



S.L. Gimbel Foundation Fund
Grant Application

Internal Use Only:
Grant: 50,000

Organization / Agency Information

<i>Organization/Agency Name:</i> The Heat and Warmth Fund (THAW)		
<i>Physical Address:</i> 535 Griswold St., Suite 200		<i>City/State/Zip</i> Detroit, MI 48226
<i>Mailing Address:</i> 535 Griswold St., Suite 200		<i>City/State/Zip</i> Detroit, MI 48226
<i>CEO or Director:</i> Saunteel Jenkins		<i>Title:</i> Chief Executive Officer
<i>Phone:</i> 313-963-2640	<i>Fax:</i>	<i>Email:</i> sjenkins@thawfund.org
<i>Contact Person:</i> Denine Ngoyi		<i>Title:</i> Development Coordinator
<i>Phone:</i> 313-963-2656	<i>Fax:</i>	<i>Email:</i> dngoyi@thawfund.org
<i>Web Site Address:</i> www.thawfund.org		<i>Tax ID:</i> 38-2646924

Program / Grant Information

Interest Area: Animal Protection Education Environment Health Human Dignity

<i>Program/Project Name:</i> Water Assistance and Utility Optimization for Detroit			<i>Amount of Grant Requested:</i> \$50,000
<i>Total Organization Budget:</i> 21628708	<i>Per 990, Percentage of Program Service Expenses (Column B / Column A x 100):</i> 89	<i>Per 990, Percentage of Management & General Expenses Only (Column C / Column A x 100):</i> 6.4	<i>Per 990, Percentage of Management & General Expenses and Fundraising (Column C+D / Column A x 100):</i> 10
<i>Purpose of Grant Request (one sentence):</i> With a grant from the Gimbel Foundation, THAW will expand its assistance programs for Detroit households ex			
<i>Program Start Date (Month and Year):</i> July 1, 2019		<i>Program End Date (Month and Year):</i> June 30, 2020	
<i>Gimbel Grants Received; List Year(s) and Award Amount(s)</i> (October 2017 - September 2018); \$50,000			

Signatures

<i>Board President / Chair (print name and title):</i>	
<i>Signature:</i>	<i>Date:</i> March 6, 2019
<i>Executive Director/President (print name and title):</i>	
<i>Signature:</i>	<i>Date:</i> March 6, 2019



**2019 S. L.
Gimbel
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Organization / Agency Information

Organization/Agency Name: Heat And Warmth Fund		
Physical Address: 535 Griswold St., Suite 200		
Mailing Address: 535 Griswold St., Suite 200 Detroit MI 48226		
CEO or Director & Title: Ms Saunteel Jenkins, Chief Executive Officer		
Phone: (313) 963-2656	Fax:	Email: sjenkins@thawfund.org
Contact Person & Title: Denine Ngoyi, Fund Development Coordinator		
Phone: (313) 963-2656	Fax:	Email: dngoyi@thawfund.org
Web Site Address: http://www.thawfund.org		Tax ID: 382646924

Program / Grant Information

Program Area: Human Dignity

Program/Project Name: Water Assistance and Utility Optimization for Detroit			Amount of Grant Requested: \$50,000
Total Organization Budget: \$21,628,708	Per 990, Percentage of Program Service Expenses (Column B/ Column A x 100): 89%	Per 990, Percentage of Management & General Expenses Only (Column C / Column A x 100): 6.4%	Per 990, Percentage of Management & General Expenses and Fundraising (Column C+D / Column A x 100): 10%
Purpose of Grant Request (one sentence): THAW will further expand its assistance programs for Detroit households experiencing a water crisis.			
Program Start Date (Month and Year): 7/1/2019		Program End Date (Month and Year): 6/30/2020	

Gimbel Grants Received: List Year(s) and Award Amount(s)

2018; \$50,000

2019 S.L. Gimbel Foundation Fund APPLICATION

Narrative

I. Organization Background

The Heat and Warmth Fund (THAW) has proudly served Michigan residents since 1985 with the mission to stabilize and empower Michigan families keeping them, healthy, safe and warm. Since its inception, THAW has distributed more than \$190 million in utility assistance to over 250,000 Michigan households. By providing utility assistance to low-income, unemployed, underemployed or otherwise at-risk residents, THAW not only helps stabilize families we serve, but also the neighborhoods and communities they call home.

Organizational Accomplishments:

During our last grant year, THAW served over 18,000 households throughout the state of Michigan. Those households included over 20,000 children and nearly 5,000 seniors.

THAW also partnered with DTE Energy on our Energy Waste Reduction Program, to provide a holistic approach to affordable housing. Through this Energy Waste Reduction Program, THAW worked with over 260 households in a three month period to install measures in the home that helps families proactively manage their utility usage and bills. During this initial pilot THAW replaced over 2,400 LED bulbs, 50 furnaces, 14 boilers, and installed 69 thermostats as well as other changes that helped provide homeowners long-term cost savings.

