

ORIGINAL

COVER SHEET

APPLICANT INFORMATION

Legal Name of Organization: Habitat for Humanity East Bay/Silicon Valley, Inc.

Mailing Address: 2619 Broadway

City: Oakland

State: CA

Zip Code: 94612

Web Address: www.habitatebsv.org

Contact Person: Lesley Casto

Title: Homeowner Relations Manager

Email: LCasto@habitatebsv.org

Telephone Number: (510) 803-3381

Fax Number: (510) 251-6309

Executive Director: Janice Jensen

Email: JJensen@habitatebsv.org

TYPE OF FUNDS REQUESTED: CDBG (Minimum Request \$25,000) GENERAL FUNDS (Minimum Request \$10,000)

PROGRAM OVERVIEW

Program Name: City of Sunnyvale Financial Counseling

Location(s) where Sunnyvale clients will be served (include full street address(es):

TBD - We are working with our partner faith communities to locate a space to rent in Sunnyvale

Brief Program Description:

Enter text here. **DO NOT EXCEED THE SIZE OF THE BOX.** Text will not print and your application will not be accepted. This note applies to all boxes that allow multiple lines of text in this application.

Habitat is requesting \$14,000 to help fund financial education workshops for the Sunnyvale community along with individual housing counseling sessions. Funds will support the development and dissemination of marketing materials targeted to residents in the City of Sunnyvale, enhance staff training and cover the cost of education program materials. All workshops and counseling services are provided at minimal cost to participants. Our financial education will focus on a combination of pre- and post-purchase housing counseling and workshops that focus on topics including budgeting and savings, debt management, credit education and repair, and predatory lending.

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SECTION 1: FUNDING REQUEST FOR SUNNYVALE PROGRAM

A. City of Sunnyvale Funding Categories (See RFP Notice, page 8). Please select one:

- Operational Emergency Seed Program

B. Consolidated Plan Priority Need Type.

Select only one:

- A. Basic Needs (Food, financial aid, emergency shelter)
 B. Youth Intervention (mentoring/after-school programs)
 C. Mental Health or Substance Abuse Counseling
 D. Other Supportive Services (Legal aid, senior care services, disability-related services, etc.)

C. Program Financials¹

Funding Amount Requested: \$14,000.00 Funding Type: CDBG GENERAL FUNDS

Total Program Cost: \$29,097.00

Cost per client for proposed Sunnyvale Program: \$416.00

Number of Sunnyvale clients to be served with City grant: 70

Total matching funds for proposed Sunnyvale services: 15,097

Match Ratio (% of program funded by matching funds): 52

Is Applicant currently receiving funding from Sunnyvale? Yes No

Has the Applicant applied for funds from the City of Sunnyvale for this Program before? Yes No

If yes, complete the following chart for the previous five years.

Fiscal Year Applied	Amount Requested	Amount Awarded by City

¹ NOTE: Please see pages iii-iv of Application instructions for details on how to calculate Program Cost and Cost per client

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SECTION 2: PROGRAM INFORMATION

A. Program Overview and Target Clientele

1. Provide a brief description of the proposed Program, including the specific services to be provided to Sunnyvale clients with funds from the City of Sunnyvale. Describe your target clientele in terms of age group, income level, household type, etc.

In the fiscal year July 1, 2015 - June 30, 2016, Habitat for Humanity East Bay/Silicon Valley, Inc. will provide marketing, outreach, and financial counseling to households with limited incomes. Habitat will provide a financial literacy curriculum and individualized counseling to improve financial capability and dignity to underserved households by:

- (1) Reaching the Sunnyvale population with incomes at or below 80% of the area median income;
- (2) Holding a minimum of three introductory homeownership and financial education workshops per year to improve financial literacy and empower individuals to reach stable financial goals; and
- (3) Providing individual housing counseling to assist individuals in setting specific financial goals and reaching their desired outcomes.

Habitat's goal is to serve at least 70 participants in the fiscal year. Marketing for the program will be announced through newspaper outlets, our website, and flyers distributed through community organizations and community outreach events. Habitat will hold orientations for the program at various locations in Sunnyvale. At that time, individuals will sign up for specific financial education workshops and one-on-one counseling sessions. The opportunity to sign up for individual counseling sessions will also occur during each workshop. Topics of the financial education workshops will include homebuyer education, budgeting and savings for financial goals and debt management, credit education and repair, and predatory lending.

2. Describe the type of needs(s) that the proposed Program would address, its impact on Sunnyvale, and which need or objective of the City's Consolidated Plan it is primarily intended to meet.

