

Narratives

Executive Summary

25 Fulltime, 6 Halftime and 15 Quartertime Habitat for Humanity of Iowa AmeriCorps members will leverage an additional 15,000 volunteers annually to make homeownership a reality by building safe and affordable homes in partnership with financially challenged families in the counties of Johnson, Iowa, Cedar, Linn, Benton, Washington, Marion, Marshall, Jasper, Poweshiek, Polk, Story, Hamilton, Hardin, Humboldt, Webster, Cerro Gordo, Franklin, Hancock, Winnebago, Worth, Wright, Lyon, Plymouth, Sioux and Woodbury; and the program will be a part of the Iowa Commission on Volunteer Service Disaster Cadre. At the end of the 3 year period, 225 homes representing 225 partner families (675 individuals) will have become owners of safe, decent and affordable homes; 240 individuals will have received home renovation assessments as a result of a disaster. This project will focus on the CNCS focus areas of Economic Opportunity and Disaster Services. The CNCS investment of \$424,504 will be matched with \$366,570.

Rationale and Approach

Habitat for Humanity is a non-profit, ecumenical, Christian housing organization with the mission of eliminating poverty housing through homeownership. Habitat makes homeownership a reality for low income families (incomes are 30% to 60% of median income) living in substandard housing by selling at 0% interest, community sponsored and volunteer built/rehabilitated homes to families unable to secure a traditional mortgage from a financial institution. In accordance with HUD guidelines, payments do not exceed 30% of family income. Each partner family applies for housing and is selected in a non-discriminatory manner based on their need for housing, ability to pay the 0% mortgage, and willingness to partner by working "sweat equity" hours in the construction of a Habitat home. 35 independent Iowa Habitat affiliates, locally organized and chartered by Habitat International, cover 66 counties. Iowa affiliates have completed 1068 homes during the course of their existence. Habitat for Humanity of Iowa (HFH Iowa), the state support organization, is charged with assisting the 35 Habitat affiliates with resource development, training, advocacy, and disaster response. The 2008 Iowa floods profoundly impacted the programmatic course of HFH Iowa. Witnessing the permanent destruction of hundreds of homes as they are swept away by rushing water or submerged by seemingly permanent walls of water that overwhelm levies and dams resulting in the displacement of thousands of families led us to assume a leadership role in disaster response and subsequently leadership in Habitat International disaster response planning efforts. This experience has evolved into the desire to link our disaster response efforts with our AmeriCorps program. Hence,

Narratives

we entered into an agreement with the Iowa Commission on Volunteer Service (ICVS) to participate in the Disaster Cadre, a group of organizations pledging to make available AmeriCorps members for disaster service deployments. Currently, 5 members have been deployed in the Hurricane Sandy response efforts. HFH Iowa is the organization submitting this grant. AmeriCorps affiliates are the placement sites and are selected through an RFP process based on increased homeownership opportunities as a result of direct service of AmeriCorps members, organizational capacity to host members and affiliate growth projections. As of 12/31/2012, affiliates in the current AmeriCorps grant program have generated 35,304 volunteers serving 203,798 hours resulting in 186 homes, a 20% increase over non-AmeriCorps staffed affiliates. We estimate that if the AmeriCorps program were to be withdrawn, Habitat 0% mortgage homeownership opportunities in the next 3 years would be reduced by over 40% resulting in 76 less homes and subsequently 76 less families able to leave poverty housing for homeownership. NEED Persuasive evidence of need in the targeted counties is based on 3 areas: 1) wages and affordable housing need; 2) ability to achieve economic self-sufficiency; 3) owner-occupied unit availability. 1) The need for affordable housing continues to be a source of concern. Based on an Iowa Finance Authority January 2013 report, in the next decade, Iowa will generate 45,000 lower-wage jobs. The overall worker increase results in a need for an additional 94,000 homes. According to the report, approximately 23% of homeowners and 47% of renters spent more than 30% of their income on housing in 2010. A decade earlier, it was just 17% of homeowners and 35% of renters. Coupling these figures with the fact that 34% of Iowa households earned less than \$35,000 in 2010, the demand for affordable housing in the next decade is expected to exceed the total affordable housing generated in the past 10 years. 2) Achieving Economic Self-sufficiency through homeownership is not always readily apparent to families. A family might be indifferent as to the choice of purchasing of an \$83,000 home or renting an apartment for \$600 per month because the rent and mortgage payments would be the same if a family were to use a traditional lending source. On average, if they choose to rent, the family would be facing a \$660 rent payment after 3 years and a \$725 rent by year 6. The Habitat family with a 0% interest rate would pay \$346 per month for the mortgage throughout the contract. Over 6 years, the Habitat homeowner family would realize a total homeownership savings of \$23,388. The family would also accumulate a small amount of equity through the amortization of the mortgage plus any increases in the value of the home during the period ("The Economic Benefits and Costs of Homeownership", McCarthy, Van Zante and Rohe, Research Institute for Housing America, Working Paper No. 01-02.) The savings resulting from homeownership contributes to the economic self-sufficiency and standard of living increase for the