THAW continues to offer energy efficiency education to customers. All customers who apply for utility assistance at the THAW office, are provided with energy efficiency education while waiting to speak to a Utility Assistance Specialist. During this energy efficiency education, customers will receive an energy efficiency kit. The kit includes proven energy conservation measures such as window sealing film, rope caulking, energy efficiency light bulbs and more. If these measures are implemented in the home, customers could save on average \$340 annually on their utility bills.

All THAW customers complete a comprehensive needs assessment during their intake process. In-person assessments also include a self-sufficiency plan. These tools enable us to evaluate each household's unique circumstances and help them determine the most appropriate services to fit their needs. Families with multiple, complex or more urgent needs work directly with our case manager to attain the services needed to resolve any immediate needs such as housing, health and mental health issues. Households with fewer needs receive referrals for resources.

Program Activities:

THAW's assistance programs serve low-income Michigan families who are struggling to pay their utility bills. The majority of families we assist have at least one working household member; and to be eligible

for most of THAW's assistance programs, household income may not exceed 150 percent of the federal poverty level, which translates to roughly \$30,000 annually for a family of three. Our families, on average, have an annual household income around \$17,000 - well below the general income requirement. Each year, over 1 million Michigan families are eligible for THAW assistance. In partnership with community-based organizations and utility providers, we offer a variety of programs targeting households between 0% and 200% of the federal poverty level to receive assistance with arrears (past due balances) on water, gas, electricity, and fuel deliverables such as wood and propane.

We also work with our utility partners throughout the state to provide an affordable payment plan option for customers in need. The customer will receive a monthly payment amount based on their usage and income, and for each on time monthly payment, THAW will make a payment towards paying off their arrears or past due balance.

II. Project Information:

A) Statement of Need

Detroit continues to experience significant economic and employment gains, with some industries outpacing national growth; however, many neighborhoods that Detroit families call home are still struggling due to limited job opportunities and poor access to resources that improve their quality of life. According to the US Census Bureau, roughly 40% of Detroit's 670,000 residents live below the Federal Poverty Level - a figure three times higher than the state of Michigan where utilities can account for 25% or more of a low-income households' annual budget. Coupled with a rising cost of living, tens of thousands of households struggle to meet basic needs and pay their water bills, which often spiral into high arrears that put them at risk of shutoff, health crisis and homelessness.

In 2015, THAW began broadening its reach to include water assistance in response to Detroit's water crisis that left nearly 50,000 low-income residents facing shutoffs due to unpaid bills. Through programs supported by our charitable partners, THAW has successfully delivered water assistance to over 2,000 low-income families effectively preventing shutoffs, health emergencies and homelessness. Through an additional Water Assistance and Efficiency Pilot Program, we provided minor plumbing repairs and conservation measures to an additional 100 households and saw an 18% decrease in water usage, an average household savings of \$150 in water bills, and a savings of over 2.5 million gallons of water in an 11 month period.

Despite these efforts, however, tens of thousands of low-income Detroiters remain at risk of utility shutoff, as unemployment or low wages leave them unable to pay past due balances or enroll in a payment plan. Today, water security represents a significant but relatively unmet need in utility assistance in Detroit and across Michigan, as THAW is one of just two organizations in the entire state that offers water assistance to low-income individuals and families.

B) Project Description

Water is a basic need. Without water, families cannot cook nutritious meals, bathe, clean the home, or maintain their health. To address the ongoing need for water assistance in Detroit, THAW is expanding its program and efforts to assist up to 60 low-income households with past due water bills and provide them with referrals for a home utility optimization consultation to help lower their bills. Direct water assistance will restore service or prevent service interruption so that families can maintain safe, clean and healthy home environments. Water assistance will continue to alleviate financial strain so that families can meet other priority needs and gain control over household finances - improving the overall well-being of everyone in the home. Water utility support, in tandem with utility optimization measures, represent a holistic approach to assistance that will ease families' financial burdens and effectively mitigate conditions that lead to utility arrears. This two-pronged strategy enables

THAW to provide families with critical emergency relief while also equipping them with long-term solutions that set them on the path to self-sufficiency.

C) Project Goal, Objectives, Activities & Expected Outcomes

Project Goal:

Bring up to 60 low-income Detroit households, who are first-time customers, to current status on their water bills and provide eligible applicants with referrals for Home Energy Optimization consultations.

Project Objectives:

For up to 60 households, make a one-time assistance payment within a 10-day standard of promptness in order to restore water service or prevent service termination. Connect assisted households with conservation partner for Home Energy Optimization consultations to evaluate overall water and energy efficiency in the home and provide families with information and educational materials to implement low or no cost conservation strategies to help lower their bills.

