

## Organization / Agency Information

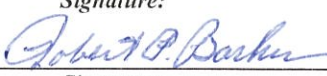

<b>Organization/Agency Name:</b> Habitat for Humanity of Orange County		
<b>Physical Address:</b> 2200 Ritchey St., Santa Ana, CA 92705		<b>City/State/Zip</b>
<b>Mailing Address:</b> 2200 Ritchey St., Santa Ana, CA 92705		<b>City/State/Zip</b>
<b>CEO or Director:</b> Ms. Sharon Ellis, President/CEO		<b>Title:</b>
<b>Phone:</b> (714) 434-6200 x220	<b>Fax:</b> (714) 434-1222	<b>Email:</b> Sharon@habitatoc.org
<b>Contact Person:</b> Ms. Patricia Walker, Director of Corporate & Foundation Relations		<b>Title:</b>
<b>Phone:</b> (714) 434-6200 x233	<b>Fax:</b> (714) 434-1222	<b>Email:</b> patricia@habitatoc.org
<b>Web Site Address:</b> www.habitatoc.org		<b>Tax ID:</b> 33-0311059

## Program / Grant Information

**Interest Area:** ☐ Animal Protection ☐ Education ☐ Environment ☐ Health ☐ Human Dignity

<b>Program/Project Name:</b> Fullerton II Affordable Housing Development			<b>Amount of Grant Requested:</b> \$25,000
<b>Total Organization Budget:</b> \$10,706,299	<b>Per 990, Percentage of Program Service Expenses (Column B / Column A x 100):</b> 92%	<b>Per 990, Percentage of Management &amp; General Expenses Only (Column C / Column A x 100):</b> 4%	<b>Per 990, Percentage of Management &amp; General Expenses and Fundraising (Column C+D / Column A x 100):</b> 8%
<b>Purpose of Grant Request (one sentence):</b> Requested funds will be used for construction costs associated with the building of two affordable homes in the city of Fullerton, CA that will be sold to low-income families.			
<b>Program Start Date (Month and Year):</b> March 2017		<b>Program End Date (Month and Year):</b> January 2018	
<b>Gimbel Grants Received: List Year(s) and Award Amount(s)</b> <ul style="list-style-type: none"> <li>• 2014 - \$25,000</li> <li>• 2013 - \$25,000</li> <li>• 2011 - \$10,000</li> <li>• 2010 - \$10,000</li> <li>• 2009 - \$15,000</li> </ul>			

## Signatures

Board President / Chair: (Print name and Title)	Signature:	Date:
ROBERT P. BARKER / CHAIR		1-20-17
Executive Director/President: (Print name and Title)	Signature:	Date:
SHARON ELLIS / Pres/CEO		1-20-17

## 2017 S.L. Gimbel Foundation Fund APPLICATION

### Narrative

Please provide the following information by answering **ALL** questions (I to IV) in **five (5) typed pages maximum, 12 Font, One Inch Margins**. Use the format below (I to IV). Type the questions. Type your answer to the questions accordingly. Please be thorough, clear, specific, and concise.

#### **I. Organization Background**

- A) What are the history, mission and/or purpose of your organization? How long has the organization been providing programs and services to the community?
- B) What are some of your past organizational accomplishments (last three years)?
- C) What are your key programs and activities? Describe the communities you serve. Include populations, geographic locations served, and relevant statistics.

#### **II. Project Information:**

##### A) Statement of Need

1. Specify the community need you want to address and are seeking funds for.

##### B) Project Description

1. Describe your project. How does your project meet the community need? What is unique and innovative about this project?

##### C) Project Goal, Objectives, Activities and Expected Outcomes

Note: Objective, Outcomes and Evaluation must all be based on the same quantifiable criteria.

1. State **ONE** project goal. The **Goal** should be an aspirational statement, a broad statement of purpose for the project.
2. State at **ONE objective**. Objectives should be specific, measurable, verifiable, action-oriented, realistic, and time-specific statements intended to guide your organization's activities toward achieving the goal.

**Specify the activities** you will undertake to meet the objective and number of participants for each activity.

**Expected outcomes** are the individual, organizational or community-level changes that can reasonably occur during the grant period as a result of the proposed activities or services. What are the key anticipated outcomes of the project and impact on participants?

**Evaluation:** How will progress towards the objectives be tracked and outcomes measured? Provide specific information on how you will collect relevant data and statistics that meet your objective and validate your expected outcomes as you describe your evaluation process.

Use the following format for your objectives, respective activities and expected outcomes:

GOAL:

Objective:

Activities:

Expected Outcomes:

Evaluation:

D) Timeline

Provide a timeline for implementing the project. State the start date and ending date of the project, include timeframes for specific activities, as appropriate.

E) Target Population

Who will this grant serve? How many people will be impacted? Provide a breakdown: Number of Children, Youth, Adults, Seniors, Animals.

F) Projects in the Community

How does this project relate to other existing projects in the community? Who else in the community is providing this service or has a similar project? Who are your community partners (if any)? How are you utilizing volunteers?

G) Use of Grant Funds

How will you use the grant funds?

**III. Project Future**

A) Sustainability

Explain how you will support this project after the grant performance period. Include plans for fundraising or increasing financial support designated for the project.

**IV. Governance, Executive Leadership and Key Personnel/Staff Qualifications**

A) Governance

Describe your board of directors and the role it plays in the organization. What committees exist within your board of directors? How does the board of directors make decisions?

B) Management

Describe the qualifications of key personnel/staff responsible for the project.

**I. Organization Background; Target Population:**

*A) What is the history, mission, and/or purpose of your organization? How long has the organization been providing programs and services to the community? Include populations, geographic locations served, and relevant statistics.*

Founded in Americus, Georgia in 1976, Habitat for Humanity International has helped build, renovate, and repair more than 800,000 decent, affordable houses sheltering more than six million people worldwide. Habitat is the largest homebuilder in the world. Habitat's purpose is to eliminate substandard housing by constructing, rehabilitating, and preserving homes; by advocating for fair and just housing policies; and by providing training and resources to help families improve their shelter conditions.

Habitat for Humanity of Orange County (Habitat OC) became a Habitat affiliate in 1988. Since then, with the help of thousands of volunteers, we have built 205 homes and moved more than 1,400 women, men, and children from substandard housing to affordable, permanent homes. Habitat OC's mission is "seeking to put love and faith into action, Habitat for Humanity of Orange County brings people together to build homes, community, and hope." We are proud to say that not one of our homes has gone through foreclosure.

*B) What are some of your past organizational accomplishments (last three years)?*

- 2013-14 – Celebrated our 25<sup>th</sup> anniversary and initiated our Neighborhood Revitalization program in Fullerton. Completed the second phase of the Santa Ana VI 17-home development and started a 15-home development in Cypress.
- 2014-15 – Completed the third phase of Santa Ana VI and the first ten homes in Cypress.
- 2015-16 – Completed a seven-home development in La Habra and the final five homes of the Cypress development, marking 205 affordable Habitat homes in Orange County.

*C) What are your key programs and activities? Describe the community you serve.*

Habitat OC serves all of Orange County through its seven programs listed below and has built affordable homes in nearly half its cities: Anaheim, Brea, Costa Mesa, Cypress, Fullerton, Huntington Beach, Irvine, La Habra, Placentia, Rancho Santa Margarita, San Juan Capistrano, Santa Ana, Stanton, Westminster, and Yorba Linda. Our programs include:

Affordable Homes for Lower Income Families – Homes are sold to families earning between \$40,000 and \$75,000 per year. Qualified families take on a long-term mortgage and have a great need for improved housing. Adults agree to put in 250 hours of sweat equity into building their home and to attend our homeownership classes.

