



**2016 S.L. Gimbel
Foundation Fund
Grant Application
Riverside & San Bernardino**

Internal Use Only:
Grant 20160631
GUARANTEE: D. 3135
\$ 74,100

Organization / Agency Information

Organization/Agency Name: Habitat for Humanity Riverside		
Physical Address: 2180 Iowa Ave		City/State/Zip: Riverside, CA 92507
Mailing Address: P.O. Box 2216		City/State/Zip: Riverside, CA 92516
CEO or Director: Kathy Michalak		Title: Executive Director
Phone: 951-787-6754 Ext#115	Fax: 951-787-6750	Email: kmichalak@habitatriverside.org
Contact Person: Kathy Michalak		Title: Executive Director
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Web Site Address: www.habitatriverside.org		Tax ID: 33-0288930

Program / Grant Information

Interest Area: Animal Protection Education Environment Health Human Dignity

Program/Project Name: Jurupa Valley CalVet REN Community			Amount of Grant Requested: \$75,000. \$ 74,100. -
Total Organization Budget: 2016/2017 \$6,256,800.	Per 990, Percentage of Program Service Expenses (Column B/ Column A x 100): 98%	Per 990, Percentage of Management & General Expenses Only (Column C / Column A x 100): 1.2%	Per 990, Percentage of Management & General Expenses and Fundraising (Column C+D / Column A x 100): 1.99%
Purpose of Grant Request (one sentence): Upgraded flooring (Laminate vs carpet), Tank-less Water Heaters and solar tubes to be installed in 26 homes HFHR is building in partnership with CalVet for Veterans in the City of Jurupa Valley on land donated by the County of Riverside.			
Program Start Date (Month and Year): September 2016 (groundbreaking)			
Program End Date (Month and Year): December 2017			
Gimbel Grants Received: List Year(s) and Award Amount(s) \$25,000 in 2013			

Signatures

Board President / Chair: (Print name and Title) Ken Gutierrez Board President	Signature: 	Date: 7/13/16
Executive Director/President: (Print name and Title) Kathy Michalak, Executive Director	Signature: 	Date: 7/18/16

2016 S.L. Gimbel Foundation Fund Application

Narrative

I. **Organizational Background**

- A. Habitat for Humanity Riverside (HFHR) became an official affiliate of Habitat for Humanity International in August of 1988, with the goal of building and selling one new home each year to a low income family in our service area which includes the cities of Riverside, Jurupa Valley, Norco, Corona, Moreno Valley and Eastvale as well as unincorporated parts of Western Riverside County. Our vision is simple: A world where everyone has access to a safe, decent, affordable place to live. Over the last 28 years, Habitat Riverside has built or bought & renovated, and sold more than 750 homes to low income families.
- B. While HFHR built and/or renovated & sold 60 homes in our first 25 years, (22 of those were rehabs purchased out of foreclosure during the housing crisis) in the last two years we have built from the ground up 12 homes, a substantial increase in the number of ground up builds over our previous history. 8 of those homes were in a single tract in the City of Moreno Valley on a lot the City had purchased with redevelopment funds and sat vacant for almost 20 years. Because of the low water pressure in the existing lines serving that part of Moreno Valley, we had to pull in a brand new water line for almost ¼ mile to service the tract, and we had to put in a brand new street & cul-de-sac to serve the new community. That was our largest project to date and will serve as a good testing ground for our upcoming Veterans builds in the cities of Jurupa Valley and Riverside. The other four homes we built in the last 2 years were in the city of Riverside, 3 of those were built on a parcel of land that was subdivided into three lots on the corner of 11th & Ottawa that the S.L. Gimbel Foundation funding supported.
- C. At the core of our mission is our home ownership for low income families, helping to provide a bridge for them to move into the middle class. We realize however, that we must also help build communities. To that end, over the last 6 years, we have increased our home repair programs and expanded the services we provide to low income homeowners, especially seniors, the disabled and our veterans. We currently assist between 75 and 80 families each year.

One of the programs implemented over the last few years is our Neighborhood Revitalization program. We identified several parts of the community of Jurupa Valley where the neighborhoods seemed to be "cut off" from the rest of the city and even their neighborhood. We spend time building relationships with those communities and helping them build their network with the ultimate goal of building a safer, more cohesive community that would help each other and even advocate at City Hall for themselves. Last month, we facilitated a Painted Intersection project on one of the streets in one of the neighborhoods where the residents had identified speeding in the neighborhood as their greatest safety concern. Studies have shown that when one of these painted intersections is created, that cars tend to slow down and fewer accidents happen making the neighborhood safer. It has been so successful that the City is seeking

a funding and has asked us for our partnership to do more of them in other parts of the city.

II. Project Information:

- A.** Riverside County is home to one of the largest Veteran populations of any county in the country. The California Department of Veterans Affairs (CalVet) has recognized that our veterans are struggling to find affordable housing in this state. Home ownership is out of reach for many. In addition, many of our veterans returning from the current conflicts are coming home with visible and invisible injuries and we are seeing record numbers of suicide among the veteran populations because they are not receiving the supportive services needed.