Program Activities:

THAW's assistance programs serve low-income Michigan families who are struggling to pay their utility bills. The majority of families we assist have at least one working household member; and to be eligible for most of THAW's assistance programs, household income may not exceed 150 percent of the federal poverty level, which translates to roughly \$30,000 annually for a family of three. Our families, on average, have an annual household income around \$17,000 - well below the general income requirement. Each year, over 1 million Michigan families are eligible for THAW assistance. In partnership with community-based organizations and utility providers, we offer a variety of programs targeting households between 0% and 200% of the federal poverty level to receive assistance with arrears (past due balances) on water, gas, electricity, and fuel deliverables such as wood and propane.

We also work with our utility partners throughout the state to provide an affordable payment plan option for customers in need. The customer will receive a monthly payment amount based on their usage and income, and for each on time monthly payment, THAW will make a payment towards paying off their arrears or past due balance.

Expected Outcomes:

THAW will deliver direct assistance to up to 60 low-income households in crisis, ensuring their continued access to water to maintain safe, clean and healthy home environments. THAW's energy conservation partner will provide eligible households with Home Energy consultations that equip families with the knowledge of necessary tools to lower their utility bills and meet their own energy needs.

Evaluation:

5. Evaluation

THAW will utilize SafetyNet, our proprietary utility assistance database to collect, store, and track all data for the up to 60 assisted households and to remit assistance payments directly to the water utility provider on their behalf. Using SafetyNet, THAW's utility assistance specialists will monitor the account status of the 60 households to verify active service following assistance payments. THAW will require our water and energy conservation partner to provide data on all homes that participated in the Home Energy consultations. THAW will also conduct follow-up surveys with each household to understand their motivation for participating in the program, evaluate program effectiveness and improve THAW's community outreach.

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.

THAW will launch the one-year water assistance program in the summer of 2019, and anticipates fully distributing funds by June 2020. Program development and outreach will take place in June and July, and THAW's program team will open all application channels in July 2019 to begin direct assistance to individuals and families. From July 1, 2019 to June 30, 2020 (or until funds are exhausted), THAW will distribute direct assistance funds to the Detroit Water and Sewer Department (DWSD) on behalf of Detroit residents who have been approved for assistance. **Once the funds have expired, both program and grants staff will conduct qualitative and quantitative data analysis to evaluate program effectiveness and prepare final reports for submission at the end of the grant year.**

E) Target Population

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

THAW will target up to 60 Detroit households at or below 200% of the federal poverty level to receive assistance with arrears (past due balances) on water bills. The program will serve both homeowners and renters who have had their service shut off, who have received a shutoff notice or who are at risk of service interruption due to unpaid arrears. Based on data from past and current assistance programs, 70% of households will be assisted by THAW will have a child, senior or veteran residing in the home.

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?

THAW represents one of just two organizations in the entire state that offer water assistance to low-income families. We collaborate with community stakeholders through our statewide agency partner network to ensure effective and efficient implementation of utility assistance distribution, including referrals to THAW. Our network of partners include an array of community-based organizations - such as Latino Family services, Accounting Aid Society, and more - which we select based on supplemental services they provide, such as financial literacy, childcare, and other wraparound support that move customers toward self-sufficiency. Through their intimate involvement with the families we serve, THAW's agency partners help us tailor service delivery year-by-year by monitoring ongoing community needs and providing families access to resources that amplify the impact of direct assistance.

G) Use of Grant Funds

How will you use the grant funds?

A grant from the Gimbel Foundation will enable THAW to expand its assistance programs for low-income Detroit households experiencing a water crisis (I) by providing direct water bill assistance so that low-income families can maintain safe, clean and healthy home environments and (II) by connecting families to our water and energy conservation partner for a free Home Energy Optimization consultation, giving them access to tools that help reduce household utility consumption and lower their bills. Water assistance will also help alleviate financial strain so that families can gain control over their household finances and meet other high priority needs such as medicine, food, transportation and education.

III. Project Future

A) Sustainability

THAW is committed to cultivating, maintaining, and deepening partnerships with like-minded charitable, corporate and community-based organizations to expand our programs for vulnerable families in Southeast Michigan and beyond. For example, through the Water Assistance and Efficiency Program supported by the Kresge Foundation, THAW not only delivered direct water assistance to bring families to zero balances on outstanding water bills, but also provided long-term energy conservation tools and plumbing repairs to address usage inefficiencies. With the Skillman and Fisher Foundations, THAW combined direct water and energy assistance with utility optimizations to serve low-income households in Detroit, helping vulnerable families achieve greater financial stability in their homes. For the 2019-2020 program year, THAW has received funding from the DTE Energy Foundation for a statewide water assistance program, the only one available in the state of Michigan. The projects will also feature home utility optimization consultations, in addition to comprehensive conservation education to foster low-cost behavioral change that helps households lower their utility bills. Through diverse, strategic partnerships like these, THAW's water assistance programs show promise of reaching more vulnerable Michigan families each year, and delivering long-term solutions vital to stability and self-sufficiency.

