

Organization / Agency Information

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 A. Jenkins</i>		Title: <i>Chief Executive Officer</i>
Phone: <i>313-963-2640</i>	Fax:	Email: <i>sjenkins@thawfund.org</i>
Contact Person: <i>Presh Johnson-Arabitg</i>		Title: <i>Grant and Compliance Manager</i>
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Web Site Address: <i>www.thawfund.org</i>		Tax ID: <i>38-2646924</i>

Program / Grant Information

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

Program/Project Name: <i>Water Assistance and Utility Optimization for Detroit Residents</i>			Amount of Grant Requested: <i>\$50,000</i>
Total Organization Budget: <i>\$16,998,130</i>	Per 990, Percentage of Program Service Expenses (Column B/ Column A x 100): <i>91%</i>	Per 990, Percentage of Management & General Expenses Only (Column C/ Column A x 100): <i>4.4%</i>	Per 990, Percentage of Management & General Expenses and Fundraising (Column C+D / Column A x 100): <i>4.6%</i>
Purpose of Grant Request (one sentence): <i>With a grant from the Gimbel Foundation, THAW will expand its assistance programs for 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 referring families to our water and energy conservation partner for a free Home Energy Optimization consultation that equips families with tools to reduce household utility consumption and lower their bills.</i>			
Program Start Date (Month and Year): <i>October 2017</i>		Program End Date (Month and Year): <i>September 2018</i>	
Gimbel Grants Received: List Year(s) and Award Amount(s): <i>N/A</i>			

Signatures

Board President / Chair: (Print name and Title) <i>Bertram Marks, Board President</i>	Signature: <i>Bertram Marks</i>	Date: <i>9/15/17</i>
Executive Director/President: (Print name and Title) <i>Saunteel Jenkins, Chief Executive Officer</i>	Signature: <i>Saunteel Jenkins</i>	Date: <i>9/14/17</i>

2017 S.L. Gimbel Foundation Fund APPLICATION

Narrative

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

I. Organization Background

- A) What are the history, mission and/or purpose of your organization? How long has the organization been providing programs and services to the community?

The Heat and Warmth Fund (THAW) has proudly served Michigan residents since 1985 with the mission to provide utility assistance to low-income households in need and collaborate with partners to deliver services that support long-term, affordable solutions. Since its inception, THAW has distributed more than \$176 million in utility assistance to nearly 240,000 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.

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

THAW has seen significant success in the last three years, due to improvements in efficiency and service delivery. We attribute improved efficiency, in part, to our recent relocation to a new office in Downtown Detroit, which provided additional space for an expanded call center. THAW is also the only agency in Michigan to staff a year-around Utility Assistance Center (UAC), which is the primary point of contact for individuals and families seeking assistance with their gas, electric and/or water bills, and referrals to myriad resources across the state.

THAW also represents the only utility assistance agency to maintain a presence in Michigan Department of Health and Human Services (MDHHS) Pathways to Potential (P2P) public schools that serve economically distressed communities across the state. Our P2P specialists serve 116 Michigan schools, providing hands-on assistance to families in need, and connecting them with a variety of vital MDHHS services such as employment and job placement, food, and child care assistance. THAW's P2P program also leads our Water Conservation and Energy Efficiency Education, equipping over 1,000 families each year with tools and know-how for efficient utility consumption in the home.

We also launched an interactive online application form so that low-income families can apply for assistance through THAW's online portal, which has streamlined the application process by removing the barriers of location, transportation and cost of mailing/faxing supporting documents. The application automatically transmits all data directly to SafetyNet, our proprietary assistance database, which considerably reduces the processing time for individual applicants and the risk of a data breach. Today, over 70% of all applications for assistance are completed online.

Moreover, in 2015, THAW expanded our utility assistance programming to successfully launch a new service area: water assistance. In just a few short weeks, THAW developed a comprehensive response to Detroit's water crisis by tailoring the same program infrastructure that has helped hundreds of thousands in need of energy assistance. Participation in the program was overwhelming – THAW received 14,000 calls for water assistance the very day the program launched. In just six weeks, THAW distributed nearly \$1 million to more than 2,100 individuals through the water assistance program supported by Miller Buckfire & Co.

A proven and trusted steward of philanthropic resources, THAW is funded by a combination of government and foundation grants, corporate support and individual donors. THAW works

diligently to diversify our funding sources and maximize the impact of every dollar to address other household needs. In fact, approximately 90 cents of every dollar donated to THAW goes towards direct services and programs; and in 2016, Charity Navigator awarded THAW its third consecutive 4-star rating in recognition of our exemplary fiscal responsibility and adherence to good governance best practices.