Workforce Home for Moderate Income Families – Homes are priced from \$160,000 to \$340,000 and are sold to families earning between 81 and 120 percent of the area median income. Families must be a "First Time Buyer," defined as not having owned a home in the last three years.

Affordable Homes and Repairs for Military Families – Habitat OC completed a 27-home neighborhood in San Juan Capistrano that offered homeownership opportunities to active military and veteran families. This successful program has expanded to the cities of Cypress, Santa Ana, La Habra, and Tustin. Our Hand-Up Home Repair program helps veterans who cannot keep up with critical repairs to their owned homes.

Hand-Up Home Repair – This program serves low-income and disabled homeowners by keeping homes and neighborhoods in good repair. We help homeowners affected by age, disability, or family circumstances who struggle to maintain the safety and accessibility of their home.

Neighborhood Revitalization – We help renew neighborhoods affected by economic stress. Faith groups, service organizations, and city teams work with us to improve parks, streets, shelters, and other areas. Residents develop their leadership skills while building relationships with city stakeholders.

Habitat ReStore Home Improvement Stores – Our warehouse stores in Santa Ana and Anaheim accept donations of cabinetry, furniture, fixtures, building materials, and more. We resell the items to the public at attractive prices as another funding source for our build sites.

Global Building Initiatives – Each year, Habitat OC contributes to Habitat for Humanity International to build homes internationally. Local volunteers travel overseas to build with foreign affiliates.

## **II. Project Information:**

### ***A) Statement of Need***

#### ***1. Specify the community need you want to address and are seeking funds for.***

We build affordable homes because Orange County has an affordable housing problem. Our county is the third-most expensive market in the nation for single-family detached homes, costing more than three times the national median. More than 130,000 people live in unhealthy, overcrowded housing because they cannot afford a decent home. Fullerton is a city of 138,425 people where 45 percent live in rental housing. This \$25,000 request supports the building of two affordable homes in Fullerton, including building materials and volunteer support.

### ***B) Project Goal, Objectives, and Methodology***

#### ***1. Describe your project, its goals, and how it meets the community need. What is unique and innovative about it?***

Habitat OC is currently building two low-income homes in the city of Fullerton. This development will meet the needs of low-income families by giving them the opportunity to purchase a home that is affordable, safe, and decent, allowing them to gain strength, stability, and self-reliance through shelter. Two low-income families, the Allens and the Acostas, have been selected for the Habitat homes in this development. The Allens are a married couple, with two young boys ages one and three with another baby on the way. They are currently living in a one-bedroom apartment and are severely overcrowded. They have lived in the apartment for 10 years and the landlord does not maintain the property. They are excited to have the opportunity to own a Habitat home and be able to get more involved in the community. The second family, the Acostas, have four children – three girls ages seven, six, and two and one boy age four. The Acosta family lives in a two-bedroom apartment where they pay a high rent that continues to rise and is overcrowded. Mr. and Mrs. Acosta love that Habitat offers a “hand up” so they can gain and sustain a suitable home for their family. The qualified families will purchase the homes with a one to three percent down payment, plus closing costs. Their

mortgage payments will be affordable because they will not exceed 30 percent of their income. The adults will each provide 250 sweat equity hours toward the building and completion of their home. Families will attend homeownership and related classes to acquire the knowledge and skills they need to become successful homeowners. Once the homes have been completed, the families will attend their Home Dedication event during which they will be presented with the keys to their home and will be handed their mortgage.

In addition to the two Habitat homes, we are building a third home on the this Fullerton property site known as the ABC Green Home. The ABC Green Home meets the growing demand for entry-level single-family homes and the mandate to be sustainable and zero-net energy and certifiable. All three of the homes in this development will be sold to low-income families and the ABC Green Home will be sold to a low-income, multi-generational, veteran family.

*2. State up to three objectives. Specify the activities you will undertake to meet each objective.*

To ensure that our Fullerton homes are affordable and are purchased by eligible families with the potential to be economically self-sufficient, we have defined these primary objectives:

**Objective I:** Each family will complete mandatory Homeowner Education classes to ensure a smooth transition to homeownership and long-term success as homeowners.

**Activities:** Classes will cover topics such as financial literacy, home repair and maintenance, energy conservation, homeowner associations, conflict resolution, parenting, and college readiness.

**Objective II:** Two low-income families will transition to an affordable, permanent home.

**Activities:** Our non-discriminatory selection process begins with monthly orientations. Interested families fill out an initial form and, if eligible, receive a full application. The selected families will take on a mortgage payment that does not exceed 30 percent of the family's income. A volunteer family mentor will act as a liaison between the family and Habitat OC.

**Objective III:** Hundreds of volunteers will have the opportunity to make tangible, meaningful contributions to their community.

**Activities:** Habitat OC solicits, trains, and manages thousands of volunteers annually, including individuals as well as those from business and faith communities. Volunteer contributions add significant value in nearly every facet of the organization.

*3. Provide a timeline for implementing the project. State the start date and ending dates of the project, include time frames.*

The general timeline for implementing the Fullerton development is:

Preliminary Site Development: March – June 2017

Pouring Foundation Slabs: July 2017

Framing and Construction: August – November 2017

Landscaping and Painting: December 2017 – January 2018

Home Dedication Event: February 2018

*4. Whom will this grant serve? Describe your target population. How many people will be impacted? Provide a breakdown: Number of Children, Youth, Adults, Seniors, Animals. Include a detailed list of activities and associated # of participants.*

Building these two Fullerton homes will serve two Orange County families, their extended families, and hundreds of volunteers. We have selected two low-income families, serving four adults and six children and youth. These activities will occur during 2017 and early 2018:

- 1) Adults from the low-income families will each put in 250 sweat equity hours toward building their home.
- 2) The two families will attend mandatory homeownership classes.
- 3) Hundreds of volunteers will help build the two Habitat homes.
- 4) A Family Partner will be assigned to each family to provide mentoring and guidance.
- 5) A dedication ceremony will be held on site upon completion of the two homes in early 2018.

*5. How does this project relate to other existing projects in the community? Who else in the community is providing this service or has a similar project?*

No other agency in Orange County offers low- and moderate-income families a chance to own an affordable, decent home. We have other active developments in Orange County and have built homes in 15 cities. We work with corporations that provide volunteers and in-kind donations. Individuals as well as members of faith groups and community organizations serve as volunteers. Last year, more than 7,700 volunteers donated 44,674 construction and non-construction hours.

Our methodology is to offer homeownership to families who earn 50 to 120 percent of the Area Median Income and cannot obtain conventional financing. Low-income homebuyers make a small down payment and each adult puts in 250 hours of sweat equity toward building their home. Because we use donated land, material, and labor, mortgage payments are affordable. We give families a hand up, not a handout. All may apply and qualify for housing, Habitat affiliates do not proselytize – we do not offer assistance on the condition that people must adhere to a particular faith.

***C) Project Outcomes and Evaluation***

*1. What are the key anticipated outcomes of the project and impact on the participants?*

- 1) Two low-income families will leave substandard housing and transition to a permanent, affordable home, helping their children to succeed academically, economically, and socially;
- 2) Two families will achieve economic stability through an affordable mortgage that does not exceed 30 percent of family income;
- 3) Each family will complete the mandatory Homeowner Education classes, education resources that ensure a smooth transition to homeownership and long-term success as new Habitat homeowners. The classes cover a range of topics including several that focus on financial literacy, home repair and maintenance, energy conservation, homeowners associations, conflict resolution, parenting, and college readiness;
- 4) Hundreds of volunteers will have the opportunity to make tangible, meaningful contributions to their community.