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

A) Governance

THAW's Board of Directors is comprised of 21 members with expertise in human services, utility delivery, information technology and more. At all meetings, a majority of the total number of directors constitutes a quorum for the transaction of any business. The Board's Executive Committee lead THAW's strategic planning, evaluates the performance of the Chief Executive Officer, and also serves as the Human Resource Committee, reviewing and recommending revisions to personnel practices and policies for the full Board's approval. Working in conjunction with the Chief Executive Officer, Chief Financial Officer and Treasurer, the Finance Committee supervises THAW's finances by preparing THAW's annual budget for Board approval; reviewing regular reports of income and expenses; establishing policies related to financial management, procurement and internal controls; and other duties.

B) Management

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

Sherrelyn "Sheri" McAboy, Director of Outreach, will oversee program implementation and effective distribution of assistance funds to eligible households. A THAW team member since 2011, Sheri led the roll-out of Customer Assistance Days (CADs) and coordinated THAW's Homelessness Prevention and Rapid Rehousing Program, for which she was recognized by the City of Detroit.

Matthew Phillips, Chief of Operations Officer, ensures successful deliver of program objectives, which includes strengthening partnerships with utilities and extending the reach of THAW's water conservation and energy efficiency education programs. Matthew brings over 20 years of experience, which he has used to maximize the impact and efficiency of THAW's Utility Assistance Center.

Deloris Cortez, Program Manager, provides case management support to facilitate customer access to additional health and human services resources. She will also provide referral services to customers for additional needs in the household, such as food assistance, legal service or veterans affairs.

Evangelina "Evie" Sherrill, Program Manager, monitors grant expenditures and oversees database management and administration. Evie's ten-year career at THAW began as a volunteer. Since then, she has been promoted into roles of increasing responsibility, including Program Manager, a position she has excelled in for three years.

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Organization Name:

The Heat and Warmth Fund (THAW)

V. Project Budget and Narrative (Do not delete these instructions on your completed form).

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 Description <i>(Maximum two lines)</i>	Support From Your Agency	Support From Other Funders	Requested Amount From Gimbel/TCF	Line Item Total of Project
Personnel: SafetyNet Program Manager	8 hours @ \$27.56 per hour = \$220.46			\$220.46	\$220.46
Personnel: Program Director	8 hours @ \$33.16 per hour = \$265.27			\$265.27	\$265.27
Personnel: Program Manager	16 hours @ \$28.85 per hour = \$461.54			\$461.54	\$461.54
Personnel: Case Worker	40 hours @ \$25.45 per hour = \$1,017.89			\$1,017.89	\$1,017.89
Personnel: UAC Level 1 & 2	72 hours @ \$16.95 per hour = \$1,220.67			\$1,220.67	\$1,220.67
Personnel Benefits: Taxes, Insurance, Simple IRA	"28% of Salaries \$2,989.09 x 28% = \$836.95"			\$891.90	\$891.90
Water Bill Assistance	Direct water bill payment assistance			\$44,214.51	\$44,214.51
Application printing, mailing, letters	Written communication with an estimated 300 potential clients			\$806.76	\$806.76
Organizational overhead	Supplies, telephone, data management and reporting software, occupancy			\$901	\$901
TOTALS:		\$	\$	\$50,000	\$50,00

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

- 1. Personnel: SafetyNet Program Manager, Evie Sherrill - Responsible for maintaining SafetyNet which houses all of our application data.**
- 2. Personnel: Program Director, Sherrelyn McAboy - Responsible for managing THAW's outreach program. This program focuses on going into the communities we serve and raising awareness of programs facilitated by THAW to potential clients.**
- 3. Personnel: Program Manager, Matara Jackson - Responsible for managing Utility Assistance Center staff who will process phone inquiries through the call center, process applications, and communicate with clients to gather necessary documents, audit and approve final applications**
- 4. Personnel: Case Worker, Vacant - Responsible for interacting with clients who have walked into THAW seeking assistance. Each client performs a needs assessment, matching clients' needs with available funding and assistance.**
- 5. Personnel: Utility Assistance Center Level 1 & 2 - Responsible for processing phone inquiries, processing applications and communicating with clients to gather necessary documents.**
- 6. Water Bill Assistance - Deliver direct utility assistance to restore water service or prevent service termination.**
- 7. Personnel Benefits: Taxes, Insurance, and Simple IRA - Health, dental, vision, LTD, STD, Life insurance, employer payroll taxes, and matching contributions to the retirement plan (Simple IRA). Benefit load is 28% of wages.**
- 8. Application printing and mailing plus written approval and denial communication with applicants.**
- 9. Organizational overhead - This includes the data and communication processing, management and reporting infrastructure needed to effectively interface with and evaluate each applicant.**

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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
Michigan Energy Assistance Program	\$ 8,242,949
City of Detroit Emergency Solutions Grant	\$ 100,000
City of Detroit Community Development Block Grant	\$ 100,000
Skillman Foundation	\$ 40,000
Max M. & Marjorie Fisher Foundation	\$ 150,000
DTE Energy Foundation - Administrative Grant	\$ 311,000
DTE Energy Foundation - Water Assistance Grant	\$ 189,000
	\$

Pending

Name of Funder: Foundation, Corporation, Government	Amount	Decision Date
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	

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	\$ 433,091	%	Program Fees	\$	%
Fundraising/Special Events	\$ 1,058,602	%	Interest Income	\$ 39,600	%
Corp/Foundation Grants	\$ 814,550	%	Other:	\$	%
Government Grants	\$ 8,052,635	%	Other:	\$	%

Notes:

The percentage calculations would not allow me to update them!

