



Impact 100 South Jersey

2023 Grant Proposal

Section 1: Overview

1. Focus Area to Which You Are Applying: Community Health & Wellbeing
2. Organization's Name: Camden County Habitat for Humanity
3. Organization's Website: www.habitatcamden.org
4. Non-profits with which you are directly affiliated: Habitat for Humanity International
5. Name of Project: Camden County Habitat Aging in Place Program
6. County Where Organization is Headquartered: Camden
7. County Being Served with this Project: Camden
8. Executive Director Name: Jeff Mihalek
9. Executive Director Email: jeff.mihalek@habitatcamden.org
10. Best contact phone number for Executive Director: (856) 963-8018 ext. 102

Section 2: Organization Information

Mission:

1. What is the mission of your organization? Camden County Habitat for Humanity partners with people, communities, and organizations to foster economic empowerment and sustainable community revitalization through home ownership. Camden County Habitat for Humanity provides services to all people regardless of background, ethnicity, race, or religion.



2. Who is your organization's target population?

Camden County Habitat for Humanity offers programs for both low-income homebuyers and low-income homeowners. Over the past two years, 75% of program participants were single mothers with children and 100% of participants were minorities.

3. Approximately how many individuals did your organization reach in each of the last two years through your program and service?

In the last two years, Camden County Habitat for Humanity has served 8 people (4 adults and 4 children) through the Homeownership Program. 255 people participated in volunteer opportunities.

The Aging in Place Program has served 2 households (5 individuals) since its inception.

4. To what do you attribute any changes in these numbers?

Both construction and volunteerism were down during the pandemic due to necessary shutdowns and safety measures. Since then, volunteerism has increased but we are still working to increase funding for construction projects.

5. What efforts do you make to incorporate the perspective of your target population into your strategic and operational planning (including your staff and board)?

Currently Camden County Habitat for Humanity has two board members who purchased a Habitat home within the past five years. One of the members is moving into a position as a Board Officer (Recording Chair) and the other will serve on the Partner Family Committee. Additionally, CCHFH makes every effort to listen to and gain feedback from partner families during the home buying process.

6. What makes your organization unique from other organizations that do similar work?

While there are other affordable housing providers in Camden County, Habitat is the



only one focused solely on homeownership and which involves both the community and homebuyer in the homebuilding process.

Staff:

1. How long has the Executive Director served in this position? 9 years
2. What is the current number of full-time employees? 19
3. What is the current number of part-time employees? 1
4. What is the current number of active volunteers? 255

Board:

1. What is the current number of Board members? 15
2. Please list your current Board members, including how they contribute to your mission (i.e. volunteer, donor, member of community served, etc.), professional affiliation, and number of years served.

Name	How they serve	Professional Affiliation	Years of Service
John Grozier	Volunteer, Donor	Eaton Corporation	12
Matthew Moleski	Volunteer	Corsanto	13
Karen Harrison	Volunteer, Donor	Retired	12
Mark Wander	Volunteer, Donor	Baratz CPA Firm	9
Richard Landon	Volunteer, Donor	Retired	12
Michael Floyd	Volunteer, Donor	Archer & Greiner	8
Kevin Lau	Volunteer, Donor	Greer, Scocca, Lau	7
Fabrizio Fusaro	Volunteer	Facebook	7
Gladys Parilla	Volunteer	WSFS Bank	5
Terry Ruggles	Volunteer, Donor	Retired Newscaster	7



Squire Servance	Volunteer, Donor	Repligen Corporation	13
James Rohlfing	Volunteer, Donor	Traveler's Insurance	5
Joe Wood	Volunteer, Donor	Interior Specialties	3
Courtney Johnson	Volunteer, Habitat Homeowner	Mastery Charter Schools of Camden	3
Ashley Cerrate	Volunteer, Habitat Homeowner	Urban Treatment Associates	3

3. How frequently does your board meet? Six times per year.

Finance:

1. What was your organization's total operating budget for 2022? \$2,326,300
2. What is your organization's total operating budget projected to be for 2023? \$2,398,651
3. Please list your organization's top three revenue sources for each of the last three fiscal years, including amounts. (this would include fee for service, public or private grants, individual donations, etc.)

