leads to a higher poverty rate in the neighborhood (Health Profile of the East Bluff Neighborhood, Peoria City, IL Sept. 2016).

Habitat for Humanity provides new, single family, affordable homes with support for the families. Although there are affordable homes being built in the East Bluff, there are not enough homes being built to meet the needs of this area. Habitat would like to be a part of the affordable home opportunities in this area.

Supplemental Information



Supplemental Information

Economic Needs Assessment.docx

LOCAL SUPPORT

C.7. Please provide an account of the level of community support for the project and any engagement or other activities your organization has engaged in to build support for this or other projects in the neighborhood, In addition, you may upload supporting documents of letters of neighborhood support, collaboration and/or coordination and proof of match and leverage.

Our community has supported us in many ways. The United Way and Cat Foundation continue to fund our homeowner program H.O.P.E. This is our educational component to homeownership. We have help community meetings with leaders such the District 150 Superintendent Dr. Kherat, Pastor Tim Ozment, Pastor Wayne Wickware to reach out to families that are in need of affordable housing. We have collaborated with Neighborhood House, Phoenix Community Development Services, Komatsu, St. Mark's Lutheran Church and various other businesses and organizations to engage support for our work in the East Bluff. Our engagement with businesses, churches, schools and other non-profit organizations is vital to reaching those people who need affordable homes. When we work together, we are able to help more families and continue our mission.

Letters of Support



Letters of Support

Habitat for Humanity - Letter of Support (City of Peoria builds 2021).pdf

District 150 Letter of Support.pdf

Komastu Letter of Support.pdf

Caterpillar Foundation - Support Overview.pdf

PROJECT DESIGN AND NEIGHBORHOOD CHARACTER

C.8. Please attach renderings, elevations, or any other visual data representing the project design. Please provide account below of how this design is consistent or complementary to the existing character of the neighborhood. Including existing photos from the surrounding area would be helpful.

The home design reflects the neighborhood characteristics. The pitch of the roof, the front porches and window placement are all similar. Also, the frontage of the yard space is the same in many instances. We have attached photos that show the similarity in our design to the already established homes in the area.

Renderings, Elevations, and Other Visual Data of Project Design



Renderings, Elevations, and other Visual Data of Project Design ***Required**

House Design.jpg

Renderings.pdf

Neighborhood Photos.docx

East Bluff Homes.docx

Homes on Adjacent Streets on Illinois New York and Indiana.docx

ENERGY EFFICIENCY/GREEN BUILDING

C.9. Please attach renderings, elevations or any other visual data representing project design for the first year of funding requested. If applying for multiple years of funding, provide general idea of the type of project for the second and third funding year. Please provide account below of how this design is consistent or complementary to the existing character of the neighborhood. Including existing photos from the surrounding area would be helpful.

Every Habitat for Humanity home is 100% Energy Star Rated. The Energy Star ratings are due to the insulation we use, the high-performance windows, the tight construction, the duct work, and the energy efficient heating and cooling equipment.

MARKET ASSESSMENT

C.10. Use this section to describe your organization's market assessment for the project. If you have a formal market analysis, please attach it. Your market assessment should take into consideration the following: general demographic, economic and housing conditions; the market area; the pool of likely buyers or tenants; the competition of other housing opportunities; sufficiency of demand to rent or sell within 18 or 9 months respectively; estimated capture rate (project's units divided by pool of likely and eligible buyers/tenants); and estimated absorption period or the timeline to full occupancy or sale for all units. If the project is for homebuyer units, please include or attach as a component of the market assessment a sales plan that estimates the timing of unit sales and that also takes into consideration the developer's cash need throughout this period (e.g. will the developer be relying on the cash from one sale heading into the construction of another unit?).

Market Assessment

Habitat for Humanity has partner families in the application process that will be purchasing the homes upon the completion of the build. Habitat chooses each family up to a year in advance of the home builds so that they are able to satisfy their sweat equity and education requirements.

We are able to bring the buyers to the market through our Habitat for Humanity Homeowner program. If a chosen family for the homes we are building would not complete our program, we have alternate families available to purchase the home. The alternate families take the same educational courses required by all families as well as complete sweat

equity hours.