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VII. Financial Analysis

Agency Name: The Heat and Warmth Fund

Most Current Fiscal Year (Dates): From _____ To: _____

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
\$ 13,020,181.00	\$ 11,689,145	\$ 838,653	\$ 492,383

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%	89.8%	6.4%	3.8 %

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
3.6%	3.8 %	-0.2%

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
\$ 11,215,166.41	\$ 1,589,539.50	969,434.13	13.21

Excess or Deficit for the Year:

Excess or (Deficit) Most recent fiscal year end	Excess or (Deficit) Prior fiscal year end
\$ 2,674,259	\$ (4,678,016)

Notes:

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	8,857,314.	8,857,314.		
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	516,198.	364,970.	99,094.	52,134.
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	1,444,787.	1,021,516.	277,353.	145,918.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	21,862.	15,457.	4,197.	2,208.
9 Other employee benefits	255,392.	180,571.	49,027.	25,794.
10 Payroll taxes	160,499.	113,478.	30,811.	16,210.
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 line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch O.)				
12 Advertising and promotion	11,894.	773.		11,121.
13 Office expenses	360,010.	235,313.	27,845.	96,852.
14 Information technology	76,453.	74,746.	1,138.	569.
15 Royalties				
16 Occupancy	205,201.	149,587.	40,413.	15,201.
17 Travel	35,898.	8,393.	20,167.	7,338.
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings				
20 Interest				
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	104,872.	62,126.	26,229.	16,517.
23 Insurance	9,601.	6,601.	2,000.	1,000.
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 CONTRACTUAL SERVICES	809,847.	530,015.	237,799.	42,033.
b EQUIPMENT AND SOFTWARE	52,157.	23,687.	15,156.	13,314.
c IN KIND EXPENSE	42,340.			42,340.
d APPLICANT SCREENING	39,600.	39,600.		
e All other expenses	16,256.	4,998.	7,424.	3,834.
25 Total functional expenses. Add lines 1 through 24e	13,020,181.	11,689,145.	838,653.	492,383.
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 if following SOP 98-2 (ASC 958-720)

THAW
Amended Budget for the fiscal year ending June 30, 2019

		FY 2018 Budget Original	FY 2018 Budget Amended	Change
Revenue/Support				
Public & Corporate Support - Appeals	4100	780,000	780,000	-
Government Grants	4200	7,447,377	9,825,134	2,377,757
Other Grants				-
Foundation Grants and Support	4210	1,080,000	1,080,000	-
Public & Corporate Support - Other	4249	466,000	466,000	-
Utility Administrative Revenue	4405	526,113	526,113	-
Other Fuel Vendors	4700	-	-	-
Public & Corporate Support - Events	4740	1,275,000	1,275,000	-
Interest Income and Investment Income	4900	39,600	39,600	-
Interest Income and Investment Income	4905	-	16,581	16,581
Interest Income and Investment Income	4910	-	(11,871)	(11,871)
Interest Income and Investment Income	4915	-	4,257	4,257
Miscellaneous Income	4920	7,000	7,000	-
Service Fee Revenue	4930	-	150,000	150,000
Utility Payment Plan & Matching Gifts	4925	92,000	2,552,000	2,460,000
In Kind Donations	4730	-	-	-
Subtotal - current year revenue		11,713,090	16,709,814	4,996,724
Release of Prior Year Restrictions - budgeted	4999	5,542,847	5,542,847	-
Total Revenue/Support		17,255,937	22,252,661	4,996,724

Expenses				
Salaries	5000	2,072,890	1,861,627	(211,263)
Payroll Taxes	5115	156,272	156,272	-
Unemployment Tax	5116	25,000	25,000	-
Employee Benefits & Other	5120	330,481	278,602	(51,879)
Worker's Comp Insurance	5125	10,800	10,800	-
Simple IRA	5130	48,726	48,726	-
Payroll and HR Service	5200	13,150	13,150	-
Accounting				-
Audit Fees	5230	50,000	50,000	-
Legal Fees	5250	35,000	35,000	-
Consultants	5285	200,000	200,000	-
Vendor Subcontractors	5295	579,574	574,574	(5,000)
Supplies	5300	60,000	56,412	(3,588)
Communications	5400	147,525	147,525	-
Postage and Shipping	5500	29,900	29,900	-
Insurance	5615	10,950	10,950	-
Rent Office Space	5620	140,000	140,000	-
Equipment Repairs and Maintenance	5700	14,484	14,484	-
Equipment Purchases	5710	25,884	25,884	-