Habitat's City of Sunnyvale Financial Counseling program will address the City's human services needs by providing housing counseling and financial literacy as well as homebuyer education classes. Habitat's program will provide resources to residents of Sunnyvale that will allow the participants to reach financial stability and prepare for homeownership. Homebuyer's classes will include (1) understanding the homebuying process, (2) managing income and expenses/setting goals and priorities, (3) savings strategies, (4) credit reports and credit scores/credit repair/building credit, (5) keeping debt under control, and (6) identity theft and predatory lending. These classes will allow residents of Sunnyvale who are at or below 80% area median income to become familiar with the process and responsibilities of owning a home. Working with this underserved community will increase the percentage of Sunnyvale's population that are able to achieve housing stability.

Individual counseling sessions and other financial literacy classes will help residents of Sunnyvale lower their overall debt and improve their credit worthiness. By doing so these residents will have a better opportunity to find stable employment and increase their economic contribution to the community. Increasing the financial literacy of residents with limited income will reduce their financial stress and allow them to focus on improving the education of their children and better their housing situations. Participants that do not choose to purchase a home will have a greater opportunity to find stable, safe rental units in the City of Sunnyvale.

Habitat's City of Sunnyvale Financial Counseling program is primarily designed to meet the objective of providing a suitable living environment. By improving residents' financial literacy and providing the resources to prepare for home ownership, participants will be able to increase their opportunity to final a stable living environment.

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3. Describe the Program's client eligibility requirements. Note if the clients are at-risk and/or an under-served population, and explain why.

Habitat's City of Sunnyvale Housing Counseling program will be targeted to residents of Sunnyvale with households at or below 80% of area median income. Habitat is a HUD-certified housing counseling agency providing credit education and is open to anyone seeking our assistance for credit and financial counseling. However, over 95% of Habitat's clients are households whose annual incomes are at or below 80% of area median income. For the City of Sunnyvale Housing Counseling program, participants will be eligible if they are both residents of the City of Sunnyvale and have annual incomes at or below 80% area median income.

4. What other private or public organizations are now, or will be, addressing the same needs as the proposed program? List and describe the services provided by each agency to address these needs. Explain how the proposed program augments rather than duplicates the services of others. Describe how your agency collaborates with similar or complimentary service providers.

Project Sentinel has an office located 1055 Sunnyvale-Saratoga Road #3 that offers home equity conversion mortgage counseling, homebuyer education programs, mortgage delinquency and default, resolution counseling, postpurchase counseling, predatory lending counseling, prepurchase counseling, and renters assistance. Habitat currently refers participants in our homeownership program to Project Sentinel for the 8-hour homebuyer education class.

Habitat's City of Sunnyvale Financial Counseling program will provide some duplicate counseling services related to homeownership; however, Habitat's program will also provide general credit and financial counseling. Our program will reach households that are unable to pay fees for counseling services. The only cost to the participants is a fee of \$20 for one applicant or \$30 if more than one applicant to cover the costs of obtaining a tri-merged credit report. Participation in our workshops and homebuyer classes are at no cost to participants which will allow Habitat to reach limited income households that are otherwise unable to pay for financial education.

5. Describe any direct, quantifiable cost savings your proposed program would generate for the City, such as reducing a need for city services, (police, etc.). Attach any reports or other documentation supporting your estimates of city savings. Do not include cost savings to other public or private entities (county, state, federal agencies, or businesses).

Not applicable.

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6. Number of unduplicated clients estimated to be served by the proposed program with the requested City grant funds in next fiscal year (must be consistent with Section 1.C).

Sunnyvale funded Clients: 70 Total Program Clients: 70

a. If the agency currently receives Sunnyvale funding, will the amount requested for FY 2015-16 result in an increase in the number of Sunnyvale clients currently being served by the agency (with any funding source)?

Yes No (If Yes, continue, if No, go to "B. Objectives")

b. How many additional Sunnyvale clients are expected to be:

Extremely Low Income 10 Very Low Income 24 Low Income: 36

Please complete the table below, using actual client data from prior years; only for the specific program for which you are requesting City funds:

Time Frame	Number of Sunnyvale Clients Served with City Funds*	Total Number of Clients Served	Amount of Sunnyvale Funding Received, if Any	Average Annual Program Cost Per Client
Average of past 5 years	N/A	N/A		
FY 2013-14	N/A	N/A		
Estimated for FY 2015-16	70	70	\$14,000.00	\$416.00

* If not funded previously by the City, enter the number of Sunnyvale clients served with any source of funds.