Currently, of the 4,212 occupied housing units in the East Bluff Neighborhood 2,031 are rentals. That is 48.19%. Habitat for Humanity is providing home ownership opportunities by acquiring vacant lots and building new homes for families that have been pre-qualified and selected.

Habitat for Humanity holds the 20 year, interest free mortgage on the homes. The families that move into the homes, are partnered with a "family mentor" as well as provided with an ISP (Individual Service Plan) that gives the family support as new homeowners for the length of the loan.

Currently, Habitat for Humanity receives approximately 65 qualified applicants per year. We know that the demand is great for affordable housing.

In the East Bluff Neighborhood, there is a total population of 10,717. The female population is 51.35% and the male population is 48.65%. The population is 49.06% African American, 26.2% Caucasian, 9.7% Hispanic and 15.04% some other race. The median age is 36 years old and 94.16% are citizen US born. The number of households in the East Bluff is 4,215 with an average of two people per household. In Habitat for Humanity's experience, a single mother with 2 to 5 children heads most households. In the East Bluff the percentage of single mothers is 26.7%. The median income in the East Bluff Neighborhood in 2019 is \$35,719. In Peoria, it is \$53,360. Habitat for Humanity uses HUD maximum guidelines to determine family eligibility (www.point2homes.com/US/Neighborhood/IL/Peoria?East-Bluff-Demographics.html).

Market Analysis



Market Analysis *Required

East Bluff Marketing Analysis.pdf

Economic Needs Assessment.docx

MARKETING

C.11. Describe the marketing plan for the project including projected rent/sales price, marketing materials, media (TV, radio, newspaper, etc.), etc.

Habitat for Humanity of Greater Peoria brings the homeowner to the market. We will have preapproved the homeowner before the home is built. Our homeowner process includes: an application, proof of income and the willingness of the partner family to complete "Sweat Equity" hours. In order to get families to apply, we market this opportunity via TV, radio, presentations at churches, large and small businesses and presentations at community centers. We provide brochures to low income apartment complexes along with realtors who work with low income families.

C.12. Describe the project management from completion through rent-up/sell-out.

When the Habitat for Humanity home is complete, there is a walk thru completed with the Construction Manager and homebuyer. We have a list that goes through each area of the home. A list of anything of concern is noted. These items are addressed by the proper person and then a final walk thru is completed. The attorney is contacted to begin the closing documents, the Family Services Director works with the homebuyer to ensure they have their 1% down payment as well as a year of homeowner's insurance purchased. The construction manager will have already received the Certificate of Occupancy so we are ready to move ahead with the closing. We plan for the closing to take place within 8 weeks of the C of O is provided to Habitat. If it is a CHDO build, we would prepare for the closing with the Community Development Office.

A "Home Blessing" takes place after the closing of the home. Once the closing takes place, we wait for the deed to be recorded and file the homebuyer as a home owner. The Habitat for Humanity Services office then prepares a file for the family with an Individual Service Plan. We stay in touch with the homeowner on a quarterly basis. Our support for the homeowner's lasts well beyond the closing on the Habitat for Humanity homes.

Printed By: Bahader Singh on 7/14/2021

17 of 24

READINESS TO PROCEED

C.13. Have plans for units to be constructed been approved?

No

C.14. Please list the locations for each address to be constructed and the status. For example, does your agency own the land, is your agency prepared to sign a sales contract?

Habitat for Humanity of Greater Peoria Area would like to begin the first home at 600 East Illinois. The property is owned by the City of Peoria. We would need to purchase the lot from the City of Peoria or request the property be donated to our organization. The second build would take place on the lot adjacent to 600 E Illinois Avenue on E Illinois Avenue, Parcel ID 18-04-277-020.

C.15. Provide an account of your organization's readiness to proceed with the first-year project, should funding be awarded. Please include whether or not the organization has site control, a land acquisition strategy, status of other funds needed for the project and any other information relevant in considering the overall readiness of the organization to execute the project. If selected, construction must begin within 12 months of signed agreement.