- B.** California voters approved bond measures in support of veteran housing loans and CalVet

has set aside funding to partner with affordable housing developers to build communities that include specific supportive services and these developments are called CalVet REN (Residential Enriched Neighborhoods) Communities. Habitat Riverside has been fortunate enough to be one of the early partners identified in the state. CalVet will provide a construction loan to HFHR to build a home in these communities (26 homes in Jurupa Valley and 12 in Riverside). HFHR will act as the developer, but will also be responsible for providing the supportive services for a minimum of 36 months to ensure that the families will have a successful transition from renter to homeowner as well as from active duty into civilian life. While some of the services are a part of Habitat's typical partnership such as the financial literacy classes, many are unique to this project and to our veterans.

The supportive services provided include mandatory and optional services such as peer to peer counseling, equine therapy, financial literacy classes, nutritional education and trauma informed art therapy classes. Some of these services have already started and we are seeing positive impacts on the veterans and their families, especially with the equine therapy. Since HFHR now has several staff members trained in the trauma informed Art Therapy (A Window Between Worlds) our board has decided to leverage that training to be a resource for the entire community, not just these veterans and their families.

HFHR has already identified 17 of the 26 families we will be partnering with for the Jurupa Valley project. While CalVet is providing the largest chunk of the funding, there will be gaps since the families will only qualify for a maximum of \$200,000 per family. HFHR will be responsible for raising the funding to fill the gap. Most of that funding has already been identified and committed through private foundations and gifts in kind from many of our regular subcontractors. (Full budget detail provided in this grant application package.)

This grant request is specifically to address the gap in funding for some things that we believe will assist these families as they make the transition from renter to homeowner. Specifically three things: Upgraded flooring from carpeting to a durable laminate to ease the impact of allergens, the cost of keeping carpet looking good, especially with kids and pets, and the sustainability and cost of having a tank less water heater and solar tubes that provide light during the day keeping energy costs down affordable long term. We have already partnered up with Grid Alternatives to assist with providing solar panels for each home as well.

- C. Our goal for this project is to see 26 veterans and their families successfully navigate their way from renters to homeowners and from active military to civilian life over the next 36 months.

Objective I:

We will build a community of 26 single story, single family homes in the City of Jurupa Valley for qualified low income veterans, active reservists and families of the fallen by June 2018.

Activities:

- Groundbreaking to be held early October 2016.
- Grading started by end of October 2016
- Sweat Equity requirements for families completed and Certificates of Occupancy issued by end of June 2018.

Outcomes:

- Families will have completed all mandatory enrichment classes, which will prepare them to be homeowners.
- Families will have completed their sweat equity requirements and worked together as a community, building relationships as a community.

Objective II:

MOU's will be executed with community partners to facilitate services for the Enrichment Programs.

Activities:

- Family Services Department will develop relationships with community partners that are qualified and willing to work with HFHR to provide services that are outside of our expertise.
- All MOU's will be executed by the beginning of October 2016.
- Classes will be provided for all families beginning in June of 2015 and ongoing through June of 2018.

Outcomes:

- Veterans and their families will be better able to cope with the difficulties of transitioning from military to civilian life.
- The 26 families will have the tools to help them be successful homeowners.
- The 26 families will become a neighborhood.

D. Timeline

- Groundbreaking: October 2016

- Pads Poured: beginning December 2016
- Wall raising: beginning January 2017
- Rough electrical and plumbing: beginning February 2017
- Interior finish work: Beginning March 2017
- Exterior finish work on homes: beginning end of March 2017
- Common areas completed: May 2017
- Interior finish work complete: August 2017
- Exterior finish work on homes completed September 2017
- Streets, utilities in and completed November 2017
- Certificates of Occupancy and dedication December 2017

E. Target Population

This community is specifically for veterans, families of the fallen and reservists. Most of the families have at least 2 children, but there are a couple of qualified families that are single parents as well as at least two households that have no children.

The families qualified to date, are made up of veterans from the Viet Nam war to veterans of the current conflicts and one family (a single mom) is still serving.

F. Projects in the community:

While this project is a typical Habitat project in many ways, this is a very special community since it will be devoted 100% to veterans and their families. With the agreement with CalVet, the homes must remain veteran owned for at least 10 years. If sold before the 10 years, then it MUST be to another low income veteran family and the 10 year clock begins new, thus ensuring that the community will remain veteran owned and occupied for many years to come. There is NO other community or organization doing this type of project combining home ownership and supportive services for our veterans in Riverside County at this point.

G. Evaluation:

Our agreement with CalVet requires bi-weekly reporting on all aspects of the agreement including the actual development of the community and the supportive services. There is also an outcome tracking mechanism in place for regular surveys with the families to ensure that we can adjust as necessary to see improvements in how the families feel about their quality of life over the next 3 to 5 years.

H. Use of Grant Funds:

These funds would be used to help us fill the gaps in funding for sustainability features such as the upgrade from carpeting to a quality laminate. Veterans tend to be more sensitive to the chemicals used in the manufacture of some things like carpeting. Several of the veterans that have been qualified already are in wheelchairs or use aids to help them with mobility making carpet a less than ideal choice for flooring.

We would also use the funding to cover the cost of the tank less water heaters that only heat the water on demand, saving on gas utility costs as well as the solar tubes that we install in the inside bathroom and the kitchen, minimizing the use of lighting and electricity during the day making the homes more sustainable and affordable long term for these families.

III. Project Future:

A. Sustainability:

Once a Habitat home is built and the qualified family takes on ownership, they are always a Habitat partner family. HFHR will provide supportive services as long as needed and remains on the title as the holder of the mortgage. In the CalVet loan case, we will still hold a 2nd Deed of Trust even though CalVet will hold and service the 1st trust deed. In addition, we will have a seat at the table of the Homeowners Association to ensure that the HOA stays strong, at least for the first 5 years.