*2. How will you know if you have achieved the expected outcomes?*

Habitat OC closely tracks each step of the process of moving a family into a Habitat home:

- 1) Attendance sheets are submitted to the Family Services Department to ensure that each adult completes our mandatory Homeowner Education classes;

- 2) Sign-in sheets record sweat equity hours that adults contribute toward building their home;
  - 3) Our software system tracks volunteer information and activities to ensure they have a positive and meaningful experience;
  - 4) Proper completion of all aspects of home construction is verified by final city inspection to ensure that all work is done according to accepted building codes.
3. *How will progress towards the objectives be tracked and outcomes measured?*  
Progress toward home completion is reported to the Board of Directors monthly. City inspectors verify that construction work meets or exceeds building codes.

***D. How will you use the grant funds?***

The grant will support the construction of two affordable homes for limited-income families in Fullerton, including building materials and volunteer support.

**III. Project Future**

***A) Explain how you will support this project after the grant performance period.***

These two homes comprise the last phase of a three-home development in Fullerton. Once these homes are completed in early 2018, this project will not require funding after this grant performance period.

**IV. Governance, Executive Leadership and Key Personnel/Staff Qualifications**

***A) Describe your board and the role it plays in the agency. What board committees exist and how does it make a decision?***

Our 23 board members bring a wealth of upper management experience in construction, materials, architecture, banking, real estate, insurance, and law. Each member serves on one of the Board Committees that oversee fundraising, financials, construction and land acquisition, and organization operations. Proposals submitted to the Board are assigned to the appropriate committee, presented to the Executive Committee for review and recommendation, and brought to the full Board for approval. The President & CEO meets monthly with each committee and with the Board Chairman to review key issues prior to the Executive Committee meeting. In addition, the President & CEO and the Board Chairman participate in a monthly conference call.

***B) Describe the qualifications of key personnel/staff responsible for the project.***

Larry Brose, Vice President Construction and Real Estate Development, is a seasoned executive with more than 30 years in the real estate development and construction arena. An accomplished business professional with expertise in community development, Larry is a licensed Landscape Architect and real estate broker in the state of California as well as former county planning commissioner.

Troy Hendrickson, has nearly 30 years of residential construction experience and has worked for homebuilders such as California Pacific Homes, Pulte Homes, and Centex Homes. Troy is a licensed general contractor with a bachelor's in city planning and an associate's degree in fire science.

Frank Palstring, Site Superintendent of the Fullerton site, manages build site subcontractors and volunteers. Frank oversaw the construction of the first home in this development as well.



## 2017 S.L. Gimbel Foundation APPLICATION

### V. Project Budget and Narrative

A) **Budget Table:** Provide a detailed line-item budget for your **entire** project by completing the table below. Requested line items should be limited to Ten (10) line items. The less the better.

**A breakdown of specific line item requests and attendant costs should include:**

- 1) Line item requests for materials, supplies, equipment and others:
  - a. Identify and list the type of materials, supplies, equipment, etc.
  - b. **Specify the unit cost, number of units, and total cost**
  - c. Use a formula/equation as applicable. (i.e. 40 books @ \$100 each = \$4000)
- 2) Line item requests for staff compensation, benefits: **Do not use FTE percentages.**
  - a. Identify the position; for each position request, **specify the hourly rate and the number of hours** (i.e. \$20/hr x 20 hours/week x 20 weeks = \$8,000)
  - b. For benefits, provide the formula and calculation (i.e. \$8,000 x 25% = \$2,000)
- 3) Line items on Salaries/Personnel included in budget (contribution or in-kind) but NOT requested from the Gimbel Foundation must be broken down per number 2) above: Provide rate of pay per hour and number of hours.

Line Item Request	Line Item Explanation	Support From Your Agency	Support From Other Funders	Requested Amount From Gimbel/TCF	Line Item Total of Project
Land Costs	Donated by the City of Fullerton, CA		\$400,000		\$400,000
Professional Services	Architectural, Legal, Landscaping		\$50,197		\$50,187
Fees & Bonds	Permits and other fees paid to city government		\$96,000		\$96,000
Offsites	Site work outside home's property lines		\$59,600		\$59,600
Onsites	Non-construction site work within home's property lines		\$92,100		\$92,100
Construction	Construction materials, sub-contracting	\$275,495		\$25,000 (separate cost breakdown attached)	\$300,495
Indirect Costs	Site supervision	\$109,400			\$109,400
Construction Overhead	Office salaries and expenses related to project	\$186,000			\$186,000
Financing	Financing fee	\$30,000			\$30,000
Contingency	Unexpected costs		\$54,106		\$54,106
<b>TOTALS:</b>		<b>\$600,895</b>	<b>\$751,993</b>	<b>\$25,000</b>	<b>\$1,377,888</b>



**PACIFIC PREMIER**  
BANK

Borrower:

Date:

Project Address:

Phone:

Contractor Name:

Cellular:

Contractor Address:

License #:

Code	Description	Total Cost of Construction	Prepaid Items	Total Amount to be Disbursed thru Loan/Fund Control
<b>Indirect Costs:</b>				
101	Architecture Fees/Blueprints	\$32,000.00		\$32,000.00
102	Building Permits/Plan Check	\$76,000.00		\$76,000.00
103	Engineering/Surveying	\$0.00		\$0.00
104	Soil Tests	\$0.00		\$0.00
105	Utility Fees	\$18,000.00		\$18,000.00
106	Architecture - Landscape	\$0.00		\$0.00
107	Advertising/Marketing	\$0.00		\$0.00
108	Property Taxes	\$0.00		\$0.00
109	Insurance (Fire, PLPD, Comp)	\$3,200.00		\$3,200.00
110	School Fees	\$19,100.00		\$19,100.00
111	Other Government Fees			\$0.00
112	Other Indirect:			\$0.00
113	Other Indirect:			\$0.00
114	Other Indirect:			\$0.00
115	Other Indirect:			\$0.00
116	Other Indirect:			\$0.00
	<b>Subtotal</b>	<b>\$148,300.00</b>	<b>\$0.00</b>	<b>\$148,300.00</b>
<b>Offsite Costs:</b>				
201	Sewers/Manholes	\$24,000.00		\$24,000.00
202	Storm Drains			\$0.00
203	Water Meters/Service Line	\$16,000.00		\$16,000.00
204	Water Mains/Hydrants	\$0.00		\$0.00
205	Streets-Paving/Grading/Base	\$8,700.00		\$8,700.00
206	Curbs/Gutters	\$11,000.00		\$11,000.00
207	Sidewalks	\$3,000.00		\$3,000.00
208	Driveway Approaches	\$2,800.00		\$2,800.00
209	Street Light Poles	\$0.00		\$0.00
210	Street Signs	\$0.00		\$0.00
211	Other Offsite:			\$0.00
212	Other Offsite:			\$0.00
213	Other Offsite:			\$0.00
214	Other Offsite:			\$0.00
215	Other Offsite:			\$0.00
	<b>Subtotal</b>	<b>\$65,500.00</b>	<b>\$0.00</b>	<b>\$65,500.00</b>
<b>Onsite Costs:</b>				
301	Demo & Debris Removal			\$0.00
302	Excavation/Grading/Shoring	\$18,000.00		\$18,000.00
303	Temp Utilities (Fencing/Temp Toilet/Temp Power)	\$4,850.00		\$4,850.00
304	Rental Equipment	\$1,100.00		\$1,100.00
305	Concrete Foundation/Slab/Tilt Up Walls	\$52,000.00		\$52,000.00
306	Plumbing - Rough	\$46,000.00		\$46,000.00
307	Framing - Lumber/Hardware	\$39,000.00		\$39,000.00
308	Framing - Labor	\$31,500.00		\$31,500.00