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Please provide the number of unduplicated Sunnyvale clients served by income level and special needs, if any:

	2013-2014 Actual	2015-2016 Proposed		2013-2014 Actual	2015-2016 Proposed
	SUNNYVALE ONLY			SUNNYVALE ONLY	
Extremely Low Income (0%-30% AMI)	6	10	Youth (0-18 years)	0	0
Very Low Income (31%-50% AMI)	15	24	Adults (19-61 years)	38	58
Low Income(51%-80% AMI)	21	36	Seniors (62+ years)	4	10
Moderate Income (81%-120% AMI)	2	0	Disabled Individuals	2	2
Above Moderate Income (120%+ AMI)	0	0	Other Special Needs	0	0
Total	44	70	Total	44	70

B. Objectives

For each program objective, please indicate the proposed type and number of units of service to be provided during the next fiscal year. Units of service are those units that will be used to calculate program performance and justify reimbursement requests. You must include at least one type of unit, and may include up to four types.

Objective (unit of service) e.g. hours of service, meals provided, evictions prevented, etc.	1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter	Annual
Program Marketing and Research-hours worked	50	30	30	30	140
Financial Education Workshops - hours worked	0	30	30	30	90
One-on-One Counseling - hours worked	58	64	64	64	250
Reporting and Assessment - hours worked	30	30	30	30	120

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C. Program Administration and Monitoring

1. Use the table and space below to briefly describe how the program will be managed and administered, including proposed staff time and staff functions.

Position Title	Program Duties	Total Annual Salary	Total Hours per Week	% Time Allocated to Sunnyvale Grant Activity	Amount of Salary to be funded by grant, if any
Housing Counselor	Marketing/workshop/counseling	54,040	40	8	5,404
Housing Counselor Manager	Guidance and oversight	62,000	40	4	3,100

The housing counselor will be chiefly responsible for administering and marketing the City of Sunnyvale Financial Counseling program. The housing counselor manager will provide guidance, direction, and support as well as management for the overall program.

2. How will the effectiveness of your program be measured during each year of the grant?

The number of participants who attend workshops or counseling sessions will indicate how effective program marketing and outreach activities are in reaching the target community. In addition, we ask all workshop participants to complete a program evaluation at the end of each financial education workshop that asks if knowledge of the subject was improved as a result of attending the workshop, along with other measurements. At each counseling session, a work plan with specific goals is completed. Participants' ability to reach their specific goals (credit repair, budgeting for goals, building savings, home purchase, etc.) will indicate if the program was effective in helping them achieve successful outcomes.

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3. Describe your policies and procedures for assuring that people with disabilities and/or limited English proficiency have equal access to services and benefits. Attach your agency's Language Access Policy and disability-related policies, if any.

Habitat is an equal opportunity employer and provider of homeownership opportunities. Habitat does not discriminate in its services on the basis of any protected class and makes reasonable accommodations for persons with disabilities. Please see attached Equal Opportunity Policy.

While Habitat does not have a Language Access Policy, Habitat will adhere to the City of Sunnyvale Language Access Plan in marketing and implementing the counseling program. Habitat also provides translation services on an as-needed basis. Habitat has two members on staff who are fluent in Spanish and regular volunteers that provide Mandarin and Cantonese translation. We work with households with limited English proficiency to provide adult translators for additional languages and have access to a telephone conference translation provider that Habitat uses as necessary.

4. Provide a brief general description of your agency and the services it provides. Describe your agency's experience in providing the proposed services. If previously funded by the City, what goals and accomplishments were achieved with City funds?

Habitat brings people together to build homes, communities, and hope. We accomplish our mission by revitalizing neighborhoods, building affordable and sustainable housing solutions, and empowering families through counseling and successful homeownership. Habitat is a HUD-certified housing counseling agency and, in addition to homeownership opportunities, offers credit education and repair, budgeting, mortgage delinquency, post-purchase housing counseling and financial education classes. Over 95% of Habitat's clients are from households whose annual incomes are at or below 80% of area median income. Habitat has successfully counseled applicants for our homeownership program in individualized one-on-one settings and has recently begun a Homebuyer's Club providing tools to participants that will help them succeed in homeownership. Since beginning our housing counseling program in 2012, we have served over 400 households in Santa Clara, Alameda and Contra Costa Counties.

Helping community members build financial capability is a top priority for our organization. Our goal is to expand this program by targeting select communities in our service areas including the City of Sunnyvale.

5. Explain how your agency collects client eligibility and demographic data, consistent with CDBG requirements for public services programs. Attach a copy of your client application or income verification form.