All of those costs are absorbed as a cost of doing what we do. Our ReStore now generates almost a million dollars a year in net sales and covers a significant portion of our operating costs including staffing and overhead.

IV. Governance, Executive Leadership and Key Personne/Staff Qualifications

A. Governance

HFHR is governed by an all-volunteer board and consists of community leaders who bring specific talents and skills that are supportive of our mission. All decisions are made through majority board vote. The board committees are Finance, Legal, Executive, Family Selection/Support and Church Relations.

Staff is led by Executive Director Kathy Michalak who has a 35 plus year background in private sector business management. She also holds a class B Contractor's license. She has been an HFHR employee for over 6 years. Before being appointed as Executive Director in 2014, she was the affiliate's Construction Manager.

Other key staff include:

Louise Kopitch, Operations Manager. She handles the accounting and operations functions of the affiliate managing an accounting assistant as well as a grants compliance coordinator and various interns that assist with our operations. Louise has 30+ years of experience in Human Resources as well which filled a void when she joined the staff about a year ago.

Michael Kreiser oversees the construction activities and successfully managed the 8 home Moreno Valley project along with the 4 homes built in the City of Riverside over the last 18 months. He also supervises the Project Coordinators for home repairs and various Americorps staff members.

Lauren Hahn recently joined the HFHR staff from her previous position with Bank of America. She is our new Family Services Manager responsible for the family selection process, for the support services and tracking sweat equity with our partner families. She also works with our Mortgage compliance and servicing.

Cindy Tyrolt, Director of Retail Operations manages our ReStore which is a donation supported retail store selling new and used home items and construction related home improvement materials. This fiscal year we generated just shy of \$1,000,000 in net sales through the ReStore.

Matt Friedlander has been with us a little over a year and is our first Director of Resource Development. Matt has a long history of service with non-profits while working for Enterprise Car Rentals, then most recently with the United Way of the Inland Valleys as a senior staff member.

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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
Upgrade to high quality laminate flooring vs carpet	\$900/home difference x 26 homes	\$39,000		\$23,400	\$62,400
Purchase of actual tank less water heaters	\$1,000/unit x 26 units (Cost of equipment only)	\$46,800		\$26,000	\$72,800
Solar Tubes to inside bathrooms	\$475/unit (material & labor) x 2 units per home x 26 homes			\$24,700	\$24,700
TOTALS:		\$85,800		\$74,100	\$159,990

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

Budget - Habitat Jurupa Valley Enriched Veterans Neighborhood Project

	Single Home	26 homes	Description
PREDEVELOPMENT/SUBDIVISION			
Permits/Fees	\$11,000.00	\$286,000.00	City permits, Development fees
Schools	\$5,500.00	\$143,000.00	
Encroachment WD	\$15,000.00	\$390,000.00	
Engineering/soils	\$6,000.00	\$156,000.00	Geotechnical, Soils Report
Survey- civil engineer	\$3,000.00	\$78,000.00	civil engineer/topo/boundary/tentative and final map
Architectural	\$4,000.00	\$104,000.00	Includes Title 24
Structural Engineering	\$1,500.00	\$39,000.00	
Energy Calc / Energy Star insp.	\$2,000.00	\$52,000.00	Energy Star Rating
Infrastructure	\$17,307.69	\$450,000.00	Lateral meters, Pipe-sewer/water hookup; estimate from Jurupa Community Services District
Sub-division - plan	\$0.00	\$40,000.00	
Neighborhood enrichment plan	\$0.00	\$120,000.00	
Expediting fee	\$0.00	\$26,000.00	
TOTAL PREDEVELOPMENT	\$65,307.69	\$1,884,000.00	
CONSTRUCTION			
Grading/rough and final	\$9,000.00	\$234,000.00	Grading--rough and final
Demolition	\$1,000.00	\$30,000.00	Concrete removal and disposal
Concrete	\$18,000.00	\$540,000.00	Citywalk, Grinding of curb and gutter for approaches, Flatwork includes walkways, patios, driveways and mowcurbs
Streets		\$250,000.00	
Perimeter Walls		\$175,000.00	Block wall 1,500 ft x 8' high
Rough Carpentry	\$17,500.00	\$525,000.00	Roof trusses, Int./ext. framing
Finish Carpentry	\$5,500.00	\$165,000.00	Casings, baseboards, shelving
Waterproofing & Insulation	\$3,000.00	\$90,000.00	Thermal insulation
Roofing & Sheet Metal	\$6,000.00	\$180,000.00	Composite shingle, flashings
Plumbing/Hot Water	\$5,500.00	\$165,000.00	Shower, toilets, water heater, sewer liner
HVAC -	\$6,000.00	\$180,000.00	HVAC, wiring unit, vents
Electrical	\$7,500.00	\$225,000.00	House and garage wiring
Doors/Windows/Glass	\$6,000.00	\$180,000.00	Mirror, E-windows, screens, doors
Lath & Plaster/Dryw/Stucco/Acoustical	\$6,000.00	\$180,000.00	Outside stucco, drywall
Tile Work	\$1,600.00	\$48,000.00	Bathrooms, kitchen, Entry hall
Paint/Decorating/Blinds/Shades	\$1,500.00	\$45,000.00	
Specialties/Special Equipment	\$2,000.00	\$60,000.00	
Cabinetry/Appliances	\$6,000.00	\$180,000.00	Kitchen/bath counters, range, fridge, hood
Carpet	\$1,500.00	\$45,000.00	Bedrooms, living room
Landscaping	\$8,000.00	\$240,000.00	drought tolerant-drip irrigation
Fencing	\$9,000.00	\$270,000.00	steel post/vinyl
Other (Specify)	\$5,000.00	\$150,000.00	Includes Temp Power, Temp Fencing, Toilets, Temp Water Meter, Security, Washout, Storage, Trailer, SCE / Water Usage, Security, Equipment Rental.
Subtotal	\$125,600.00	\$4,157,000.00	
Construction Supervision HHRiv	\$6,500.00	\$169,000.00	
	\$0.00	\$0.00	
Administration	\$1,000.00	\$30,000.00	
Family Service HFHRiv	\$0.00	\$150,000.00	
Construction Contingency	\$5,000.00	\$150,000.00	
TOTAL CONSTRUCTION	\$203,407.69	\$6,540,000.00	
SOFT & CARRYING COSTS			
Legal Incl. CCR & Resale Restrictions	\$0.00	\$ 50,000.00	
HoA Reserve Fund	\$0.00	\$10,000.00	
Audit/Accounting	\$1,000.00	\$30,000.00	
Title/Recording	\$1,000.00	\$30,000.00	
Construction Interest (Bridge loan)	\$0.00	\$50,000.00	
Construction Period Insurance	\$2,000.00	\$60,000.00	
Construction Period Taxes	\$1,000.00	\$30,000.00	
TOTAL SOFT & CARRYING COSTS	\$5,000.00	\$260,000.00	
Subtotal of all above cost	\$208,407.69	\$6,800,000.00	
TOTAL PROJECT COST	\$208,407.69	\$6,800,000.00	