Borrower:

Date:

Project Address:

Phone:

Contractor Name:

Cellular:

Contractor Address:

License #:

Code	Description	Total Cost of Construction	Prepaid Items	Total Amount to be Disbursed thru Loan/Fund Control
309	Hot Mop	\$0.00		\$0.00
310	Structural Steel	\$0.00		\$0.00
311	Fire Sprinklers	\$6,500.00		\$6,500.00
312	Elevator	\$0.00		\$0.00
313	Electrical - Rough	\$24,600.00		\$24,600.00
314	Heating/AC/Vent (HVAC)	\$11,000.00		\$11,000.00
315	Fireplaces & Fireplace Mantels	\$900.00		\$900.00
316	Exterior Doors/ Exterior Windows/Weatherstripping	\$9,600.00		\$9,600.00
317	Sheet Metal/Gutters/Downspouts	\$1,800.00		\$1,800.00
318	Lt. Weight Concrete	\$0.00		\$0.00
319	Roofing	\$4,550.00		\$4,550.00
320	Exterior Stucco/Siding/Plaster/Veneer/Precast	\$4,300.00		\$4,300.00
321	Insulation	\$6,200.00		\$6,200.00
322	Waterproofing	\$0.00		\$0.00
323	Drywall/Plaster Interior	\$18,200.00		\$18,200.00
324	Garage Doors	\$1,100.00		\$1,100.00
325	Interior Doors & Jambs	\$6,500.00		\$6,500.00
326	Closet Doors/Closet Systems	\$1,800.00		\$1,800.00
327	Finish Carpentry (Baseboard/Crown Molding/Trim)	\$5,500.00		\$5,500.00
328	Cabinetry	\$6,400.00		\$6,400.00
329	Skylights	\$0.00		\$0.00
330	Ceramic Tile	\$1,400.00		\$1,400.00
331	Counter Tops	\$2,200.00		\$2,200.00
332	Plumbing Fixtures (Tubs/Toilets/Acessories)	\$6,400.00		\$6,400.00
333	Ornamental Iron/Stairway Railing	\$0.00		\$0.00
334	Painting - Interior & Exterior	\$4,650.00		\$4,650.00
335	Finish Hardware (Cabinetry/Door)	\$1,400.00		\$1,400.00
336	Floor Surface (Wood/Vinyl/Laminate)	\$2,400.00		\$2,400.00
337	Tub & Shower Enclosures/Mirrors	\$2,800.00		\$2,800.00
338	Stairway Railing	\$600.00		\$600.00
339	Appliances	\$2,800.00		\$2,800.00
340	Low Voltage Wiring/Security System/Home Automation	\$1,200.00		\$1,200.00
341	Electrical Fixtures (Exterior & Interior)	\$2,100.00		\$2,100.00
342	Driveway/Paving/Hardscape	\$18,600.00		\$18,600.00
343	Carpeting	\$4,400.00		\$4,400.00
344	Clean Up (Jobsite Clean Up & Final Clean)	\$6,300.00		\$6,300.00
345	Block Wall/Fence/Retaining Walls	\$27,000.00		\$27,000.00
346	Pool/Spa	\$0.00		\$0.00
347	Drainage	\$2,200.00		\$2,200.00
348	Finish Grading	\$1,700.00		\$1,700.00
349	Landscaping	\$23,600.00		\$23,600.00
350	Furnishing/Staging	\$0.00		\$0.00
351	Interior Specialty Finish (Wall Covering/Venetian Plaster)	\$0.00		\$0.00
352	Garage Flooring	\$0.00		\$0.00
353	Other Onsite: gray water system	\$31,000.00		\$31,000.00
354	Other Onsite:			\$0.00

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- B) Narrative:** The budget narrative is the justification of “how” and/or “why” a line item helps to meet the project deliverables. Provide a description for each line item request as necessary. Explain how the line item relates to the project. If you are requesting funds to pay for staff, list the specific duties of each position. See attached SAMPLE Project Budget and Budget Narrative

A \$25,000 grant from the S.L. Gimbel Foundation will provide the complete installation for plumbing in two homes and partial support for the exterior painting of one home. The cost of the plumbing for one house is estimated at \$12,000. This includes the construction materials such as piping, sinks, faucets, and the like. This also includes the costs for the work done for installation (parts & labor). One house full plumbing installation (parts & labor) = \$12,000, one house full exterior painting = \$1,550, \$25,000 = \$12,000 (plumbing for one home) + \$12,000 (plumbing for one home) + \$1,000 (partial support for exterior paint for one home).

### **2017 S.L. Gimbel Foundation APPLICATION**

**VI. Sources of Funding:** Please list your current sources of funding and amounts.

#### *Secured/Awarded*

<b>Name of Funder: Foundation, Corporation, Government</b>	<b>Amount</b>
Employees Community Fund of the Boeing Company	\$3,500
George Hoag Family Foundation	\$15,000
Orange County Community Foundation	\$30,000
The Dhont Family Foundation	\$25,000
The Phillips Foundation	\$15,000
US Bank	\$15,000
Western Digital Corporation	\$5,000

#### *Pending*

<b>Name of Funder: Foundation, Corporation, Government</b>	<b>Amount</b>	<b>Decision Date</b>
Marisla Foundation	\$30,000	Unknown
Morgan Stanley Community Affairs	\$50,000	Unknown
Nordstrom	\$10,000	Unknown

**Diversity of Funding Sources:** A financially healthy organization should have a diverse mix of funding sources. Complete those categories that apply to your organization using figures from your most recent fiscal year.

<b>Funding Source</b>	<b>Amount</b>	<b>% of Total</b>	<b>Funding</b>	<b>Amount</b>	<b>% of Total</b>
-----------------------	---------------	-------------------	----------------	---------------	-------------------

		Revenue	Source		Revenue
Contributions	\$646,886	5.7%	Program Fees	\$0	0%
Fundraising/Special Events	\$851,412	7.5%	Interest Income	\$359,251	3.2%
Corp/Foundation Grants	\$298,495	2.6%	Other: ReStore revenues	\$2,306,141	20.3%
Government Grants	\$0	0%	Other: Home sales, rental income	\$6,911,938	60.8%

**Notes:**

Fullerton Development – Construction Costs for Grant Funds		
<i>Line Item</i>	<i>Details</i>	<i>Cost</i>
Complete plumbing system install – 1 house	Work and parts to install plumbing system, including sink, faucets, and piping.	\$12,000
Complete plumbing system install – 1 house	Work and parts to install plumbing system, including sink, faucets, and piping.	\$12,000
Partial support for exterior paint – 1 house	Partial work and supplies for painting of all exterior areas of the home	\$1,000
<b>Total Grant Funds:</b>		<b>\$25,000</b>

## 2017 S.L. Gimbel Foundation APPLICATION

### VII. Financial Analysis

**Agency Name:** Habitat for Humanity of Orange County (Habitat OC)

**Most Current Fiscal Year (Dates):** **From** July 1, 2015 **To:** June 30, 2016

This section presents an overview of an applicant organization's financial health and will be reviewed along with the grant proposal. Provide all the information requested on your **entire organization**. Include any notes that may explain any extraordinary circumstances. Information should be taken from your most recent 990 and audit. **Double check your figures!**