Top Revenue Sources 2021-2022 FY:	Amount:
The County of Camden (HOME funds)	\$147,675
Estate of Carole Mackes	\$87,330
Santander Bank Foundation	\$10,000

Top Revenue Sources 2020-2021 FY:	Amount:
Anonymous Family Foundation	\$20,000
Community Foundation of South Jersey	\$15,000
Wells Fargo Builds	\$15,000



Top Revenue Sources 2019-2020 FY:	Amount:
Subaru of America Foundation	\$133,000
South Jersey Charitable Foundation	\$25,000
Anonymous Family Foundation	\$20,000

Strategic Outlook:

1. What is the date of the organization’s last strategic plan and years it encompasses?

CCHFH’s current strategic plan was created in 2019 and encompasses the years from 2019-2024.

2. Please describe your organization’s long-term goals or vision.

Camden County Habitat for Humanity (CCHFH) is strategically growing. There are four areas of growth in the organization’s plan:

- 1) Increase the footprint of CCHFH’s homeownership program by developing more affordable homes outside of the City of Camden (this step is in progress-CCHFH renovated and sold one affordable home in Gloucester City in 2021 and is currently searching for more properties).
 - 2) Increase Restore sales by moving the Pennsauken store to a more visible location. Restore profits are reinvested in our mission to create more affordable housing. (This step is complete).
 - 3) Create a program to offer critical repairs for low-income homeowners in Camden County (this step is in complete-CCHFH has started round one of the program).
 - 4) CCHFH will increase fundraising for Habitat for Humanity International’s projects that support building in countries that have significant needs (this step is in progress).
3. In the next 6-12 months, do you see any significant changes possibly taking place within the organization? If yes, please provide details.

N/A.



Section 3: Project Information

1. Project summary (please clearly define the project, the population it will serve, and an overview of your plans to carry it out):

The Aging in Place Program serves low-income homeowners aged 62+ in Camden County who have serious repair needs affecting the livability of their homes and/or who require accessibility modifications to stay in their homes. CCHFH recently completed Round 1 of program repairs. Staff sent applications to the first 10 people on the waiting list and received completed applications from three applicants. Two applicants were eligible and received critical home repairs. Round two will be underway by July 1, 2023.

2. Who (name and title) will oversee this project?

Jeff Mihalek, Executive Director, will oversee the project until a staff member or dedicated volunteer is hired. The timeline to hire a coordinator is estimated to be July 2023.

3. What is the need or problem this project will address?

According to the AARP Foundation, 19 million older Americans are living in homes that are in disrepair (or inadequate for their needs) and are unable to access resources to make those places livable. In Camden County, there are 81,659 seniors aged 65 or older; 6,984 of these seniors are living in poverty, and many more are considered “low-income” according to U.S. Department of Housing & Urban Development. Data from the American Community Survey demonstrates that the situation is especially concerning for older females who are more than twice as likely to live in poverty as their male counterparts. Under the lens of racial equity, the situation grows more serious: in Camden County, African Americans are twice as likely to live in poverty as their Caucasian counterparts and Hispanic people of any race are four times more likely to live in poverty.

Combined with the serious shortage of affordable housing in Camden County, a grave picture emerges for low-income senior households. Camden County Habitat for



Humanity is offering an opportunity for these families: a program designed to help older adults, especially those in vulnerable groups, maintain their dignity and age gracefully in their homes. The Aging in Place program targets low-income homeowners who are struggling to stay in their homes because of the need for critical home repairs or accessibility modifications. Critical home repairs are those that affect the livability of the home and may include: roof repairs, plumbing, heating and cooling, electrical, structural (floors, walls, ceilings), and water infiltration repairs. CCHFH also prioritizes accessibility modifications (e.g. wheelchair ramps, hand rails, etc.) to support homeowners “aging in place”. As funding allows, CCHFH performs home weatherization and energy efficiency improvements.