Habitat for Humanity Riverside CalVet REN Community
Jurupa Valley Budget

Lender/Source	Loan or Grant	Term in months	Interest Rate (%)	Amount of Funds	Date of Commitment and the Expiration Date for Each Source
Jurupa Valley land				\$	1 Riverside County Housing Authority DDA
California Department of Veteran Affairs (CalVet)	loan	24	0%	\$ 5,200,000	Escrow opens as construction loan when APN's are recorded. Active until COO's obtained and converted to individual conventional loans for each new homeowner.
Flex Cap funding	loan	60	3.80%	\$ 400,000	12/2013 - 12/2020 HFHR funds
J.P. Morgan Chase	grant			\$ 105,000	Granted 2015/2016
Jack 'n Jill of America	grant			\$ 75,000	Granted 2015/2016
The Home Depot Foundation	grant			\$ 390,000	In process (estimated @\$15k, requested @ \$20k)
Wells Fargo Foundation	grant			\$ 100,000	Granted 2015/2016 (\$25k new request in for 2016/17 cycle)
Bank of America Foundation	grant			\$ 50,000	Granted 2015/16 cycle (\$50k new request in for 2016/17 cycle)
Union Bank	grant			\$ 20,000	Granted 2015/16 cycle (\$20k new request in for 2016/17 cycle)
Other funders	grants			\$ 160,000	Grant requests submitted in excess of this amount
Gifts in Kind Donations (labor & product)	grant			\$ 300,000	100% committed
				\$	6,800,001

\$

Uses	Amount
Predevelopment costs	\$ 1,660,000
Architectural	\$ 104,000
Construction	\$ 4,157,000
HFHR administration costs	\$ 349,001
Construction Contingency	\$ 150,000
Neighborhood Enrichment Services Plan	\$ 120,000
Soft costs	\$ 260,000
	\$ 6,800,001

Engineering, infrastructure, permits, fees
Project management, family selection/support
Escrow fees, title, recording, insurance

the specific duties of each position. See attached SAMPLE Project Budget and Budget Narrative

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

Secured/Awarded

Name of Funder: Foundation, Corporation, Government	Amount
CalVet (veterans Project)	\$5,200,000
Bank of America Foundation	\$50,000
Union Bank Foundation	\$20,000
City of Riverside CDBG Funding	\$25,000
City of Moreno Valley HOME funding	\$125,000
City of Corona CDBG funding	\$10,000

Pending

Name of Funder: Foundation, Corporation, Government	Amount	Decision Date
<i>The Home Depot Foundation</i>	<i>\$390,000</i>	<i>October 2016</i>
<i>Bank of America Foundation</i>	<i>\$200,000</i>	<i>September 2016</i>
<i>Wells Fargo Bank Foundation</i>	<i>\$25,000</i>	<i>September 2016</i>
<i>S.L. Gimbel Foundation</i>	<i>\$74,100</i>	

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.

Funding Source	Amount	% of Total Revenue	Funding Source	Amount	% of Total Revenue
Contributions	\$30,000	.47%	Program Fees	\$1,535,000	24.5%
Fundraising/Special Events	\$100,000	1.59%	Interest Income	\$0	
Corp/Foundation Grants	\$130,000	2.08%	Other:	\$1,000,000	15.9%
Government Grants	\$161,000	2.57%	Other:	\$	

Notes:

CalVet will provide construction funding of \$3,200,000 that is converted to home loans for veterans. ReStore provides \$1,000,000 in funding. Impact in current fiscal year.