#### Form 990, Part IX: Statement of Functional Expenses

**1) Transfer the totals for each of the columns, Line 25- Total functional expenses (page 10)**

(A) Total Expenses	(B) Program service expenses	(C) Management & general expenses	(D) Fundraising expenses
\$11,157,872	\$10,303,258	\$471,594	\$383,020

**2) Calculate the percentages of Columns B, C, and D, over A (per totals above)**

- Program services (B) – A general rule is that at least 75% of total expenses should be used to support programs
- Management & general administration (C) – A general rule is that no more than 15% of total expenses should be used for management & general expenses
- Fundraising (D) – A general rule is that no more than 10% of total expenses should be used for fundraising

(A) Total Expenses	(B) Program service expenses	(C) Management & general expenses	(D) Fundraising expenses
	Columns B / A x 100	Columns C / A x 100	Columns D / A x 100
Must equal 100%	92%	5%	3%

**3) Calculate the difference between your CURRENT year budget for management & general expenses and your previous management & general expenses per your 990 (Column C)**

Percentage of Organization's <u>Current</u> Total Budget used for Administration	Column C, Management & general expenses per 990 above	Differential
5%	5%	0%

If the differential is above (+) or below (-) 10%, provide an explanation:

## **2017 S.L. Gimbel Foundation APPLICATION**

**Quick Ratio:** Measures the level of liquidity and measures only current assets that can be quickly turned to cash. A generally standard Quick Ratio equals 1 or more.

<b>Cash</b>	<b>+ Accounts Receivables</b>	<b>/Current Liabilities</b>	<b>= Quick Ratio</b>
\$3,771,846	\$697,832	\$4,469,678	5.9

---

### **Excess or Deficit for the Year:**

<b>Excess or (Deficit) Most recent fiscal year end</b>	<b>Excess or (Deficit) Prior fiscal year end</b>
\$10,706,301	\$9,591,812

**Notes:**

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### **VIII. Application submission check list:**

<b><u>Submit FOUR (4) Copies: 1 ORIGINAL (WITH ORIGINAL SIGNATURES) and 3 copies, collated and stapled together of the following:</u></b>	<b><u>Submit ONE (1) Copy:</u></b>
Completed Grant Application Form (cover sheet, narrative), budget page and budget narrative (see sample) and sources of funding, financial analysis page	A copy of your current 501(c)(3) letter from the IRS
Your current operating budget and the previous year's actual expenses (see sample Budget Comparison)	A copy of your most recent year-end financial statements (audited if available; double-sided)
Part IX only of the 990 form, Statement of Functional Expenses (one page). If you completed a 990-EZ, fill out the attached Part IX, Functional Expenses of the 990 form using figures from your 990-EZ	A copy of your most recent 990 ( double-sided)
For past grantees, a copy of your most recent final report.	A list of your Board members and their affiliations

HABITAT FOR HUMANITY OF ORANGE COUNTY, INC.  
Budget for FY 2016 (7/15-6/16)  
Comparison to prior years and prior budgets

	FY 2016 Budget Total	Preliminary FY 2015 Actual	FY 2015 Budget Total	FY 2014 Actual	FY 2014 Budget Total
UNRESTRICTED INCOME	1,553,560 (1)	1,513,101 (1)	1,397,260	866,517 (1)	1,307,243
EXPENSES:					
Salaries and related expenses	1,379,062 (2)	1,628,837 (2)	1,610,970	1,552,284	1,506,465
Other expenses	850,476	858,054	868,069	878,583	898,271
Capital Campaign	0	133,140 (3)	0 (3)	101,899	151,833
Subtotal other expenses	850,476	991,194	868,069	980,482	1,050,104
TOTAL UNRESTRICTED EXPENSES	2,229,537	2,620,031	2,479,039	2,532,766	2,556,569
NET UNRESTRICTED	(675,977)	(1,106,930)	(1,081,779)	(1,666,249)	(1,249,326)
Transfer from/(to) restricted					
OH - from t	435,257 (4)	400,000 (16)	743,459 (16)	730,468 (5)	930,319 (5)
OH - from l	118,200 (9)	25,083	37,000	75,000	75,000
Other - NR	25,000 (6)	-	-	51,000 (6)	51,000 (6)
Subtotal t	578,457	425,083	780,459	856,468	1,056,319
Use proceeds from leveraging assets	100,000 (7)	301,320 (7)	301,320 (7)		93,000 (7)
NET CHANGE UNRESTRICTED FUNDS	2,480	(380,627)	0	(809,781)	(100,007)
RESTRICTED INCOME (Donations + FFH)					
Donations	1,083,000 (8)	810,384	1,277,186	985,574 (8)	3,144,273
NR Donatic	674,000 (9)	179,667	165,000	16,500	
Santa Ana	538,165 (10)	235,326 (10)	673,431 (10)	419,472 (10)	755,798 (10)
FFH activity (mortgage payments received, rental inc, buyback activity, loan payments tied to mortgage payments)	46,716 (11)	111,238	(295,575)	24,225	#REF!
	2,341,881	1,336,615	1,820,042	1,445,771	#REF!
RESTRICTED INCOME (Leveraging Assets)					
3rd party lc	(1,547,604) (12)	1,150,799	518,533 (13)	1,891,282 (13)	1,426,322 (13)
Funds from	3,606,000 (12)	916,747	1,668,680 (14)	871,416 (13)	1,380,000 (13)
Factoring n	300,000 (14)	618,000 (14)	600,000 (14)	0	507,000 (14)
NMTC	0	0	0	0	-
Funds from	0	0	400,000 (15)	0	-
	2,358,396	2,685,546	3,187,213	2,762,698	3,313,322
TOTAL RESTRICTED CASH IN	4,700,277	4,022,161	5,007,255	4,208,469	#REF!
RESTRICTED EXPENSES:					
Constructi	2,140,120	2,624,061 (16)	4,145,720 (16)	2,323,572	1,579,324
NR Expen	555,800 (9)	234,294	83,800	184,378	237,500
Land	0	-	0 (17)	230,000 (17)	1,500,000 (17)
Subtotal F	2,695,920	2,858,355	4,229,520	2,737,950	3,316,824



NET RESTRICTED	2,004,357	1,163,806	777,735	1,470,519	#REF!
Transferred from/(to) unrestricted	(678,457)	(726,403)	(780,459)	(856,468)	(1,056,319)
NET CHANGE RESTRICTED FUNDS	<u>1,325,900</u>	<u>437,403</u>	<u>(2,724)</u>	<u>614,051</u>	<u>#REF!</u>
TOTAL NET	<u>1,328,380</u> (18)	<u>56,876</u>	<u>(2,723)</u>	<u>(195,730)</u>	<u>#REF!</u>
HFHOC general cash loans to projects	Repay Gen Cash	1,129,403			
Homes in process during FY	8	14	0	21	6
Homes completed during FY	<u>17</u>	<u>14</u>	<u>19</u>	<u>3</u>	<u>12</u>
Total homes during FY	25	28	19	24	18
Salaries per home	55,162	58,173	84,788	64,679	83,692
Other Expenses per home	34,019	30,645	45,688	36,608	49,904

#### EXPLANATIONS

**FY16 Budgeted:** \$335k for ReStore vs. \$300k actual FY15 vs. (\$80k) net loss in FY14; decrease in Unrestricted Income from Team Builds to \$65k because only for SA; \$85k for Home

**FY16 Budget:** Salaries lower than FY15 Actual due to headcount reductions in April 2015.

**FY 15 Budgeted and Actual:** Capital Campaign Costs excluded from FY15 net zero budget for unrestricted income. However, unrestricted cash did pay capital campaign expenses

**FY16** continues overhead allocation at \$60k per home. This changed in FY14 Budget which increased overhead allocation from restricted to unrestricted from \$50k per home to \$60k per

**FY14 Actual vs. Budget:** Delays for LaHabra impacted OH allocation negatively by \$120k.

**FY16 Budget and FY14 Budget and Actual:** FY16 releases \$25k from NR Community Programs as restrictions fulfilled. FY14 budget and actual releases \$51k from restricted for Capital

**FY16:** \$100k from leveraging assets (3rd party bank lending to families, factoring of mortgages or sale of mortgages) will be allocated to unrestricted. FY15 budgeted \$301k. FY14

**FY16:** A rebuilt Fund Dev department is tasked to exceed FY14 restricted donations by 10%.

**FY16:** NR programs expanded significantly. Net impact is \$118k to unrestricted. If anticipated programs do not occur, then costs go down in tandem, but the net to unrestricted could go

**FY16, FY15 and FY14:** City of SA GAP financing is \$67,633 when we receive each property and \$50k when we sell each property.

