April 3, 2014

Type A Board - Affordable Housing Program Margie Rose, Assistant City Manager City of Corpus Christi 1201 Leopard Street Corpus Christi, TX 78401

To the Corpus Christi Business and Job Development Corporation (Type A Board):

I submit for your consideration the application for a grant from the Corpus Christi Business and Job Development Corporation Affordable Housing Program for new construction. Find enclosed all the documents required as specified for the award.

I am submitting this on behalf of the Habitat for Humanity – Corpus Christi Affiliate. We are the local affiliate of Habitat for Humanity International, a non-profit, ecumenical Christian housing organization. Habitat for Humanity works in partnership with the community and "partner families" to build decent, affordable housing.

Thank you for your consideration.

Respectfully,

Carolyn J. Smith, Executive Director Habitat for Humanity – Corpus Christi

# **Proposal**

Habitat for Humanity-Corpus Christi is applying to the City of Corpus Christi for a grant of \$25,000 to help build a house located at 329 West Saxet Drive. The house will be 1188 square feet with 3 bedrooms and 2 full baths and should cost approximately \$65,000 to \$70,000 to build with volunteer labor.

### **ENERGY EFFICIENCY AND AMENITIES:**

The foundation on this home will be constructed with rebar and will have a spacious driveway and storage shed. Each house is designed with special needs in mind, such as, no step wheel chair entry and accessibility through doorways and one accessible bathroom. Each house is provided with Energy Star heating and air conditioning, stove with oven and vented hood as well as a refrigerator. We use R30 blown insulation in the ceiling and R13 batts in the walls. Our windows are Showcase vinyl, low E, double pane and .34 rated. The house will fully meet windstorm compliance and will be supplied with manufactured hurricane shutters on each window and door. The house will also have Hardy siding, ceramic tile throughout and front yard and sides will be fully sodded.

HFH-CC partner families are given 300-500 hours of "sweat equity" to help build their own homes as well as homes for other partner families. HFH-CC believes this is part of our ongoing mission of helping each other with a hand up and not a hand out. Neighbors, who work together in their community for a common goal create a safer and therefore more stable neighborhood which helps contribute to the overall revitalization of a neighborhood. By working on these houses the homeowners also gain knowledge in home maintenance and repair.

To date, HFH-CC has completed forth-five (45) houses that are now each occupied by tired but happy and well deserving families after working their "sweat equity" hours which are always completed in full prior to occupying the house. The partner family for this house has already been selected and has almost completed his required "sweat equity" hours, so once the house is complete, he will be ready to occupy his beautiful new home.

This house will be built with funds partially from funds donated by local philanthropist, Gene Bouligny and funds from the Corpus Christi Business and Job Development Corporation Affordable Housing Program if awarded. In the past some of our houses have been built through partnerships with individuals, churches, businesses, community organizations, financial institutions, sales from the HFH ReStore and the home owners' monthly payments.

In the past some of those partnerships have included:

## Mark Gilbreath, Attorney

Nicolas Morris Gilbreath & Smith

Mr. Gilbreath prepares closing documents for our families that purchase a Habitat house. He has also assisted in some legal areas pro bono. He has been a partner for the past seventeen years.

## **Mark Kading**

Quantum Kopies

Mr. Kading has donated his printing company services over and over again. He has always given Habitat a reduced price or totally donated the printing service. He's been a partner for over ten years.

## Mr. Tino Vasquez

Scott Electric Company

He has committed to donate parts and labor for two houses per year. He has donated this service on ten houses to date.

#### Mr. Charles Schibi

Apex Engineering and Consultants, Inc.

Donates all engineering work on all houses built.

Home Depot, Lowes, M&G Building Materials, and Zarsky Lumber Company have all donated materials and sold materials to HFH-CC at deeply discounted prices.

Some of the home sponsorships have come from corporations such as Bank of America, Reliant Energy, H.E.B., Wells Fargo, Valero and Flint Hills Resources, the Corpus Christi Association of Realtors and the Corpus Christi Builders Association.

Recent sponsorships have come from St. John's United Methodist Church, First United Methodist Church, Episcopal Diocese of West Texas and the John G. and Marie Stella Kenedy Memorial Foundation.

# **Qualifications and Experience**

#### **Mission Statement:**

Habitat for Humanity-Corpus Christi is a non-profit ecumenical Christian organization seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

## HFH-CC offers a hand up, not a hand out.

Habitat for Humanity International (HFHI) was founded in 1976 by Millard and Linda Fuller. HFHI may be contacted at <a href="www.habitat.org">www.habitat.org</a>. Habitat has built more than 800,000 houses around the world, providing more than 4 million people with safe, decent, affordable shelter.

