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**Chester County Nonprofit
Innovation & Resiliency Fund
Grant Request Form**

Contact Information

Nonprofit Org Name: Habitat for Humanity of Chester County	ED/CEO Name: Chris Wiseman
Address: 1847 East Lincoln Highway	ED/CEO E-mail: chris@hfhcc.org
City, State Zip: Coatesville, PA 19320	Board Chair Name: Ted Zobian
Phone: 610-384-7993	Grant Proposal Contact Name: Liz Price
Website: hfhcc.org	Grant Proposal Contact E-mail: liz@hfhcc.org
EIN: 23-2549743	Grant \$ Amount Requested: \$50,000
Year Founded: 1989	

In filing this application, the nonprofit certifies that it complies with all federal, state & local laws, including taxation; complies with current public health guidelines; and complies with coronavirus pandemic phased reopening restrictions.

Agreed by: Liz Price	Date: 11/18/2020
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Nonprofit Field/s of Interest

<input type="checkbox"/> Arts, Culture & Historic Preservation	<input type="checkbox"/> Education	<input type="checkbox"/> Health
<input checked="" type="checkbox"/> Community Development	<input type="checkbox"/> Environment & Animal Welfare	<input type="checkbox"/> Human Services

Figures	Current	PRE-COVID (as of 1/1/20)
Annual Operating Budget	\$144,000	\$309,000
Full-Time Equivalent Paid Staff	#18	#19
# Board Volunteers	#12	#14
# Committee Volunteers	#12	#11
# Active Direct Service Volunteers	#168	#692
Annual Volunteer Hours	#7,566	#17,284

Funding: Please indicate if your nonprofit has received funding from any of these regional sources over the past few years. We will invite them to review this funding request.

<input type="checkbox"/> ChesCo Comm Fdn	<input type="checkbox"/> Brandywine Health Fdtn	<input type="checkbox"/> United Way ChesCo	<input type="checkbox"/> ChesCo Dept Comm Devel
<input type="checkbox"/> ChesCo Fund/W&Girls	<input type="checkbox"/> Phoenixville Comm Health Fdtn	<input type="checkbox"/> United Way S ChesCo	<input type="checkbox"/> ChesCo Dept Health
<input type="checkbox"/> Other significant funders:			<input type="checkbox"/> ChesCo Dept Human Svcs

No	Yes	Federal Single Audit
	<input checked="" type="checkbox"/>	Is your nonprofit subject to a federal single audit (formerly known as the OMB Circular A-133 audit)?
<input checked="" type="checkbox"/>		If yes, did your nonprofit's most recent federal single audit disclose any issues?
		If yes, have these issues been adequately addressed?

Mission Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

Geographic Area Served All of Chester County

Who we Serve Habitat for Humanity of Chester County has helped over 150 families achieve the strength, and self-confidence that comes with responsible homeownership. We provide a "hand up, not a hand out", offering low cost mortgages that bring homeownership within reach for struggling families. We serve working families in Chester County earning less than 60% of the county's median income but also able to successfully repay their mortgage.

Habitat for Humanity of Chester County builds and sells newly constructed homes to qualified families and individuals who live or work in Chester County and meet the program qualifications. Our home buyers purchase their homes with affordable mortgages and pay taxes on the full values of their homes. Through these programs, we help our neighbors build strength, stability and independence through homeownership. Habitat for Humanity is the only non-profit organization in Chester County dedicated to bringing affordable housing to our communities. Habitat for Humanity builds homes for low-income families, with varying family sizes, earning 30 to 60% of the Philadelphia Metropolitan Statistical Area Median Income. Nearly 70% of our homeowners are single-parent head of household. Of the families who have self-identified their race/ethnicity, 70% are of African or African-American descent, 13% are Hispanic and 16% are Caucasian.

COVID Response and Grant Request Habitat for Humanity of Chester County recognizes that as a result of COVID, the number of families who will be struggling to afford rent is going to rise significantly. That being said, Habitat staff have been joining COVID assistance and housing discovery groups along with other community organizations across Chester County to make our mission known, provide support, and advocate for affordable housing. In order to continue production on the job site, we utilized contingency funds to hire subcontractors and reduced the usage of volunteers to reduce risk of exposure. We are still purchasing land for future building and restructuring expenses to accommodate the increased cost of materials brought on by COVID. Since COVID, the cost to build each home has increased by \$50,000. Rather than pass that cost along to our homeowners, we are seeking alternate funding to pay for this increase. Our plan is that by continuing to build more homes and keep them affordable we will increase the number of families served during the pandemic when affordable safe homes are needed more than ever. In addition, HfHCC has committed to partnering with homeowners who may have trouble repaying their mortgages because of lost wages due to COVID-19. Mortgage repayments are an important part of HfHCC overall revenue but keeping homeowners in their houses during this uncertain time is vital. Therefore, HfHCC has turned to seeking out funding sources to replace any loss due to lapsed mortgage payments. The funds will be used to pay for general operating costs typically funded by mortgage repayments. The loss of jobs due to COVID 19 has put many families at risk for homelessness. HfHCC is working to avoid this fate for our partner families. Our goal is to keep families whose income has been affected by COVID 19 in their homes during these uncertain times. HfHCC is seeking \$50,000 (our current budget deficit) to allow us continue to build 8 homes in the next 12 months despite the increased expenses caused by COVID. The funds will be used immediately, allowing us not to slow our building plans and continue to serve more families when it is most needed.

As parents and children have increasingly been working and learning from home, the benefit of a safe healthy home environment is clear. A more stable and secure living environment that helps bring better health, stronger educational performance and added security for the lives of the families...and especially the children. As one homeowner stated, "What does homeownership mean to me? First, a home is a place where you feel safe and loved. But it's more than that. Its stability and security in an unsecure world. My family, especially my kids can come home to a place they know their parents help build. They will know homeownership is attainable for them because their parents now have a home. And hopefully this will set a precedent for them and their kids in the future. "