**FY16:** Assumes Mortgage Revenue net of debt payments for factoring mortgages of \$286k, Buybacks of \$284k, and resale home of \$45 to replenish buyback reserve.

**FY16:** Many home sales (LH, Cypress, SA) will repay outstanding debt greater than FY16 budgeted draws. Cash proceeds will repay general cash loans to projects and yield cash for

**All Years:** Construction lending. Payback with proceeds from sale of homes. FY15 Budget to sell 5 mods with 3rd party bank loans and 5 lows with 3rd party loans. FY14 Actual Sale of

**FY16:** \$300k factoring of Habitat mortgages after sales of Cypress. Potential lender: Pacific Premier Bank. FY15 Actual: \$618k factoring of mortgages by CB&T. FY14 Budget:

**FY 15 Budget:** \$400k proceeds from packaging Habitat mortgages for sale to Vertical for HB, Cypress and La Habra, but delays moved any sales to FY16. See Note 14.

**FY15 Budget:** Significant spending on construction based on construction schedule. Any slippage will cause construction spending to decrease, but will also impact OH allocations.

**FY15 Budget:** No land acquisition budget (part of capital campaign). FY14 Actual includes purchase of 2 lots at Flower and Warner in SA vs FY14 Budget included acquisition of land

**FY 16 Budget and FY 15 Actual:** General cash loans to projects at the end of June 2015 is estimated at \$1,129k. Proceeds from sales of homes in FY 16 should exceed debt repayments

**Part IX Statement of Functional Expenses**

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX ☐**Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.**

	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21	55,325	55,325		
2 Grants and other assistance to domestic individuals. See Part IV, line 22				
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	382,726	306,881	1,205	74,640
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	686,504	479,218	3,295	203,991
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)				
9 Other employee benefits	118,928	107,035		11,893
10 Payroll taxes	193,425	155,654	47	37,724
11 Fees for services (non-employees):				
a Management				
b Legal				
c Accounting	32,932		32,932	
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O.)	110,427	62,103	47,439	885
12 Advertising and promotion	28,618	24,859		3,759
13 Office expenses	249,508	158,845	74,038	16,625
14 Information technology	101,306	3,841	97,165	300
15 Royalties				
16 Occupancy	171,800	64,578	107,222	
17 Travel	24,369	19,221	2,422	2,726
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	18,236	9,337	6,275	2,624
20 Interest	115,083	60,415	54,668	
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	16,680		16,680	
23 Insurance	20,770	3,664	17,106	
24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
a COST OF HOME SALES	7,136,109	7,136,109		
b DISCOUNT ON SALES	929,906	929,906		
c CBI	353,255	353,255		
d DIRECT MAIL	110,035	99,430	642	9,963
e All other expenses	301,930	273,582	10,458	17,890
25 Total functional expenses. Add lines 1 through 24e	11,157,872	10,303,258	471,594	383,020
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720)				

#53



**COMPLETE**

**Collector:** Web Link 1 (Web Link)

**Started:** Wednesday, November 18, 2015 2:07:18 PM

**Last Modified:** Wednesday, November 18, 2015 3:10:48 PM

**Time Spent:** 01:03:30

**IP Address:** 173.196.207.10

PAGE 1

<b>Q1: Name of your organization.</b>	Habitat for Humanity of Orange County
<b>Q2: Grant #</b>	20140733
<b>Q3: Grant Period</b>	November 1, 2014 - October 31, 2015
<b>Q4: Location of your organization</b>	
City	Santa Ana
State	CA
<b>Q5: Name and Title of person completing evaluation.</b>	Patricia Walker
<b>Q6: Phone Number:</b>	714-434-6200
<b>Q7: Email address.</b>	patricia@habitatoc.org

PAGE 2: Key Outcomes and Results

<b>Q8: Total number of clients served through this grant funding:</b>	approx. 10 adults, 12-18 children, and 1,500 volunteers
---	---

**Q9: Describe the project's key outcomes and results based on the goals and objectives:**

That Habitat home in Cypress will provide a strong foundation for a long-term change in the lives of Habitat program families and their communities as these outcomes are achieved.

1. Five families will make a successful transition from substandard housing to an affordable, permanent home. Habitat OC's eligibility criteria will be considered in the selection of families to occupy the homes. A volunteer family mentor will act as a liaison between the family and the affiliate during the construction process and the first year of home ownership.
2. Five families will achieve economic stability through an affordable mortgage that does not exceed 30 percent of family income.
3. Each family will complete the mandatory Home ownership Education classes, education resources that ensure a smooth transition to home ownership and long-term success as a new Habitat homeowner. The classes offer a wide range of topics including several that focus on financial literacy, home repair & maintenance, energy conservation, homeowners association, conflict resolution, parenting, and college readiness.
4. Hundreds of volunteers will have the opportunity to make tangible, meaningful contributions to their community. Habitat OC solicits and manages thousands of volunteers annually, including individuals as well as those from business and faith communities. Volunteer contributions add significant value in nearly every facet of the organization.

These outcomes are evident at the Dedication Event at which families receive the keys and mortgage to their new Habitat home. They must complete the Homeowner Education classes and 250 hours per adult of "sweat equity" before they can move in. Completion of these requirements is verified through sign-in sheets collected by Habitat's Family Services Department. Volunteer contributions are verified through sign-in sheets monitored by the Volunteer Services Department. Proper completion of all aspects of home construction is verified by final city inspections to ensure that all work is done according to accepted building codes.

**Q10: Please describe any challenges/obstacles the organization encountered (if any) in attaining goals & objectives.**

The Cypress II Development experienced some serious challenges. We had received a \$2.2 million estate gift. With additional funding from other donors, this allowed Habitat OC to bring the Cypress II Development meeting the Board of Directors requirement that at least half of the funds must be raised prior to the start of construction. Unfortunately, when the donor passed away, the family was unwilling to honor his bequest and this very important funding was lost. Raising replacement funds for such a large amount took time, delaying the start of construction. In addition, Habitat OC was required to complete the infrastructure for all 15 homes at the beginning of construction which required a significant outlay of cash. These challenges made the framing day in October 2013 even more special as families were able to see the first walls raised. As we near completion of the final phase, the excitement is growing among the families who will purchase these homes with an affordable mortgage.

**Q11: How did you overcome and/or address the challenges and obstacles?**

The Cypress II Development is comprised on three phases of five homes each. The homes are two-story townhome style with attached two-car garage and a motor court separating phases 1 and 2. Phase 1 was completed in mid-December of 2014. This development contains homes for families whose income is designated as very low, low, and moderate. In Phase I, two homes are designated as very low and three as low income. Phase II was completed in mid-April of 2015. In Phase II, three homes are designated a very low and two as low income. Phase III is slated for completion in early 2016.