THAW

Amended Budget for the fiscal year ending June 30, 2019

		FY 2018 Budget Original	FY 2018 Budget Amended	Change
Software Purchased & Hosted	5720	50,826	50,826	-
Lease Expense	5730	9,500	9,500	-
Printing and Productions	5750	108,366	108,366	-
Marketing/Promotions	5760	95,750	95,750	-
Web Based System	5763	92,625	92,625	-
Web Hosting	5764	-	3,588	3,588
Venue Expense	5780	93,250	93,250	-
Staff Monthly Parking	5800	76,500	67,500	(9,000)
Parking & Mileage Reimbursement	5805	5,500	5,500	-
Meetings	5850	6,000	6,000	-
Conferences and Travel	5855	12,000	13,500	1,500
Depreciation	5950	104,872	104,872	-
Staff Training	6010	15,000	17,000	2,000
Subscriptions and Publications	6030	500	500	-
License and Fees	6040	300	300	-
Memberships	6060	5,000	9,885	4,885
Bank & Credit Card Fees	6070	27,500	27,500	-
Miscellaneous	6500	1,500	1,500	-
Contributions - Coalition Support	6550	2,000	2,000	-
Applicant Screening	6720	5,000	30,000	25,000
Consumer Energy	7000	730,000	730,000	-
DTE Energy - Combined	7120	6,667,745	6,667,745	-
Michigan Gas Utilities	7220	20,000	20,000	-
SEMCO	7300	2,041,320	2,041,320	-
Deliverables	7400	75,000	75,000	-
Other Fuel Providers	7410	45,000	45,000	-
Water Assistance	7800	95,008	95,008	-
Total Expenses		14,336,698	14,092,941	(243,757)
Surplus / (Deficit)		2,919,239	8,159,720	5,240,481
Less Restrictions - prior year		(5,542,847)	(5,542,847)	-
Surplus / (Deficit) - current fiscal year		(2,623,608)	2,616,873	5,240,481

Community Impact Final Evaluation Report Questions. Questions 1-15 are required and must be completed

1. Name of your organization. - The Heat and Warmth Fund (THAW)
2. Grant # 20170711
3. Grant Period - November 1, 2017 - November 30, 2018
4. Primary location of services provided by grant. (City) - Detroit, MI
5. Name and Title of person completing evaluation. - Stacy Ziarko - Development Director
6. Phone Number: 313-963-2681
7. Email address. szarko@thawfund.org

8. **Total number of clients served through this grant funding:** Through the funds from the S.L. Gimbel Foundation Grant, The Heat and Warmth Fund served 65 households with one-time assistance payments to bring household water bills to current status. There were 204 individuals living within the 65 served households.

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

During the 2018 grant year, THAW exceeded its project objectives to bring up to 50 low-income Detroit households to current status on their water bills and provide all eligible applicants with referrals for Home Energy Optimization consultations. The SL Gimbel Foundation grant enabled THAW to deliver \$45,104 in direct utility assistance to 65 Detroit households. In total, the program assisted 204 residents, including, 85 children and 10 senior citizens. In addition, 14% of households served are home to one or more individuals with a disability.

Due to high demand and limited funding, the grant funding was fully exhausted in March 2018. THAW's Utility Assistance Center (UAC) successfully processed all applications for assistance to make a one-time assistance payment within a 10-day standard of promptness in order to restore water service or prevent service termination.

THAW also connected assisted households with a conservation partner for Home Energy Optimization consultations to evaluate overall water and energy efficiency in the home and provide families with information and educational materials to implement low or no cost conservation strategies to help lower their bills.

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

The rapid expenditure of grant funds speaks to the high demand for water assistance across the City of Detroit, in March of 2018, there were over 17,000 households in the city that were in danger of a water shut off. As THAW continues to expand our ability to deliver water utility programs, we also increase our visibility using targeted outreach through our network of agency partners, which include human services, community groups, and faith-based organizations. Successful water program implementation can be attributed to our strong community partnerships, as well as program design that addresses a significant but relatively unmet need in utility assistance to low-income families.

Funds were also exhausted quickly because THAW encourages households facing water insecurity to seek help before their service is terminated, so as to prevent health emergencies, eviction and/or homelessness. From 2015 to 2016, 62% of households sought assistance only after receiving a shutoff notice. Today, just 5% of households seeking assistance have received a shutoff notice. The vast majority of households – specifically 88% – seek help when they have an unmanageable past due balance caused by a temporary or long-term financial crisis, such as a death in the family or unexpected layoff. As a result, grant funds reach more families in need because the average past due balance is lower than households whose arrears have reached shutoff status.