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VII. Financial Analysis

Agency Name: Habitat for Humanity Riverside

Most Current Fiscal Year (Dates): From July 2015 To: July 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
\$1,880,351	\$1,842,868	\$23,754	\$13,729

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%	98%	1.26%	.74%

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
1%	1.26 %	.26 %

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

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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.

Cash	+ Accounts Receivables	/Current Liabilities	= Quick Ratio
\$597,991	\$317,856	\$469,509	1.9

Excess or Deficit for the Year:

Excess or (Deficit) Most recent fiscal year end	Excess or (Deficit) Prior fiscal year end
\$29,1155.14	\$37,483

Notes: Through May 2016. Still waiting for our accountants to finish up June!

VIII. Application submission check list:

<u>Submit FOUR (4) Copies: 1 ORIGINAL (WITH ORIGINAL SIGNATURES) and 3 copies, collated and stapled together of the following:</u>	<u>Submit ONE (1) Copy:</u>
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
A list of your Board members and their affiliations	A copy of your most recent year-end financial statements (audited if available; double-sided)
Your current operating budget and the previous year's actual expenses (see sample Budget Comparison)	A copy of your most recent 990 (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	
For past grantees, a copy of your most recent final report.	



Habitat for Humanity Riverside
Board of Directors as of January 2016

Name	Occupation & Employer	Phone Number	Work Address	e-mail address	In office since
Ken Gutierrez, President	ret. - City of Riverside/Planning Director	951-850-5018	1860 Natalie Lane, Riverside, CA, 92506	ken.gutierrez@att.net	12/12/2011
Nicholas Adcock, Vice President	Greater Riv. Chambers of Comm., Governmental Affairs Manager	951-683-7100 xt 217	3985 University Ave. Riverside, CA 92501	nadcock@riverside-chamber.com	10/16/2008
Lynette Anthony, Treasurer	Riverside Medical Clinic	951-782-6213	3660 Arlington Ave., Riverside, CA 92506	Lynette.Anthony@rmcps.com	4/13/2015
Dr. Gail A. Zwart, Secretary	Riverside Community College, Professor	951-372-7198	2001 Third Stree, Norco CA 92860	gzwart01@cdslexfreme.com	4/14/2014
Nick Firetag, Assistant Secretary	Gresham, Savage, Nolan & Tilden, PC	951-684-2171 #8306	3750 University Ave, Riverside, CA, 92501	nicholas.firetag@greshamsavage.com	6/9/2014
Patricia Chavez, Fundraising Committee	Bank of America, SVP, Market Exec. Business Banking	909-517-2230	12747 Cental Ave. Chino CA. 91710	patricia.chavez@baml.com	5/14/2012
Spencer MacDougall, Finance Committee	Leivas & Associates, Financial Planner	951-300-9612	6370 Brockton Ave. Riverside, CA 92506	spencer@leivasassoc.com	5/17/2000
Sheri Wijegunawardena	UCR Student - Low Income representative	681-877-2995	19914 Via Joyce Dr., Saugus, CA 91350	swije004@ucr.edu	9/14/2015
Todd Carpenter, Fundraising Committee	Albert A Webb Associates	951-686-1070	3788 McCray St, Riverside, CA 92506	todd.carpenter@webbassociates.com	6/9/2014
Maria Sambito	Eastern Municipal Water District, Dir of New Business	951-928-3777 #4439	2270 Trumble Rd., Perris CA	sambitom@emwd.org	12/14/2015
Mike Goodland	Retired- City of Jurupa Valley/City Council Member	951-680-9876	11022 Pala Pl., Jurupa Valley 91752	goodland.m@gmail.com	1/11/2016