**Q12: Describe any unintended positive outcomes as a result of the efforts supported by this grant.**

Habitat OC is very intentional about having adults each contribute 250 hours of "sweat equity" in the construction and completion of their own and other Habitat homes. This strategy allows families to make a meaningful contribution to their home even before they move in and gives them a sense of pride and accomplishment. We are also intentional in equipping program families with life skills in financial literacy, repairs and maintenance, helping their children aspire to and prepare for college, and many other subjects through the Homeowners Education classes. These are some of the unexpected outcomes. What we do is even more meaningful when a family is so dedicated to the process that they complete their "sweat equity" hours ahead of schedule, become vocal advocates for the Habitat program, and agree to speak in front of groups of corporate leaders and donors.

**Q13: Briefly describe the impact this grant has had on the organization and community served.**

Habitat OC is very appreciative of donors like the SL Gimbel Foundation that are willing to provide support for the final phase of the Cypress II Development, particularly encouraging after the loss of the large estate gift. Construction delays mean that families are forced to live in substandard housing for even longer. Your foundation's support enabled us to move forward with construction of these homes, but more importantly, it brought each family's dream of home ownership closer and the security and stability of a permanent, affordable home.

**PAGE 3: Budget**

**Q14: Please provide a brief narrative on how the funds were used to fulfill grant objectives.**

Home prices are on the rise, making it difficult for low and moderate income families to save for a traditional mortgage. Rental rates are now the most expensive since 2009; unfortunately, high prices don't guarantee adequate living conditions or the security and stability of home ownership. In Orange County more than 130,000 people are living in overcrowded, dangerous, unhealthy housing because that's all they can afford.

The granted funds will serve low and moderate income families selected to purchase the final 5 homes in Cypress II, housing approximately 10 adults and 12-18 children. Habitat OC is unique in that it is the only non-profit in Orange County that provides low and moderate income families with the opportunity to purchase an affordable home, offering "a hand up, not a hand out." This allows families to gain the security and long-term stability that is absent with rental housing.

**PAGE 4: Success Stories**

**Q15: Please relate a success story:**

Ebru Awade and her children were living in a two bedroom apartment in Cypress where she paid more than 50% of her income on rent alone. Ebru is the breadwinner and the sole caretaker of her children; they have no family or friends in this country to provide help. Despite having come to this country with no support and everything they owned in a few suitcases, Ebru managed to establish themselves in the Cypress community while putting herself through college and working full time at a stable job. Ebru graduated with honors in 2014 and her children are falling suit. Ebru's oldest son is attending Cypress College which shares a wall with Habitat OC's Cypress Site and he is getting straight A's. All her children are getting A's and B's in school

Ebru found out about the Habitat OC program when she and her sons volunteered on the first five Cypress homes with her church group. She was in disbelief when she found out that she could apply to purchase one of the homes in the second phase.

After seeing the joy volunteering on the construction site brought her sons, Ebru knew this was the perfect program for her and her family to one day attain the American Dream of owning a home. After years of hard work and determination, Ebru and her children can now say they have achieved that dream. Ebru recently spoke and shared her story with donors and board members at Habitat OC's annual Donor Appreciation Reception, where her passion and energy radiated as she influenced the whole room with her strength and inspirational journey to being a Habitat homeowner.

Q16: Please relate a success story here:

*Respondent skipped this question*

Q17: Please relate a success story here:

*Respondent skipped this question*

**PAGE 5: Organizational Information**

S.L. Gimbel Foundation Fund

**Q18: Which category best describes the organization.  
Please choose only one.**

Other (please specify)  
Human Services/Community Development

**Q19: What is the organization's primary program area of interest?**

Health & Human Services

**Q20: Percentage of clients served through grant in each ethnic group category. Total must equal 100%**

*Respondent skipped this question*

**Q21: Approximate percentage of clients served from grant funds in each age category.**

*Respondent skipped this question*

**Q22: Approximate percentage of clients served with disabilities from grant funds.**

*Respondent skipped this question*

**Q23: Approximate percentage of clients served in each economic group.**

*Respondent skipped this question*

**Q24: Approximate percentage of clients served from grant funds in each population category.**

*Respondent skipped this question*



Strengthening Inland Southern California through Philanthropy

BOARD OF DIRECTORS March 27, 2017

Sean Varner  
Chair of the Board

Ms. Sharon Ellis  
President & CEO

J. Sergio Bohon  
Vice Chair of the Board

Habitat for Humanity of Orange County  
2200 Ritchey Street

Pat Spafford, CPA  
Chief Financial Officer

Santa Ana, CA 92705

Dr. Paulette Brown-Hinds  
Secretary of the Board

Dear Ms. Ellis:

Rabbi Hillel Cohn

Paul Granillo

Stanley Grube

Dr. Fred Jandt

Andrew Jaramillo

Dr. Albert Karnig

Nefertiti Long

Kirtland Mahlum

Brian McDonald

Meredyth "Charlie" Meredith

Susan Ovitt

Teresa Rhyne

Kathleen Sawa

Philip Savage IV  
Immediate Past Board Chair

Dr. Henry Shannon

Tamara Sipos

Beverly Stephenson

Randall Tagami

Diane Valenzuela

Paula Myles  
Interim President and CEO

Congratulations! A grant has been approved for **Habitat for Humanity of Orange County** in the amount of \$25,000.00 from the S.L. Gimbel Foundation. The **performance period for this grant is April 15, 2017 to April 15, 2018**. Additional funding beyond the performance period is not guaranteed. It is highly recommended that alternative funding sources be sought accordingly. The grant is to support the following as specified in your proposal:

*Support the construction costs associated with  
building two affordable homes in Fullerton, CA.*

This grant is subject to the terms outlined in the enclosed Grant Agreement. After you have reviewed the terms and conditions of the Grant Agreement, **please sign and date the agreement and return with original signature to The Community Foundation by Friday, April 28, 2017**. Be sure copy the signed agreement for your records. Funds will be released upon receipt of the signed Grant Agreement.

A condition of this grant is that you agree to submit the Grant Evaluation Form which includes a narrative report and fiscal report. **The Grant Evaluation is due by May 15, 2018** and a copy will be available online.

We wish you great success and look forward to working with you during the grant performance period. If you have any questions, please call me at 951-241-7777, ext. 114.

Sincerely,

Celia Cudiamat  
Executive Vice President of Programs

13161 Habitat for Humanity of Orange County

20170145 GIMB





Strengthening Inland Southern California through Philanthropy

3700 Sixth Street, Suite 200

Riverside, CA 92501

P: 951-684-4194

F: 951-684-1911

[www.thecommunityfoundation.net](http://www.thecommunityfoundation.net)

**S. L. Gimbel Foundation Fund  
Grant Agreement**

**Organization:** Habitat for Humanity of Orange County  
**Grant Amount:** \$25,000.00 **Grant Number:** 20170145  
**Grant Period:** April 15, 2017 to April 15, 2018 (*Evaluation Due: May 15, 2018*)  
**Purpose:** Support construction costs associated with building two affordable homes in Fullerton, CA

**1. Use of Grant Funds**

Grant funds must be expended within the grant period, for the purpose and objectives described in your grant proposal. Grant funds may not be expended for any other purpose without prior written approval by The Community Foundation. If there are significant difficulties in making use of the funds as specified in your proposal, or if the grant funds cannot be spent within the grant period, notify us in writing promptly.