- C) What are your key programs and activities? Describe the communities you serve. Include populations, geographic locations served, and relevant statistics.

THAW's assistance programs serve low-income Michigan families that 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.

II. Project Information:

A) Statement of Need

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

In recent years, metro Detroit has experienced 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 household's 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 shut-off, 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 shutoff 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. Despite these efforts, however, tens of thousands of low-income Detroiters remain at risk of shut off, 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 offer water assistance to low-income individuals and families.

B) Project Description

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

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 proposing a two-pronged program to assist up to 50 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 also alleviate financial

strain so that families can meet other priority needs and gain control over household finances – improving the overall wellbeing 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 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.**

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 fall of 2017, and anticipates fully distributing funds by September 2018. Program development and outreach will take place in September and October, and THAW's program team will open all applications channels in October to begin direct assistance to individuals and families. From October 2017 to August 2018 (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. From July to August 2018, 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 50 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 shut off 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 assisted by THAW will have a child, senior or disabled person residing in the home.

Projected Household Members Served	
Youth under age 5	25
Youth ages 6-18	45
Adults	40
Seniors over age 60	25
Disabled individuals	5

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, child care, 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 medication, food, transportation and school supplies.

III. Project Future

A) Sustainability

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

THAW is committed to cultivating, maintaining, and deepening partnerships with likeminded 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 water conservation tools and plumbing repairs to address usage inefficiencies. With the Skillman and Fisher Foundations, THAW combined direct water and energy assistance with utility

optimization to serve low-income households in Detroit, helping vulnerable families achieve greater financial stability in their homes. For the 2017-2018 program year, THAW has proposed projects to the DTE Energy Foundation and Impact100 to launch a water assistance programs serving low-income residents across Michigan. The projects will also feature home utility optimization consultations, in addition to comprehensive conservation education to foster no and 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

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

THAW's Board of Directors is comprised of 15 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. As project director, Sheri will continue to enhance the effectiveness of water assistance programs through coalition building and by cultivating relationships with community partners. A THAW team member since 2011, Sheri led the rollout of Customer Assistance Days (CADs) to increase community awareness and participation in utility assistance programs. She coordinated THAW's Homelessness Prevention and Rapid Rehousing Program, for which she was recognized by the City of Detroit.

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

Deloris Cortez, Pathways to Potential Program Manager, manages THAW's Pathways to Potential (P2P) program and oversees water conservation and energy efficiency education programs. A six-year employee of THAW, Deloris has served as coordinator for several assistance programs, such as THAW's Homelessness Prevention and Rapid Rehousing Program, Emergency Shelter Grants.

Evangelina Sherrill, Program Manager, monitors grant expenditures and oversees database management and administration. Evie's ten-year career at THAW began as a volunteer providing screening and administrative support. 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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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 Explanation	Support From Your Agency	Support From Other Funders	Requested Amount From Gimbel/TCF	Line Item Total of Project
Water Bill Assistance	Direct water bill assistance. (\$902/home)			\$ 45,104	\$ 45,104
Personnel: P2P Program Manager	16 hours @ \$24.34 per hour = \$389			\$389	\$389
Personnel: SafetyNet Program Manager	8 hours @ \$27.56 per hour = \$220			\$220	\$220
Personnel: Program Director	16 hours @ \$32.67 per hour =			\$523	\$523
Personnel: Program Manager	32 hours @ \$24.76 = \$792			\$792	\$792
Personnel: Intake Specialists - approvers	8.02 hours @ \$17.85 =			\$144	\$144
Personnel: Utility Assistance Center Specialists	73.05 hours @ \$13.41 =			\$980	\$980
Personnel Benefits: taxes, insurance, Simple IRA	28% of salaries \$3,048 x 28% = \$853			\$853	\$853
Application printing, mailing, approval/denial	Written communication with an estimated 370 potential recipients			\$995	\$995

letters					
TOTALS:				\$50,000	\$50,000

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. Water assistance: Deliver direct utility assistance to restore water service or prevent service termination.

For households at or below 200% FPL, THAW’s average water assistance payment is \$890.

- Household arrears due to nonpayment range from \$90 to \$2,000.
- \$45,104/\$902 per household = 50 households served.