11. How did the organization overcome and/or address the challenges and obstacles?

Over the past four years, THAW has worked diligently to expand our capacity in water assistance, and alongside the Michigan Community Action Agency, THAW remains one of few statewide organizations delivering water assistance to vulnerable households. In anticipation of a high volume of applications for water utility, THAW implemented four distinct water assistance programs in tandem with the SL Gimbel Foundation grant, deploying both foundation and block grant funds to reach more at-risk households. Through diverse, strategic partnerships, THAW's assistance programs reach more Michigan families in crisis or on the verge of crisis each year, however the need remains persistent.

THAW is a vocal advocate of federal and state legislation that supports low-income households and has continued a broad campaign to stop cuts that endanger the health and safety of struggling families. We have also participated in visits to Washington D.C. and Lansing, MI to meet with our legislators on behalf of the children, veterans, seniors and families we serve.

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

THAW's mission is to stabilize and empower Michigan families, keeping them healthy, safe and warm. The grant from the SL Gimbel Foundation allowed THAW to expand our mission and to and to provide additional support services to our customers. Each customer completed a needs assessment to self-identify other areas of need in the household. The 65 households we served also received energy assistance and additional referral services through our network of agency partners. The services offered include health and wellness services, financial literacy and tax preparation, job placement services, home weatherization services and much more.

13. Briefly describe the impact this grant has had on the organization and community served.

Support from the SL Gimbel Foundation enabled THAW to expand its water assistance program and to strengthen coordinated efforts of water and energy efficiency partners that serve vulnerable households with conservation tools. THAW has strengthened collaborations with an energy solutions partner, such as Solutions for Energy Efficient Logistics(SEEL), to deliver energy waste reduction programs to low-income households. New initiatives with these partners will give more of our customers access to useful efficiency programs, such as:

- free refrigerator replacement and appliance recycling,

- furnace testing, tune-ups, and replacements,
- programmable thermostat installation,
- weatherization and more.

14. Please provide a brief narrative on how the funds were used to fulfill grant objectives. Support documents (receipts or expense reports) can be emailed to klampert@thecommunityfoundation.net or faxed to 951-684-1911.

A summary of how the grant funds were used to fulfill the grant objectives are as follows:

<u>Budget Line Items</u>	<u>Original Budget</u>	<u>Actual Expenditures</u>
Water Assistance	\$44,000	\$45,104
Personnel Salaries and Fringe Benefits	\$3,901	\$3,232
Overhead	\$1,104	\$1,664
Total Households Assisted	50 Household	65 Households

C) Project Goal, Objectives, Activities and Expected Outcomes

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

GOAL: Bring up to 50 low-income Detroit households to current status on their water bills and provide all 50 eligible applicants with referrals for Home Energy Optimization consultations.

OBJECTIVE: For up to 50 households (140 Detroit residents), make a one-time assistance payment within a 10-day standard of promptness in order to restore water service or prevent service termination. Connect assisted households with conservation partner for Home Energy Optimization consultations to evaluate overall water and energy efficiency in the home and provide families with information and educational materials to implement low or no cost conservation strategies to help lower their bills.

OUTCOME: THAW will deliver direct assistance to up to 50 low-income households in crisis, ensuring their continued access to water to maintain safe, clean and healthy home environments. THAW's energy conservation partner will provide up to 50 households with Home Energy Consultations that equip families with know-how and tools to lower their utility bills and meet their own energy needs.

EVALUATION: THAW will utilize SafetyNet, our proprietary, utility assistance database, to collect, store, and track all data for the 50 assisted households and to remit assistance payments directly to the water utility provider on their behalf. Using SafetyNet, THAW's utility assistance specialists will monitor the account status of the 50 households to verify active service following assistance payments. THAW will require our water and energy conservation partner to provide data on all homes that participated in Home Energy Consultations, and THAW will also conduct follow-up surveys with each household to understand their motivation for participating in the program, evaluate program effectiveness and improve THAW's community outreach.

- \$45,104 or 90.21% of the grant funds were used as direct assistance to assist clients with crises related to their past due water bills. The client information
- \$3,232 or 6.46% of the grant funds were used toward the salaries and fringe benefits of the employees that provide case management.
- \$1,664 or 3.33% of the grant funds were used for the energy efficiency kits, program printing needs and overhead allocation.

15. Please relate a success story.

The SL Gimbel Foundation allowed THAW to provide additional services to best meet the needs of our customers.

One of such customer was Ms. Laura McCrory, a retired 91-year-old Detroitter who came to THAW's attention through a Detroit-area social worker and local news channel. Due to a faulty boiler repair, Ms. McCrory had been living without heat for two years, forcing her to use an oven during the winter months to stay warm. To make matters worse, the home's hot water tank no longer worked and needed replacing, the roof was in disrepair, and mold had begun growing in the basement. Furthermore, when THAW visited the household, our team also discovered that parts of the home, including a bathroom, had inadequate and dangerous electrical wiring.