Formal requests for extensions or variances must be submitted to the Foundation's Board of Directors for approval a minimum of 60 days before the end of the grant period.

Requests for variances or extensions are reviewed on a case-by-case basis and approved by the Board of Directors. If a request is denied, unused funds must be immediately refunded to the Foundation.

Grant funds will not be expended for any political or lobbying activity or for any purpose other than one specified in section 170(c)(2)(b) of the Code.

**2. Payment of Grant Funds**

The grant funds will be paid in full by the Foundation upon receipt of the signed Grant Agreement. Challenge grant funds will be paid in full upon receipt of the signed Grant Agreement and upon receipt of documentation providing evidence that condition(s) of the challenge grant has/have been met.

**3. Certification and Maintenance of Exempt Organization Status**

This grant is specifically conditioned upon Grantee's status as an eligible grantee of The Community Foundation. The Foundation has obtained a copy of the Grantee's IRS determination letter. Grantee confirms that it has not had any change in its legal or tax-exempt status, and shall notify the Foundation immediately of any such change.

**4. Final Report and Records**

The Grantee will submit the Grant Evaluation report per the deadline set forth in the award letter. This report includes a narrative on outcomes based on goals and objectives set forth in the grant proposal and an expenditure report documenting use of grant funds. If equipment was purchased, copies of receipts need to be included.

**5. Grantee's Financial Responsibilities**

Grantee will keep records of receipts and expenditures of grant funds and other supporting documentation related to the grant at least four (4) years after completion of the grant and will make such records of receipts, expenditures and supporting documentation available to the Foundation upon request, for the purpose of conducting financial audits, making verifications, and investigations as deemed necessary concerning the grant.



## 6. Publicity

The Community Foundation appreciates publicity for the grant in all relevant published materials, such as brochures, newsletters and annual reports. The credit line of "Made possible in part by a grant from **"The Community Foundation, Strengthening Inland Southern California through Philanthropy"** is suggested. The Grantee will allow the Foundation to review and approve the content of any proposed publicity concerning the grant prior to its release, upon request. When your donors are listed in printed materials, include the Foundation in the appropriate contribution size category. Sending a brief press release to your local paper is appreciated. Please email Charee Gillens, our Marketing & Communications Officer, at [cgillens@thecommunityfoundation.net](mailto:cgillens@thecommunityfoundation.net) with copies of any printed or publicity materials that highlight the grant. When publishing our name, please note the "The" at the beginning of our name is a legal part of our name. It should always be used and capitalized. Attaching a logo is also appreciated. Our logo can be downloaded on our website at [www.thecommunityfoundation.net](http://www.thecommunityfoundation.net).

Grantee agrees to allow the Foundation to include information about this grant in the Foundation's periodic public report, newsletter, news releases, social media postings, and on the Foundation's website. This includes the amount and purpose of the grant, any photographs you have provided, your logo or trademark, and other information and materials about your organization and its activities.

## 7. Indemnification

In the event that a claim of any kind is asserted against the Grantee or the Foundation related to or arising from the project funded by the Grant and a proceeding is brought against the Foundation by reason of such claim, the Grantee, upon written notice from the Foundation, shall, at the Grantee's expense, resist or defend such action or proceeding, at no cost to the Foundation, by counsel approved by the Foundation in writing.

Grantee hereby agrees, to the fullest extent permitted by law, to defend, indemnify, and hold harmless the Foundation, its offices, directors, employees, and agents, from and against any and all claims, liabilities, losses, and expenses (including reasonable attorneys' fees) directly, indirectly, wholly, or partially arising from or in connection with any act or omission by Grantee, its employees, or agents in applying for or accepting the Grant, in expending or applying the Grant funds or in carrying out any project or program supported by the Grant, except to the extent that such claims, liabilities, losses, and expenses arise from or in connection with any bad faith act or omission by the Foundation, its officers, directors, employees, or agent.

## 8. Termination

The Community Foundation may terminate this agreement, modify or withhold payments under this grant award, require a total or partial refund of any grant funds, or all at any time, if, in the Community Foundation's judgment: a) The Community Foundation is not satisfied with the quality of the Grantee's progress toward achieving the project goals and objectives; b) the Grantee dissolves or fails to operate; c) the Grantee fails to comply with the terms and conditions of this agreement; d) the Grantee fails to comply with the requirements of any law or regulation applicable to you, the Foundation, or this grant.

## 9. Limitation of Support

This Agreement contains the entire agreement between the parties with respect to the Grant and supersedes any previous oral or written understandings or agreements.

I have read and agree to the terms and conditions of the Grant Agreement.



Signature



Printed Name



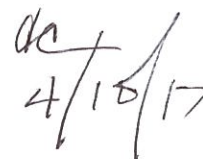
Date



Title

Grant Number: 20170145

Organization: Habitat for Humanity of Orange County





Strengthening Inland Southern California through Philanthropy

BOARD OF DIRECTORS April 13, 2017

*S. L. Gimbel Foundation Fund*

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Interim President and CEO

Ms. Sharon Ellis  
President & CEO

Habitat for Humanity of Orange County  
2200 Ritchey Street  
Santa Ana, CA 92705

Dear Ms. Ellis:

The Community Foundation is pleased to enclose a grant check for \$25,000 from the S. L. Gimbel Foundation, a component fund at The Community Foundation. By cashing the grant check, you are agreeing to the conditions stated under the *Terms of Grant* which you have signed and returned. **The completed Grant Evaluation form is due by May 15, 2018** and will be available online on The Community Foundations website under Grants/Forms. Please note that any grant variances or extensions must be requested in writing and in advance. Any remaining grant funds must be returned to The Community Foundation at the end of the grant period.

We greatly appreciate any help you can give us in publicizing the grant. Please use the following credit in any grant announcements or materials funded by the grant: *"Habitat for Humanity of Orange County is supported by a grant from The S. L. Gimbel Foundation."* You may send us copies of articles printed in local papers, stories in your agency newsletter, annual report, press releases, and other publications for our files.

Please feel free to contact me or Angie Valdericeda, Grants Manager, at 951-241-7777 should you have any questions.

Sincerely,

Celia Cudiamat

Executive Vice President of Programs

20170145

42234

GIMB1



**The Community Foundation**  
Strengthening Inland Southern California Through Philanthropy  
3700 SIXTH STREET, SUITE 200  
RIVERSIDE, CA 92501  
951-241-7777 / FAX 951-684-1911

**CITIZENS BUSINESS BANK**  
A Financial Services Company  
3695 Main Street, Riverside, CA 92501  
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EZSolve™ Check Fraud  
Protection for Business

42234

PAY \* Twenty-Five Thousand and no/100 \*

TO THE  
ORDER OF

DATE

04/10/2017

AMOUNT

\$ \*\*\*\*25,000.00

Habitat for Humanity of Orange County  
2200 Ritchey Street  
Santa Ana, CA 92705

*Jose S. B...*  
AUTHORIZED SIGNATURE

⑈042234⑈ ⑆122234649⑆ 244624437⑈

The Community Foundation

42234

13161 Habitat for Humanity of Orange County

04/10/2017 042234

20170145	03/23/2017	Support construction costs associated with building	25,000.00
GIMB	S.L. Gimbel Foundation Advised Fund		25,000.00

CHECK TOTAL: \$ \*\*\*\*25,000.00

The Community Foundation

42234

13161 Habitat for Humanity of Orange County

04/10/2017 042234

20170145	03/23/2017	Support construction costs associated with building	25,000.00
GIMB	S.L. Gimbel Foundation Advised Fund		25,000.00

CHECK TOTAL: \$ \*\*\*\*25,000.00