Should the funding be awarded, Habitat for Humanity would be able to begin construction in the Spring of 2022. Once we are able to take site control, we could begin the process of obtaining a survey, the building permit, organizing the subcontractors and working with the volunteer coordinator to begin the build. Because the price of building materials has almost doubled, we would like to wait and build the second home in 2023. Currently, it does not make fiscal sense to try and build another home with prices for lumber and materials being double of normal market prices. If prices of materials level out, we could possibly begin the second home before 2023 and we meet with the Community Development Department to discuss this possibility. We have no way to predict if prices will come back down over the next 24 months.

LASTING IMPACT

C.16. Please describe how this project will have an enduring, positive impact for the community. What features of the project – amenities, design, materials, engagement, assembled resources, etc. – will ensure that this project lasts and lasts in a way that will allow to be a continuing benefit to the community that it is meant to serve?

Our Habitat for Humanity homes are designed to reflect the architectural heritage of the neighborhood. We use top quality, energy efficient products for our building materials. We design our homes to fit into the neighborhood. Our homes are built with quality materials. We use architectural shingles, vinyl siding and durable vinyl double hung windows. Our homes have top rated insulation for energy efficiency. Our homes have an attached garage which is also a valuable resource for the homeowner's vehicle as well as storage for yard care materials, etc. We provide a washer and dryer for our homeowners so that they do not have the expense of renting appliances or the hassle and cost of going to the laundromat. We work to engage businesses in the community to donate time and or resources to the home build. The Habitat for Humanity program is based on volunteers. Volunteers are the key to our organization's success as well as lowering the cost of a home build. Over 300 hours of volunteer hours are used on a Habitat home build. The bottom line is that we are able to cut out the majority of the labor costs to a minimum which can save us between 15,000 to 30,000 dollars in saving depending on the size of the home.

Each home has a front porch which is an attribute of many older homes in the neighborhood- this encourages families to be outside when possible and engage with their neighbors in a positive way. We encourage our homeowner's in their homeowner required classes to volunteer in the community, reach out to neighbors and be friendly as well as advocate for their neighborhood when it comes to services etc. We have data to show that 80% of our Habitat homeowners stay in their homes for over 20 years. We also know that we build low maintenance homes that are durable which helps to ensure the homes remain in good condition for the families in years to follow. We have seen from our builds since 1989 that the Habitat homeowner's not only stay in their homes but their new home build encourages neighbors to make

home improvements on their homes as well. We know we are serving the community we are meaning to serve because we work with our families and stay in touch with them. Habitat own's the homeowner's mortgages and see the growth or struggles throughout homeownership. We also know that we provide the opportunity for homeownership and support that other organizations are unable to do. Our volunteer component makes this work as well as our mission to serve our homeowners.

We are able to see how families lives are impacted because we are able to see stability through our program.

D. Project Performance Measure

Completed by diana@habitatpeoria.org on 4/30/2021 1:09 PM

Case Id: 32072

Name: Habitat for Humanity - 2021

Address: *No Address Assigned

D. Project Performance Measure

Please provide the following information.

The proposed project must be able to be measured according to the following objectives and outcomes.

Outcome	Objective 1: Availability/ Accessibility	Objective 2: Affordability	Objective 3: Sustainability
Goal 1: Suitable Living Environment	Enhance Suitable Living Environment Though Improved/New Accessibility	Enhance Suitable Living Environment Though Improved/New Affordability	Enhance Suitable Living Environment Though Improved/New Sustainability
Goal 2: Decent Affordable Housing	Create Decent Housing with Improved/New Availability	Create Decent Housing with Improved/New Affordability	Create Decent Housing with Improved/New Sustainability

Outcomes are related to overall project effectiveness. **Outcomes are NOT the number of persons served or the number of service units. Outcomes are the end result of providing the activity or service. Focus on outcomes within the organization's control, utilize reasonable available data and have conditions that are well defined and measurable.** Examples are: % of seniors who remained in their homes, % clients placed in permanent jobs due to completing the program, or affordable housing units rehabilitated or created.

D.1. Describe how participants will benefit from the project.