EXAMPLE WATER ASSISTANCE RECIPIENTS/HOUSEHOLDS									
Client Name	Type of Assistance	Reason for Assistance	Ages of Household Members	Gender of Household Members	No. of Children in Household	Annual Household Income	Total Owed	Amount of Assistance to Resolve Crisis	
								Water	Sewer
Smith, C.	Water/Sewer	Received Shut-off Notice	3, 6, 10, 11, 36	F, F, M, M	4	\$8,262	\$422	\$320	\$102
Woods, D.	Water/Sewer	Account in Past Due Status	5, 8, 14, 34, 39	F, M, M, F, M	3	\$14,062	\$963	\$692	\$271
Levin, M.	Water/Sewer	Services are currently off	7, 9, 41	M, M, F	2	\$11,061	\$1,790	\$1,271	\$519

2. Personnel: Pathways to Potential program manager, Deloris Cortez
3. Personnel: Safety Net Program Manager, Evie Sherrill.
4. Personnel: Program Director, Sheri McAboy
5. 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.
6. Personnel: Intake Specialists. Responsible for quality control, review and final approval of client applications.
7. Personnel: Utility Assistance Center Specialists. Responsible for processing phone inquiries, processing applications and communicating with clients to gather necessary documents.
8. Employee benefits: 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.
9. Application printing and mailing plus written approval and denial communication with applicants.
10. 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	\$8,825,000
City of Detroit Emergency Solutions Grant	\$100,000
City of Detroit Community Development Block Grant	\$75,000
Skillman Foundation	\$50,000
Fisher Foundation	\$118,000
Kresge Foundation	\$91,300
Ally Bank	\$5,500

Pending

Name of Funder: Foundation, Corporation, Government	Amount	Decision Date
DTE Energy Foundation – Administrative Grant	\$380,000	8/11/2017
DTE Energy Foundation – Water Assistance Grant	\$120,000	8/11/2017
Impact100 Oakland County	\$100,500	Fall 2017

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	\$ 2,248,192	18%	Program Fees	\$	
Fundraising/Special Events	\$ 910,228	7%	Interest Income	\$	
Corp/Foundation Grants	\$ 752,983	6%	Other:	\$	
Government Grants	\$ 8,541,032	69%	Other:	\$	

Notes:

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VII. Financial Analysis

Agency Name: The Heat and Warmth Fund

Most Current Fiscal Year (Dates): From 7/1/2015 To: 6/30/2016

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

Form 990, Part IX: Statement of Functional Expenses

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

(A) Total Expenses	(B) Program service expenses	(C) Management & general expenses	(D) Fundraising expenses
\$16,368,399	\$14,887,834	\$725,495	\$755,070

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%	91%	4.4%	4.6%

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 Current Total Budget used for Administration	Column C, Management & general expenses per 990 above	Differential
5 %	4.4 %	.6 %

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
\$4,715,647	\$1,468,586	446,123	13.9

Excess or Deficit for the Year:

Excess or (Deficit) Most recent fiscal year end	Excess or (Deficit) Prior fiscal year end
\$(4,678,016)	\$560,107

Notes: The large deficit in FYE 6-30-2016 is related to restricted grant fund balances held at the end of FYE 6-30-2015. These funds were spent down in FYE 6-30-2016 and can be characterized as a release of restrictions that overlapped fiscal years.

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
Your current operating budget and the previous year's actual expenses (see sample Budget Comparison)	A copy of your most recent year-end financial statements (audited if available; double-sided)
Part IX only of the 990 form, Statement of Functional Expenses (one page). If you completed a 990-EZ, fill out the attached Part IX, Functional Expenses of the 990 form using figures from your 990-EZ	A copy of your most recent 990 (double-sided)
For past grantees, a copy of your most recent final report.	A list of your Board members and their affiliations

SAMPLE Budget Comparison

	Actuals Most Recently Completed Year	Budget Projections Current Year	Variance
	20____	20____	
Income ,			
Individual Contributions	-	-	-
Corporate Contributions	-	-	-
Foundation Grants	-	-	-
Government Contributions	-	-	-
Other Earned Income	-	-	-
Other Unearned Income	-	-	-
Interest & Dividend Income	-	-	-
Total Income	-	-	-
Expenditures			
Personnel			
Salary CEO	-	-	-
Salary Assistant	-	-	-
Payroll Taxes	-	-	-
Insurance - Workers' Comp	-	-	-
Insurance - Health	-	-	-
Payroll Services	-	-	-
Retirement	-	-	-
Total Personnel	-	-	-
General Program/Administrative			
Bank/Investment Fee	-	-	-
Publications	-	-	-
Conferences & Meetings	-	-	-
Mileage	-	-	-
Audit & Accounting	-	-	-
Program Consultants	-	-	-
Insurance Expense	-	-	-
Telephone Expense - Land Lines	-	-	-
DSL & Internet	-	-	-
Website	-	-	-
Office Supplies	-	-	-
Postage & Delivery	-	-	-
Printing & Copying	-	-	-
Miscellaneous	-	-	-
Total General Program/Administrative	-	-	-
Total Expenditures	-	-	-
Revenue Less Expense	-	-	-