THAW not only enrolled Ms. McCrory in an affordable payment plan for gas and electric service, but our case manager also worked to solve the myriad delayed maintenance issues affecting Ms. McCrory's home of 60 years. Leveraging our community partnerships, we worked to make Ms. McCrory's home safe. A local plumbing service lent a hand by not only donating a boiler and hot water tank to Ms. McCrory but also providing time and labor to replace both appliances.

When our case manager became aware that Ms. McCrory was experiencing a water crisis, THAW delivered \$505 in water bill payment assistance with funds from SL Gimbel Foundation grant, to bring her account current and prevent shutoff. Support from the SL Gimbel Foundation made it possible to holistically serve Ms. McCrory and vulnerable Detroiters like her.

Questions 16-23 are optional questions and relate to demographic information on clients served. This helps us provide a broader picture of your organization and populations being served.

(Q16-17 optional space to relate additional success stories)

18. Which category best describes the organization. Please choose only one.
19. What is the organization's primary program area of interest?
20. Approximate percentage of clients served through grant in each ethnic group category. Total must equal 100%
21. Approximate percentage of clients served from grant funds in each age category.
22. Approximate percentage of clients served with disabilities from grant funds.
23. Approximate percentage of clients served in each economic group.

Internal Revenue Service

Department of the Treasury

**P. O. Box 2508
Cincinnati, OH 45201**

Date: November 6, 2002

**Person to Contact:
Kathy Masters ID# 31-04015
Customer Service Representative
Toll Free Telephone Number:
8:00 a.m. to 6:30 p.m. EST
877-829-5500
Fax Number:
513-263-3756
Federal Identification Number:
38-2846924**

**Heat and Warmth Fund
Thaw Fund
1212 Griswold 2nd Floor
Detroit, MI 48226-1802**

Dear Sir or Madam:

This letter is in response to your request for a copy of your organization's determination letter. This letter will take the place of the copy you requested.

Our records indicate that a determination letter issued in March 1986 granted your organization exemption from federal income tax under section 501(c)(3) of the Internal Revenue Code. That letter is still in effect.

Based on information subsequently submitted, we classified your organization as one that is not a private foundation within the meaning of section 509(a) of the Code because it is an organization described in sections 509(a)(1) and 170(b)(1)(A)(vi).

This classification was based on the assumption that your organization's operations would continue as stated in the application. If your organization's sources of support, or its character, method of operations, or purposes have changed, please let us know so we can consider the effect of the change on the exempt status and foundation status of your organization.

Your organization is required to file Form 990, Return of Organization Exempt from Income Tax, only if its gross receipts each year are normally more than \$25,000. If a return is required, it must be filed by the 15th day of the fifth month after the end of the organization's annual accounting period. The law imposes a penalty of \$20 a day, up to a maximum of \$10,000, when a return is filed late, unless there is reasonable cause for the delay.

All exempt organizations (unless specifically excluded) are liable for taxes under the Federal Insurance Contributions Act (social security taxes) on remuneration of \$100 or more paid to each employee during a calendar year. Your organization is not liable for the tax imposed under the Federal Unemployment Tax Act (FUTA).

Organizations that are not private foundations are not subject to the excise taxes under Chapter 42 of the Code. However, these organizations are not automatically exempt from other federal excise taxes.

Donors may deduct contributions to your organization as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to your organization or for its 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.

Heat and Warmth Fund
38-2646924

Your organization is not required to file federal income tax returns unless it is subject to the tax on unrelated business income under section 511 of the Code. If your organization is subject to this tax, it must file an income tax return on the Form 990-T, Exempt Organization Business Income Tax Return. In this letter, we are not determining whether any of your organization's present or proposed activities are unrelated trade or business as defined in section 513 of the Code.

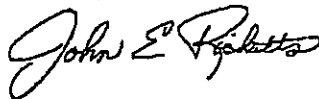
The law requires you to make your organization's annual return available for public inspection without charge for three years after the due date of the return. If your organization had a copy of its application for recognition of exemption on July 15, 1987, it is also required to make available for public inspection a copy of the exemption application, any supporting documents and the exemption letter to any individual who requests such documents in person or in writing. You can charge only a reasonable fee for reproduction and actual postage costs for the copied materials. The law does not require you to provide copies of public inspection documents that are widely available, such as by posting them on the Internet (World Wide Web). You may be liable for a penalty of \$20 a day for each day you do not make these documents available for public inspection (up to a maximum of \$10,000 in the case of an annual return).

Because this letter could help resolve any questions about your organization's exempt status and foundation status, you should keep it with the organization's permanent records.

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

This letter affirms your organization's exempt status.

Sincerely,



John E. Ricketts, Director, TE/GE
Customer Account Services

The Heat and Warmth Fund – Board of Directors

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