Habitat's mission is to put hard working, low-income families into new affordable homes. Habitat believes having a stable place to live is the basis for a family's success and contributes to the strength of the community. The need for affordable, stable housing in the Peoria area is substantial. Financial stability and permanent shelter is the key to the stability of the family. The majority of our homeowners are single parents (88%) with more than 2 children who have moved several times. In the Peoria Public Schools, the percentage of students who transfer in and out of schools during the school year is the highest in the region at 13%. In Limestone CHSD 310 the percentage is a high of 35% (2020 HOIUW Community Assessment-local). "While some student mobility can be traced to the inability to pay rent, a larger underlying problem may be the availability of affordable housing" (2020 HOIUW Community Assessment-local).

Habitat keeps the home mortgage at less than 30% of the total income, which allows for an increase in disposable income. Habitat keeps housing costs within each family's ability to pay. The down-payment is 1% instead of the industry standard of 20%. "Illinois ranks 20th in the nation as one of the most expensive states to rent a home." Rent averages \$895/month for a 3 bedroom apartment and an average income would need to be \$19.13/hour, to afford this. "The number of low-income households in the Peoria MSA is increasing— as a larger percentage of households are earning less than \$35,000, while the number of households earning \$35,000 or more has declined "(2020 HOIUW Community Assessment- regional).

D.2. What is Outcome #1 and how will it be achieved?

Habitat For Humanity provides homeowners with the education, guidance, and continuous communication that allow them to succeed as a homeowner. Our Project H.O.P.E. mentors approved applicants while providing workshops that will strengthen skills in areas such as finance, budgeting, mortgage management, neighbor relations, home maintenance, and life skills. Other goals include building self-reliance, strong community relationships, and to change the general dynamics of the family's outcome in a measurable way. The mission of Habitat for Humanity Greater Peoria Area aligns with project H.O.P.E. by building self-reliance for families in their homes and communities. Habitat takes families out of poverty housing into an affordable new home. As renters move from place to place, families need to pay first and last month's rent as well as a deposit. Up to 80% of the family's income would be used on substandard overpriced housing and high utility bills. This cycle would continue with the next move. Habitat strives to end this cycle by providing a permanent home and the education needed to care for their new home. We also strive to teach our homeowners how to become more self-reliant. We also want our homeowners to remain financially stable even in times of economic downturns by budgeting and saving.

D.3. What are the indicators of Outcome #1?

The indicators of Outcome #1 are 85% of homeowners will increase knowledge of life skills and resources. Then 70% of these homeowners will demonstrate learned skills leading to positive behavior change for maximized independence.

D.4. Describe evaluation tools, methods and benchmarks to measure achievement of this outcome.

Habitat for Humanity's Project H.O.P.E. prepares homeowners for the opportunities of a stable home provides. Habitat provides workshops in Financial Stability, Neighborhood Relations, Home Maintenance, and Individual Personal Growth. Families learn budget planning, credit and mortgage management. Families are taught, planning for retirement, for college, and learn how to pay bills on time and create a budget that keeps them from getting behind. Families learn the importance of giving back to their community. Families learn to become good neighbors, build strong relationships in their communities, follow city ordinances and volunteer or become involved within their community. Habitat tailored the Home Maintenance workshop to the basic structure of a Habitat home. Families learn how to clean gutters, and in emergencies, how to turn off water and electricity. Most new homeowners have never had to be responsible for the exterior of their home other than to mow a lawn. Families learn about fire safety and other home hazards. Families learn about protecting their property and insuring their home. They learn about how to take care of their family with workshops in nutrition, caring for children, and keeping a clean home. Workshops taught by community leaders build lasting relationships with homeowners. Project H.O.P.E mentors homeowners after their mortgage is paid. Workshops discussing homeowner responsibilities such as paying Property Taxes and Home Insurance are available to anyone in the community. Required sweat equity hours include opportunities with other non-profit agencies, building relationships. The overall goal is to set our homeowners up for success.

Evaluation Tools:

ACTIVITY A- The staff contacts each homeowner quarterly (or more often) to establish if any resources are needed. The communication log with the Individual Service Plan (ISP) component documents a plan to solve a specific problem or question. The data recorded allows Habitat to understand where homeowners are challenged and how the project can adjust to increase life skills and change behavior for the better.