SAMPLE Project Budget and Budget Narrative

Line Item Request	Line Item Explanation	Support From Your Agency	Support From Other Funders	Requested Amount From TCF	Line Item Total of Project
Personnel: Project Coordinator	10 hours/week x \$20/hour x 40 weeks = \$8,000			\$ 8,000	\$ 8,000
Meetings	10 meetings x \$200/meeting for food and drinks = \$2,000		\$1,000	\$ 1,000	\$ 2,000
Training and Education: Honoraria for trainers	10 trainers x \$200/trainer = \$2,000			\$ 2,000	\$ 2,000
Materials and Supplies	\$40/student x 40 students = \$1,600	\$ 600		\$ 1,000	\$ 1,600
Workbooks	\$30 each x 40 students = \$1,200	\$ 200		\$ 1,000	\$ 1,200
Facility Cost	\$300/meeting x 10 meetings = \$3,000			\$ 3,000	\$ 3,000
Grant awards		\$5,000	\$5,000	\$10,000	\$20,000
Youth Recognition Event: Food	\$10/person x 100 people = \$1,000			\$ 1,000	\$ 1,000
TOTALS:		\$5,800	\$ 6,000	\$27,000	\$38,800

Budget Narrative:

1. Personnel: Project Coordinator

Coordinate all activities of the Youth Program such as setting meeting schedules, contacting students, preparing materials for meetings, scheduling trainers, etc.

10hrs/week x \$20/hr. x 40 weeks = \$8,000

2. Meetings: 10 meetings x \$200/meeting for food, drinks, snacks. There are 40 students per meeting. Cost per student is \$5 x 40 students = \$2,000

3. Training and Education: Honoraria for 10 trainers/presenters x \$200/trainer = \$2,000.

4. Materials & Supplies - paper, binders, pens, etc. for meetings, activities, events. 40 students x \$40 per student = \$1,600.

5. Workbooks: Leadership training workbooks costs \$30 each x 40 students = \$1,200

6. Facility cost – Room cost at a nonprofit agency is \$100/hour x 3 hours per meeting x 10 meetings = \$3,000

7. Grantmaking – Grant awards to nonprofit youth agencies. Maximum \$2500/agency x 8 = \$20,000

8. Youth Recognition Event – end of the year event for students and grantees.

100 attendees x \$10/person = \$1,000

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				
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				
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)				
9 Other employee benefits				
10 Payroll taxes				
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 Schedule O.)				
12 Advertising and promotion				
13 Office expenses				
14 Information technology				
15 Royalties				
16 Occupancy				
17 Travel				
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				
23 Insurance				
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				
b				
c				
d				
e All other expenses				
25 Total functional expenses. Add lines 1 through 24e				
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)				

Form 990 (2014)

Internal Revenue Service

Department of the Treasury

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

Date: November 6, 2002

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

Person to Contact:
Kathy Masters ID# 31-04015
Customer Service Representative
Toll Free Telephone Number:
8:00 a.m. to 8:30 p.m. EST
877-829-5500
Fax Number:
513-263-3756
Federal Identification Number:
38-2646924

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.

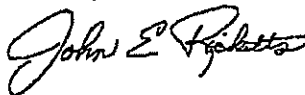
The law requires you to make your organization's annual return available for public inspection without charge for three years after the due date of the return. If your organization had a copy of its application for recognition of exemption on July 15, 1987, it is also required to make available for public 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



Strengthening Inland Southern California through Philanthropy

BOARD OF DIRECTORS

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Vice Chair of the Board

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Paula Myles
Interim President and CEO

October 23, 2017

S. L. Gimbel Foundation Fund

Ms. Saunteel A. Jenkins
Chief Executive Officer
The Heat and Warmth Fund (THAW)
535 Griswold Street, Suite 200
Detroit, MI 48226

Dear Ms. Jenkins:

Congratulations! A grant has been approved for **The Heat and Warmth Fund (THAW)** in the amount of **\$50,000.00** from the S.L. Gimbel Foundation. **The performance period for this grant is November 1, 2017 to November 30, 2018.** Additional funding beyond the performance period is not guaranteed. It is highly recommended that alternative funding sources be sought accordingly. The grant is to support the following as specified in your proposal:

Water and utility assistance for low-income Detroit residents

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 Thursday, November 30, 2017.** 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 December 15, 2018** and will be available online at:
<https://www.thecommunityfoundation.net/grants/grants/forms>.