HABITAT FOR HUMANITY - RIVERSIDE

PROPOSED CONSOLIDATED BUDGET 2016-2017


INCOME				EXPENSES			
	Budget	Budget	Actuals (11 months)		Budget	Budget	Actuals (11 months)
	16/17 Year	15/16 Year	15/16 Year		16/17 Year	15/16 Year	15/16 Year
DONATIONS				PROGRAM COSTS			
Contributions-Individuals	20,000	20,000		Cal/Vet Construction (w/out OTE exp)	3,200,000	3,800,000	159474.32
Contributions-Churches	10,000	10,000		Myers Project - MV	-	870,000	1545916.54
Contributions-Groups/Orgs	21,000	20,000		Construction-Woodbine	-	220,000	167402.52
				11th & Ottawa	-	-	105006.05
				2929 11th	-	-	23673.27
Contributions-United Way	2,800	2,000		Construction Super	80,000	60,000	0
Contributions-Banks/Found	130,000	650,000		ABWK	35,000	145,000	5253.38
Special Events	100,000	100,000		Mobile HOME Repair	120,000	112,800	79155.2
HFHI	7,000	5,000		Site Dev/Permits	625,000	50,000	1581.07
SUB-TOTAL	290,800	807,000	3,913,973	Professional Svcs	80,000	60,000	8619
				Escrow Costs	20,000	20,000	17022.77
PROGRAM REVENUE				Property Taxes	25,000	20,000	107605.77
Home Sales	1,200,000	1,860,000		Tools	25,000	50,000	11228.19
Developer Fee	325,000	489,000.00		Utilities	40,000	20,000	
Project Admin Fee	10,000	8,000.00		Eq. Rental/Storage Containers	20,000	20,000	290.00
SUB-TOTAL	1,535,000	2,357,000		Tithe- HFHI	6,500	5,500	5109.95
				SOSI Fees plus SCAA	35,000	35,000	25000.00
CONTRACTS				Volunteer Recognition	10,000	10,000	2505.56
Myers Project - MV	-	870,000		Neighborhood Revitalization	\$ 5,000	5000	3000.00
CDBG Riverside ABWK	25,000	25,000		SUB-TOTAL	4,326,500	5,503,300	2267843.59
CDBG Mo Valley ABWK	-	10,000					
CDBG Corona ABWK	10,000	10,000		FUNDRAISING COSTS			
Mobile HOME Repair	120,000	112,000		Donor Recognition	1,000	1,000	
CSBG - CAP	6,000	97,500		Newsletter Printing	3,500	3,000	1232.10
CALVET	3,200,000	1,800,000		Newsletter Postage	1,000	500	
City of Riv-HOME	60,000	60,000		Fundraising (w/OTE)	60,000	60,000	35036.86
Woodbine	-	100,000		SUB-TOTAL	65,500	64,500	36268.96
SUB-TOTAL	3,421,000	3,084,500					
				ADMINISTRATIVE COSTS			
RESTORE REVENUE				Advertising/Promo	10,000	10,000	4710.20
Restore Sales - Riverside	1,000,000	1,000,000	1,058,141	Audit Fees	9,000	9,000	8500.00
Recycling / Other	10,000	10,000		Auto/Mileage	23,000	20,000	4562.89
Grants				Bookkeeping	10,000	10,000	3862.60
SUB-TOTAL	1,010,000	1,010,000	1,058,141	Bank Charges -Merchant fees	23,000	20,000	76959.47
				Conferences/Training	9,000	6,000	11320.17
TOTAL REVENUES	6,256,800	7,258,500	4,972,114	Impound Trust Account			39343.68
				Dues & Subscriptions	7,500	5,000	9364.54
				Office Supplies/Supplies	35,000	35,000	19108.70
				Office Equipment	40,000	30,000	7823.48
				Outside Svcs	20,000	20,000	28357.48
				Payroll	940,000	890,000	846329.89
				Permits & Fees			3264.75
				Postage	7,000	6,000	2323.37
				Repairs & Maint Facility	32,000	30,000	25353.54
				Telephone/IT	36,000	32,000	14386.14
				Travel/Meals	7,000	6,500	1707.26
				Alarm Expenses	1,700	1,200	657.00
				Equipment Rental	35,000	25,000	20056.40
				Rent	195,000	195,000	188659.51
				Utilities	55,000	55,000	40438.93
				Loans	85,000	65,000	55958.52
				Interest - LOC	27,600	15,000	26991.41
				Trucks-Auto	30,000	30,000	13952.86
				Insurance Gen. Liability	65,000	40,000	39046
				Insurance WorkersComp	70,000	70,000	68819.60
				Insurance Trucks-Auto	6,000	5,000	5288.00
				Insurance Medical	86,000	60,000	66607.95
				SUB-TOTAL	1,864,800	1,690,700	1633754.34
				TOTAL EXPENSES	6,256,800	7,258,500	3,937,867

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				
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	60,200	30,100	20,067	10,033
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	640,847	640,847		
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)				
9 Other employee benefits	34,910	34,910		
10 Payroll taxes	52,230	50,220	1,340	670
11 Fees for services (non-employees):				
a Management				
b Legal				
c Accounting				
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other (If the 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O.)	18,240	17,909	221	110
12 Advertising and promotion	7,441	7,441		
13 Office expenses	21,662	21,344	212	106
14 Information technology				
15 Royalties				
16 Occupancy	167,046	167,046		
17 Travel	7,985	7,526	303	156
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings				
20 Interest	14,335	14,335		
21 Payments to affiliates	23,382	23,382		
22 Depreciation, depletion, and amortization	23,299	23,018	281	
23 Insurance	121,500	121,500		
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 CONSTRUCTION AND RELATE D	249,446	249,446		
b MOBILE HOME REPAIRS	85,328	85,328		
c MORTGAGE DISCOUNT	59,452	59,452		
d AMERICORPS	56,414	56,414		
e All other expenses	236,634	232,650	1,330	2,654
25 Total functional expenses. Add lines 1 through 24e	1,880,351	1,842,868	23,754	13,729
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)				

 The Community Foundation	S.L. Gimbel Foundation Fund Grant Evaluation Form
Grant Period:	June 2014 through May 2015

Organization: Habitat for Humanity Riverside

Contact Name: Kathy Michalak

Title: Executive Director

Phone Number: 951-787-6754 ext 115

Grant Period:

Award Amount: \$24,900

Grant Number:

- Describe the project's key outcomes and results based on your goals and objectives. Provide the number of clients served and other relevant statistics.
 - Constructed 2 4-bedroom homes and 1 3-bedroom home on a City of Riverside donated infill lot in the Eastside of Riverside.
 - Homes were dedicated and keys given to families on June 27, 2013
 - Two families of 5 with 2 parent households and one family of two with a single mom who had been living in a shelter.
 - The homes are EnergyStar Certified homes for sustainability.
 - All three homes have low water use landscaping with native plantings, raised vegetable gardens and at least two citrus trees.