4. How will this project address this problem or need?

Camden County Habitat for Humanity accepts applications from eligible (low-income) homeowners aged 62+ with serious needs (those that impact the livability of their home). Homeowners are required to prove residency in their home for at least 12 months as well as property ownership (with or without a mortgage loan). Homeowners are also be required to provide proof of household income. The Aging in Place program empowers vulnerable people (low-income seniors, many of whom are female and minority populations) to stay in their homes.

5. Please describe how this project specifically improves your organization’s ability to more effectively carry out its core mission.

Camden County Habitat for Humanity partners with people, communities, and organizations to foster economic empowerment by providing affordable homeownership opportunities for those in need. Supporting low-income homeowners, and enabling seniors to “age in place”, is a natural extension of CCHFH’s core mission of creating affordable housing opportunities.

6. How does this project fit into your organization’s current strategic plan or long-term vision?

Launching the Aging in Place Program has been a major part of the organization’s strategic plan to serve more people in need.



7. Approximately how many individuals do you expect that this project will reach over the 24-month grant period?

CCHFH has set a goal to serve at least 30 households through this program over the next 12-24 months. In Camden County, the average homeowner household has 2.8 family members. Based on this information, around 84 people will be served.

8. Will you be collaborating with other organizations to carry out this project? If so, list the name(s) of organizations, name of executive director, it's 501(c)(3) status and describe each of your roles in the project.

CCHFH expects to partner with local for-profit contractors to make this program more affordable/feasible. CCHFH has relationships with several for-profit contractors who are willing to donate labor for home repair projects. These contractors include: Ralph's Plumbing, E&A Construction, Carl Sorg & Sons Roofing, and Carter Lumber.

9. Please list the specific activities/components of the project and a projected timetable for each in the format indicated below. NOTE: The timetable for the project activities should begin on July 1, 2023 and go through June 30, 2025, which corresponds to the Impact100SJ grant award period.

Activity/Project Component	Timetable
CCHFH begins accepting round two applications	7/1/23
Partner family committee reviews applications, selecting 15 households for round two; repairs begin	10/1/23
Round two projects are completed; Round 3 projects are selected	7/1/23
Round 3 projects are completed; planning and fundraising round 4 of the program is completed	7/1/24



10. Please list 2-3 specific outcomes that your organization hopes to achieve with this project. Include the ways you will measure each outcome to determine if the project was successful.

Outcome 1: Help 30 low-income senior households maintain their housing by providing critical home repairs and/or accessibility modifications.

Outcome 2: Help 30 low-income senior households stabilize financially through access to critical home repairs, decreased energy bills, and/or accessibility modifications.

Project Budget

1. What is the total budget amount for this project (including grant from Impact100SJ)?

Please list all project expenses, using the format indicated below. NOTE: Make sure each activity listed above is reflected in an expense listed here. Expenses may include individual staff; make sure to include the percentage of their time to be spent on project under the "Additional Details" column. Total of all expenses must equal total project budget amount.

Specific Expense/Details	Total Cost
30 home repair projects (donated labor reduces the cost)	\$150,000
Contractor Fee (10%)	\$15,000
Program Coordinator-50% time to oversee the program	\$50,000
<i>Total Program Cost (Years 1-2)</i>	<i>\$215,000</i>

2. If the total project budget amount exceeds \$100,000, please list all proposed additional funding sources and date you anticipate securing these funding sources. You may include in-kind support if applicable. (Please use the following format).

Funder/Donor	Amount/Value	Date
Balance from Round 1 Repairs (Various funders)	\$31,000	Received



Habitat for Humanity International	\$85,000	1/1/24
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