Habitat for Humanity's work is accomplished at the community level by affiliates which are independent, locally run, nonprofit organizations. Each affiliate coordinates all aspects of Habitat home building in its local area — fund raising, building site selection, partner family selection and support, house construction, and mortgage servicing.

Habitat for Humanity International's operational headquarters, located in Americus, Georgia, USA, and its administrative headquarters, located in Atlanta, Georgia, provide information, training and a variety of other support services to Habitat affiliates worldwide.

Habitat for Humanity – Corpus Christi (HFH-CC) was founded in November 1989 and has placed forty-five (45) families in newly built or rehabilitated houses. There are currently four (4) houses under construction in varying stages.

HFH-CC is working in partnership with individuals, churches, businesses, foundations, community organizations and financial institutions to meet the tremendous need for safe and decent housing within this community. HFHI's guidelines recommended that affiliates in communities similar to Corpus Christi should be building a minimum of 10 to 15 houses per year.

The sole purpose of HFH-CC is to design, construct and finance decent and affordable housing for low-income hard working families. The family selection committee chooses partner families based on their level of need, their willingness to become partners in the program and their ability to repay the loan. HFH-CC follows a nondiscriminatory policy of family selection. Race, religion, gender, familial status, and age are not a factor in choosing the families who receive Habitat houses.

# **Capabilities**

HFH-CC through volunteer labor and donations of money and materials builds simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit and financed with affordable no interest loans. The homeowners' monthly mortgage payments are used to build still more Habitat houses.

### **Committees:**

HFH-CC works through board led committees to select families for home ownership, select building sites, organize volunteer labor, construct the homes, nurture the families and develop resources for building more homes.

Prospective homeowners go through an extensive interview and selection process. The **Family Selection Committee** considers three basic criteria:

- 1. Need, according to family size, present housing conditions and income level (not to exceed 60% of AMFI Area Median Family Income for Corpus Christi, TX 2008).
- 2. Ability to make payments on the 25 to 30 year zero interest mortgage carried by HFH–CC. Habitat houses are affordable for low-income families because there is no profit included in the sale price.
- 3. Willingness to partner by contributing 300-500 "sweat equity" hours earned in construction of other's homes and their own home, working at the ReStore, fundraising, office work and other areas of need. This sweat equity is considered the homeowner's contribution toward the build of their home.

By investing their time and energy in the building processing the homeowners have a vested interest in the home and are also taught the basic skills to help in the maintenance of their home. HFH-CC also believes that by providing the homeowner with the opportunity to help others in building their homes and participating in fundraising for the homes they learn to become a vital member of the community.

Home visits and credit checks are conducted to verify application information.

HFH-CC follows a nondiscriminatory policy of family selection. Race, religion, gender, familial status, and age are not a factor in choosing the families who apply for Habitat houses.

The **Site Selection Committee**, chaired by OK Smith, acquires sites thru donations and purchases. HFH-CC has also worked with the City of Corpus Christi in the Model Block area. HFH-CC is licensed by HFHI to build only within the Corpus Christi City limits.

Over **2050 volunteers** currently work with HFH-CC on the construction of the Habitat homes, in the office and at the ReStore. Ada Davis is the Volunteer Coordinator for the jobsites. She started as a volunteer in the office to earn her part of her assigned "sweat equity hours" for her Habitat home and is now a part-time paid staff member.

The **Construction Committee** is currently led by Mark Blankenship who worked for Zarsky Homes for 17 years before coming to Habitat for Humanity. He has been with Habitat for the past 3+ years and is assisted by many on-going volunteers.

### Staff:

HFH-CC is composed of seven staff members. Carolyn J. Smith is the Executive Director. She is in charge of fundraising and managing the office and the other staff members. Priscilla Hinojosa is the Administrative Assistant, Ada Davis is Volunteer Coordinator, Mark Blankenship is Construction Supervisor, Mike Potee is the Habitat for Humanity ReStore Manager, Jerry Rodriguez is the Procurement Coordinator and Mark Banda is the Procurement Assistant and Driver.

Habitat for Humanity-Corpus Christi is working hard to increase the number of needy families served each year. Since November 1989 HFH-CC has placed forty-five (45) families in newly built or rehabilitated houses. Since January 2014, nine (9) of our HFH-CC homeowners have paid their mortgages in full. We currently have 4 houses in varying stages under construction and one of these houses will be completed and sold to the partner family by May or June. The numbers of families being served is constantly on the rise as a direct result of increased funding, community participation and the growing need for affordable housing among needy families in our community.