- What were the challenges and obstacles you encountered (if any) in attaining your goals & objectives? How did you overcome and/or address the challenges and obstacles? What were the lessons learned?
 - We were delayed between grading the land and actually building start by almost 6 months due to issues encountered with the City of Riverside's new e-plan system for building plan submittal and review. We were one of the first developers to use the system after it went live.
 - We were able to pull out of the e-plan review after some very substantial delays and re-submit through traditional hard copy review after intervention from the Planning Official for the City.
 - We learned a lot about our own technology limitations and were able to work closely with City IT staff to help make improvements to their e-plan system for future use by other developers turning a bad experience into a learning experience for both the City, other developers and Habitat Riverside.

- Describe any unintended positive outcomes as a result of the efforts supported by this grant.
 - Because of this build and the S.L. Gimbel Foundation's support, HFHR was approached by the City of Riverside to look at submitting an RFP for another lot that the City has that needs to be developed with affordable housing. Since it's a very large parcel, the City had been looking at an apartment complex for low income housing but the community has been very active and vocal about not putting apartments in the area. After being at the key ceremony last week, the City Councilman for the area approached me and told me that at every community meeting, if the residents could draw what they wanted to see on that lot it would look like what we did at 11th & Ottawa. That is about the best endorsement of what we do and could lead to us building an entire community in the City

of Riverside instead of one, two or three homes at a time. We'll see how the proposal goes, but at least we have been invited to the table!

- Describe the overall effect this grant has had on your organization.
 - HFHR does receive funding through a number of sources, but private foundations are fairly new to our mix and this was a very positive experience for us. Being able to fully fund three new homes and provide a home ownership opportunity for three Riverside families in one year (the first time in our history to be able to fund 3 homes in 1 year) is an exciting, positive experience for our organization and has energized the entire staff.

- Tell us a few success stories that made an impact on your organization and/or community as a result of this grant.
 - One of the families is a single mom who is currently living in shelter facilities at Safehouse of Riverside County. She had been in an abusive relationship. Since she qualified for the 3 bedroom home and it was on a corner lot, we worked together with the City to make sure the plans could be worked to give her a large wrap around covered porch and direct access between the house and the garage to give her a more secure environment.
 - All three families have become very close over the past 12 months and have already built relationships to take care of school and childcare needs among the three families. It's been amazing to watch them become friends and not just neighbors. These three families are going to have a positive impact on the community as well. You can already see the impact that building these new homes has had on the neighborhood.
 - The Mayor and City Councilman both spoke at the key ceremony on June 27 and presented the keys to the families. City Councilman Andy Melendrez talked about watching this corner (an eyesore in the community for years) become an asset to the community. He talked about how hard he worked on the framing day to make sure that every nail was hammered in straight so this would be a lasting frame for the family whose home he was helping to build.

- Provide a financial report on the use of your grant funds (expenditures).
 - Solar Tubes; (provide interior baths with sunlight minimizing electrical use: 5 @ \$420 each = \$2,100
 - Tank less hot water heating units, venting & installation: 3 @ \$3,500 each = \$10,500
 - High Efficiency HVAC units: 3 @ \$4,100 each = \$12,300

- ❖ Please send copies of publicity and other promotional materials.
- ❖ All variances or time extensions must be approved by The Community Foundation's Grant Committee. Please contact us at 951-684-4194, ext. 114 immediately if a variance or extension becomes necessary.

Please return the completed form to:

Celia Cudiamat, Executive Vice President of Programs
3700 Sixth St., Suite 200, Riverside, CA 92501
ccudiamat@thecommunityfoundation.net



Department of the Treasury
Internal Revenue Service

P.O. Box 2508
Cincinnati OH 45201

In reply refer to: 0752439638
Sep. 11, 2014 LTR 4168C 0
33-0288930 000000 00

00021484

BODC: TE

HABITAT FOR HUMANITY-RIVERSIDE INC
% CATHY PERRING
PO BOX 2216
RIVERSIDE CA 92516-2216



001724

Employer Identification Number: 33-0288930
Person to Contact: TEGE CUSTOMER SERVICE
Toll Free Telephone Number: 1-877-829-5500

Dear Taxpayer:

This is in response to your Sep. 02, 2014, request for information regarding your tax-exempt status.

Our records indicate that you were recognized as exempt under section 501(c)(3) of the Internal Revenue Code in a determination letter issued in JUNE 1989.

Our records also indicate that you are not a private foundation within the meaning of section 509(a) of the Code because you are described in section(s) 509(a)(1) and 170(b)(1)(A)(vi).

Donors may deduct contributions to you as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to you or for your use are deductible for Federal estate and gift tax purposes if they meet the applicable provisions of sections 2055, 2106, and 2522 of the Code.

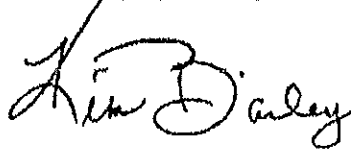
Please refer to our website www.irs.gov/eo for information regarding filing requirements. Specifically, section 6033(j) of the Code provides that failure to file an annual information return for three consecutive years results in revocation of tax-exempt status as of the filing due date of the third return for organizations required to file. We will publish a list of organizations whose tax-exempt status was revoked under section 6033(j) of the Code on our website beginning in early 2011.

0752439638
Sep. 11, 2014 LTR 4168C 0
33-0288930 000000 00
00021485

HABITAT FOR HUMANITY-RIVERSIDE INC
% CATHY PERRING
PO BOX 2216
RIVERSIDE CA 92516-2216

If you have any questions, please call us at the telephone number shown in the heading of this letter.

Sincerely yours,

A handwritten signature in cursive script that reads "Kim D. Bailey". The signature is written in dark ink and is positioned above the typed name and title.