Activity B- "Partner Families" are families that have been approved for the program and will proceed with our requirements. They are working on "Sweat Equity". The first component of Sweat Equity is participation in workshops. The 22 workshops cover finance, neighborhood relations, home maintenance, and individual or personal growth. Community volunteers and Habitat staff deliver the workshops. During the workshops a pre-test and post-test are administered to determine learning level. A survey also asks how the individual feels about what they have learned and if the training increased ability to be an effective homeowner and make better decisions in life.

Activity C – The Partner Families work toward the completion of their Sweat Equity hours on their future home and other opportunities. Each adult performs 250 hours. The hours include time spent in workshops, working in the ReStores or office, working for other non-profit agencies, and time spent on their own home construction. The children in the family contribute hours with their grades (A=3hrs, B=2hrs) with a total of 50 hours earned by the children. The commitment in which these hours are completed indicates a family’s “willingness to partner” and ultimately their ability to sustain homeownership. The skills learned working with staff and volunteers improves their behavior in relation to their home and community.

D.5. What is Outcome #2 and how will it be achieved?

Outcome #2 = 90% of homeowners will be current with mortgage payments over 12 months. It will be achieved with monthly communication with homeowners and mentoring of financial concerns.

D.6. What is Outcome #2 and how will it be achieved?

Answer above

D.7. Describe evaluation tools, methods and benchmarks to measure achievement of this outcome

Monthly mortgage reports will evaluate each homeowner’s progress. Mortgage Summaries made available by email each month. Option #1: Conducting meetings at homeowner’s request. Option #2: Financial workshops for a review of material is available. Communication Logs collect data to report homeowner success. We use Survey Monkey and Zoom for remote learning when needed. The Survey Monkey allows us to ask questions and for the partner family to submit answers in real time.

Evaluation tools change as we adapt to situations. We want to insure that the partner families understand the materials. Our benchmarking method is based on case studies from the past and information we obtain from other Habitat affiliates. We realize that not everyone absorbs information the same way so we must adapt our methods of teaching and our expectations to benchmark.

E. Project Construction Budget

Completed by diana@habitatpeoria.org on 4/30/2021 1:09 PM

Case Id: 32072

Name: Habitat for Humanity - 2021

Address: *No Address Assigned

E. Project Construction Budget

Please provide the following information.

E.1. Please ensure this total matches the same amount from B.2.

Sources of Matching Funds	Proposed FY 2020/21 Amount	Are funds committed?
ReStore	\$15,000.00	Yes
Individual Donations	\$7,200.00	Yes
Sponsorship	\$25,000.00	Yes
	\$47,200.00	

E.2. Please complete the project construction budget.

Budget Item	Total Project Cost	HOME Funds Requested	Match Source 1	Match Source 2	Match Source 3
Home Build 1	\$137,500.00	\$110,000.00	ReStore	Individual Donations	Sponsorships
Home Build 2	\$137,500.00	\$110,000.00	ReStore	Individual Donations	Sponsorships
	\$275,000.00	\$220,000.00			

Describe the costs included in the 'Other' budget item, if applicable

We have \$300 in other which may account for an overage or to cover a portion of the ceremonies we have with the partner families.

Submit

Completed by diana@habitatpeoria.org on 4/30/2021 1:15 PM

Case Id: 32072

Name: Habitat for Humanity - 2021

Address: *No Address Assigned

Submit

Please provide the following information.

Please sign and upload [Certification Page](#).

Certification Page *Required

CHDO-Certification of Financial Accountability.pdf

Signature

Lea Anne Schmidgall

Electronically signed by diana@habitatpeoria.org on 4/30/2021 1:10 PM

CERTIFICATION: I certify that the information contained in this application is true and correct; that it contains no misrepresentations, falsifications, intentional omissions, or concealment of material facts; and that the information given is true and complete to the best of my knowledge and belief. I agree to comply with all HOME and City of Peoria requirements if funded. I have the authority and approval to submit this application on behalf of the organization.