Habitat collects client eligibility and demographic data through our pre-application form. Applicants submit the required documentation to verify income eligibility with their application. Please see attached pre-application.

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D. Consolidated Plan Goals

Please indicate which Consolidated Plan Goal(s) will be met by the Program and briefly describe how your Program meets the Goal(s).

- Goal #2:** Support activities to end homelessness
- Goal #3:** Support activities that provide basic services
- Goal #4:** Promote fair housing choice
- Goal #5:** Expand economic opportunities for low-income households.

By providing financial counseling services to the residents of Sunnyvale with annual incomes at or below 80% of area median income, the City of Sunnyvale Financial Counseling program will allow households to achieve housing stability and economic stability.

E. HUD Performance Measures

HUD required that recipients of federal funding assess the outcomes of their programs. Please identify which HUD objective and HUD outcome will be addressed by your proposal.

Objectives

- Objective #1: Creates a suitable living environment.** This objective relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment (such as poor quality infrastructure) to social issues such as crime prevention, literacy or elderly health services.
- Objective #2: Creates economic opportunity.** This objective applies to the types of activities related to economic development, commercial revitalization, or job creation.

Outcomes

- Outcome #1: Improve availability/accessibility.** This category applies to activities that make services, infrastructure, public facilities, housing, or shelters available or accessible to low/moderate income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low/moderate income people where they live.
- Outcome #2: Improve affordability.** This category applies to activities that provide affordability in a variety of ways in the lives of low/moderate income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care.

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SECTION 3: FINANCIAL AND OTHER ORGANIZATION INFORMATION

A. Agency Information

Non-Profit with 501(c)(3) Status : Habitat for Humanity East Bay/Silicon Valley, Inc.

Faith-based organization: _____

Community Based Development Organization (CBDO): _____

Community Housing Development Organization (CHDO): _____

Other Type of Organization: _____

Describe: _____

DUNS Number: 79-519-4737

B. Total Agency Budget

	Planned 2015-16	Adopted (Actual if available) 2014-15	Actual 2013-14	Actual 2012-13
Administration	Currently in development process	See Fiscal 2015 Approved Budget	\$1,870,405.00	\$1,595,102.00
Fundraising	Currently in development process	See Fiscal 2015 Approved Budget	\$1,027,748.00	\$936,485.00
Proposed Program (Total Budget)	\$29,097.00	\$0.00	\$0.00	\$0.00
All Other Programs	Currently in development process	See Fiscal 2015 Approved Budget	\$11,509,131.00	\$11,258,384.00
Total Agency Budget	Currently in development process	See Fiscal 2015 Approved Budget	\$14,407,284.00	\$13,789,971.00

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C. Budget for Fiscal Years 2015-16 & 2016-17

Proposed Sunnyvale Program Annual Expenses*	City Funds	Matching Funds	Total
Salaries/Benefits/Payroll/Taxes	\$11,720.00	\$12,577.00	\$24,297.00
Office Supplies	\$100.00	\$100.00	\$200.00
Communication	\$0.00	\$0.00	\$0.00
Publications/Printing/Advertising	\$1,100.00	\$1,100.00	\$2,200.00
Travel	\$250.00	\$250.00	\$500.00
Rent/Lease/Mortgage	\$380.00	\$420.00	\$800.00
Utilities	\$0.00	\$0.00	\$0.00
Insurance	\$0.00	\$0.00	\$0.00
Equipment Rental/Maintenance	\$0.00	\$0.00	\$0.00
Audit/Legal/Professional Services (for CDBG portion only)	\$0.00	\$0.00	\$0.00
Direct Services (Funding for specific service, e.g. meal, ride)	\$0.00	\$0.00	\$0.00
Contract Services	\$0.00	\$0.00	\$0.00
Other	\$450.00	\$650.00	\$1,100.00
Total Expenses	\$14,000.00	\$15,097.00	\$29,097.00

* Round to the nearest whole dollar and include only expenses associated with proposed program and Sunnyvale clients.

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Proposed Funding Sources for Sunnyvale Program	Amount
City of Sunnyvale	14,000
Other Jurisdictions	0
Foundation	0
Individual Donations	0
Habitat for Humanity EBSV	15,097
TOTAL	20,240

1. Does your Organization have a HUD-approved indirect cost plan? Yes No
2. Does your agency charge any fees for the proposed Sunnyvale services? Yes No
3. Please explain how your organization is leveraging the requested City funds with other funds.

Habitat will match the funds granted by the City of Sunnyvale with its own funds in order to provide the total budget needed for the City of Sunnyvale Financial Counseling program.