Kim D. Bailey
Operations Manager, AM Operations 3



Strengthening Inland Southern California through Philanthropy



BOARD OF DIRECTORS September 23, 2016

S. L. Gimbel Foundation Fund

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Chair of the Board

Ms. Kathy Michalak
Executive Director
Habitat for Humanity Riverside
P.O. Box 2216
Riverside, CA 92516

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Pat Spafford, CPA
Chief Financial Officer

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Secretary of the Board

Dr. Paulette Brown-Hinds

Rabbi Hillel Cohn

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Kirk Harns

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Andrew Jaramillo

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D. Matthew Pim

Teresa Rhyne

Kathleen Sawa

Dr. Henry Shannon

Tamara Sipos

Beverly Stephenson

Randall Tagami

Diane Valenzuela

Dr. Jonathan Lorenzo Yorba
President and CEO

Dear Ms. Michalak:

Congratulations! A grant has been approved for Habitat for Humanity Riverside in the amount of \$74,100.00 from the S.L. Gimbel Foundation. The performance period for this grant is October 1, 2016 to September 30, 2017. 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:

To support the Jurupa Valley CalVet REN Community.

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, October 7, 2016.** Be sure to 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 October 15, 2017** 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, or email me at ccudiamat@thecommunityfoundation.net.

Sincerely,

Celia Cudiamat
Executive Vice President of Programs

3135 Habitat for Humanity Riverside

20160631

GIMB-2R





Strengthening Inland Southern California through Philanthropy

3700 Sixth Street, Suite 200
Riverside, CA 92501
P: 951-241-7777 F: 951-684-1911
www.thecommunityfoundation.net

2016 S.L. Gimbel Foundation Fund Grant Agreement

Organization: Habitat for Humanity Riverside
Grant Amount: \$74,100 **Grant Number:** 20160631
Grant Period: October 1, 2016 to September 30, 2017
Purpose: To support the Jurupa Valley CalVet REN Community.

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.

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 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.

6. Publicity

The Community Foundation recommends publicity for the grant and acknowledging The Community Foundation in internal correspondence, brochures as appropriate; newsletters, annual reports and email blasts or e-newsletters.

The credit line of "Made possible in part by a grant from the "S.L. Gimbel Foundation Advised Fund at The Community Foundation – Inland Southern California" is suggested. When your donors are listed in printed materials, include the S.L. Gimbel Foundation Advised Fund at The Community Foundation in the appropriate contribution size category. 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 our logo is also appreciated. Our logo can be downloaded from our website at www.thecommunityfoundation.net.

Email our Marketing & Communications Officer, Charee Gillins, at cgillins@thecommunityfoundation.net with any publicity questions as well as any copies of any printed or publicity materials that highlight the grant.

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, withhold payments, or both 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.

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

9/26/14

Date

KATHY M MICHALAK

Printed Name

EXECUTIVE DIRECTOR

Title

Organization: 3135 Habitat for Humanity Riverside
Grant Number: 20160631





Strengthening Inland Southern California through Philanthropy



BOARD OF DIRECTORS

October 3, 2016

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Vice Chair of the Board

Pat Spafford, CPA
Chief Financial Officer

Sergio Bohon
Secretary of the Board

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Rabbi Hillel Cohn

James Cuevas
Immediate Past Board Chair

Paul Granillo

Stanley Grube

Kirk Harns

Dr. Fred Jandt

Andrew Jaramillo

Dr. Albert Karnig

D. Matthew Pim

Teresa Rhyne

Kathleen Sawa

Dr. Henry Shannon

Tamara Sipos

Beverly Stephenson

Randall Tagami

Diane Valenzuela

Dr. Jonathan Lorenzo Yorba
President and CEO

Ms. Kathy Michalak
Executive Director
Habitat for Humanity Riverside
P.O. Box 2216
Riverside, CA 92516

Dear Ms. Michalak:

The Community Foundation is pleased to enclose a grant check for \$74,100 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 October 15, 2017 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: "The (name of project/program) is supported by a grant from The S. L. Gimbel Foundation." You may send 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 at 951-241-7777, ext. 114, if you have any questions.

Sincerely,

Celia Cudiamat
Executive Vice President of Programs

20160631

41384

GIMB75



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
 90-3414/1222

ETZ-444™ Check Fraud Protection for Business

41384

PAY * Seventy-Four Thousand One Hundred and no/100 *
 TO THE ORDER OF DATE AMOUNT
 09/29/2016 \$****74,100.00

Habitat for Humanity Riverside
 P.O. Box 2216
 Riverside, CA 92516



Jonathan Leonzo Yorba
Chris Andiamat
 AUTHORIZED SIGNATURE

Security features. Details on back.

⑈041384⑈ ⑆22234149⑆ 244124437⑈

The Community Foundation 41384
 3135 Habitat for Humanity Riverside 09/29/2016 041384
 20160631 08/08/2016 Jurupa Valley CalVet REN Community 74,100.00
 GIMB S.L. Gimbel Foundation Advised Fund 74,100.00

CHECK TOTAL: \$****74,100.00

The Community Foundation 41384
 3135 Habitat for Humanity Riverside 09/29/2016 041384
 20160631 08/08/2016 Jurupa Valley CalVet REN Community 74,100.00
 GIMB S.L. Gimbel Foundation Advised Fund 74,100.00

CHECK TOTAL: \$****74,100.00