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

Sincerely,



Celia Cudiamat

Executive Vice President of Programs

23700 The Heat and Warmth Fund (THAW)

20170711 GIMB



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

Organization: The Heat and Warmth Fund (THAW)
Grant Amount: \$50,000.00 **Grant Number:** 20170711
Grant Period: November 1, 2017 to November 30, 2018 (*Evaluation Due: December 15, 2018*)
Purpose: Water and utility assistance for low-income Detroit residents

1. Use of Grant Funds

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

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

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

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

2. Payment of Grant Funds

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

3. Certification and Maintenance of Exempt Organization Status

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

4. Final Report and Records

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

5. Grantee's Financial Responsibilities

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

6. Publicity

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

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

7. Indemnification

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

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

8. Termination

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

9. Limitation of Support

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

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


Signature

Saunteel Jenkins
Printed Name

10/26/17
Date

CEO
Title

Organization: The Heat and Warmth Fund (THAW)

Grant Number: 20170711

AV
10/31/17

10/31/17



Strengthening Inland Southern California through Philanthropy

BOARD OF DIRECTORS

Sean Varner
Chair of the Board

J. Sergio Bohon
Vice Chair of the Board

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Chief Financial Officer

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Dr. Fred Jandt

Andrew Jaramillo

Nefertiti Long

Kirtland Mahlum

Brian McDonald

Meredyth "Charlie" Meredith

Susan Ovitt

Teresa Rhyne

Kathleen Sawa

Philip Savage IV
Immediate Past Board Chair

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Tamara Sipos

Beverly Stephenson

Randall Tagami

Diane Valenzuela

Paula Myles
Interim President and CEO

November 6, 2017

S. L. Gimbel Foundation Fund

Ms. Saunteel A. Jenkins
Chief Executive Officer
The Heat and Warmth Fund (THAW)
535 Griswold Street, Suite 200
Detroit, MI 48226

Dear Ms. Jenkins:

The Community Foundation is pleased to enclose a grant check for \$50,000 from the S. L. Gimbel Foundation, a component fund at The Community Foundation. By cashing the grant check, you are agreeing to the conditions stated under the *Terms of Grant* which you have signed and returned. **The completed Grant Evaluation form is due by November 9, 2018** and will be available online on The Community Foundations website under: <https://www.thecommunityfoundation.net/grants/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 Heat and Warmth Fund (THAW) is supported by a grant from The S. L. Gimbel Foundation."* You may send us copies of articles printed in local papers, stories in your agency newsletter, annual report, press releases, and other publications for our files.

Please feel free to contact me at 951-241-7777 should you have any questions.

Sincerely,

Celia Cudiamat
Executive Vice President of Programs

20170711

43189

GIMB-3



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

2017 (2018) Check Fraud
Protection for Business

43189

PAY * Fifty Thousand and no/100 *

TO THE
ORDER OF

DATE
11/03/2017

AMOUNT
\$ ****50,000.00

The Heat and Warmth Fund (THAW)
535 Griswold Street, Suite 200
Detroit, MI 48226

P. Brown - Ninds
John Fawcett
AUTHORIZED SIGNATURE

⑈043189⑈ ⑆122234149⑆ 244124437⑈

The Community Foundation

43189

23700 The Heat and Warmth Fund (THAW)

11/03/2017 043189

20170711	11/02/2017	Water and utility assistance for low-income Detroit	50,000.00
GIMB	S.L. Gimbel Foundation Advised Fund		50,000.00

CHECK TOTAL: \$ ****50,000.00

The Community Foundation

43189

23700 The Heat and Warmth Fund (THAW)

11/03/2017 043189

20170711	11/02/2017	Water and utility assistance for low-income Detroit	50,000.00
GIMB	S.L. Gimbel Foundation Advised Fund		50,000.00

CHECK TOTAL: \$ ****50,000.00