Narratives

entire family. 3) The need for owner occupied units for low to moderate income Iowans will continue to increase due to little or no construction in the affordable housing market, a low vacancy rate in owner-occupied units and an aging housing inventory. On average, based on the 2010 census, the counties identified for inclusion have 49% of housing stock built before 1950 and 27% of their population is not in owner-occupied units. With an average owner-occupied vacancy rate of less than 2% according to the 2010 census, homeownership opportunities are severely limited for all families. Habitat affiliates and AmeriCorps members work together to address the needs of affordable housing, owner-occupied unit availability and ability to achieve economic self-sufficiency. Disaster needs will be addressed as disasters occur and in accordance with the policies set forth in the Disaster Cadre agreement with the ICVS. AMERICORPS AS HIGHLY EFFECTIVE MEANS TO SOLVE COMMUNITY PROBLEMS The goal of HFH Iowa is to eliminate substandard, unaffordable housing in Iowa by providing safe, affordable housing for low-income families. To do this we must increase the organizational capacity of affiliates in the state. AmeriCorps members lead construction and rehabilitation of homes and increase organizational capacity by engaging more community volunteers. Members assist affiliates through recruitment, management and retention of volunteers as well as increasing the affiliate's organizational capacity to serve more families by recruiting and managing eligible families and developing organizational systems and procedures. Specifically, members recruit, develop, and manage volunteers for all facets of the affiliate's activities including construction, scheduling, volunteer recognition, recruiting community volunteers to serve on the various committees (Family Selection, Family Mentoring, Construction, Volunteer Relations, for example) necessary for the affiliate to realize its mission. Affiliates participating in the AmeriCorps program self-reported that new home construction would decrease by 10-20% and rehab of homes would be impossible for some affiliates and severely diminished in others. Over the past 3 years, affiliates without AmeriCorps saw construction remain flat; affiliates with AmeriCorps members increased production by 20%. AmeriCorps are essential in this process by providing consistent leadership on a day to day basis. For example, in construction the addition of effective volunteer management on site helps Habitat affiliates build more homes. Habitat constructs homes almost entirely through volunteer labor. Members work with construction managers to schedule volunteers in advance, making sure the community volunteers have skills that fit with the work being done on any given day. Members act as crew leaders, communicating work assignments to volunteers and partner family members, teaching the appropriate use of materials and tools, safety, answering questions about work assignments, and providing feedback to ensure the tasks are completed

Narratives

correctly. Without members, these tasks would be accomplished by a multitude of volunteers who would be unable to deliver a comprehensive volunteer staffing structure across the build cycle of the affiliate. Members allow affiliates to use significantly more volunteers on work sites enabling Habitat affiliates to complete more construction in less time. We are requesting 25 FT slots and 6 HT slots serving 12 month terms and 15 QT slots serving 3 month terms with members populating a summer construction program. 12 month, FT terms are most suitable for medium to large affiliates with substantial construction and family services needs. Smaller or emerging affiliates (those with great potential but short on people power) do not have the workload to support of fulltime member, yet the affiliate does need a member over the course of the entire 12 month period of time. For these affiliates, the HT slot serving a 12 month term is an ideal fit. It provides the affiliate with the year-long member presence it needs to fulfill its ongoing volunteer recruitment, training and supervision needs throughout the four seasons: planning (fall); recruiting (winter); training (spring); and building (summer). During the Build (summer) season QT members participate in a 3 month term consisting almost entirely of construction assistants and managers. It is during the months of June, July and August that affiliates initiate construction on most of the homes for the year. Site prep work begins in the spring; however, during the summer months homes are made ready for the finish work in the fall and winter. Throughout the year, a minimum of 2 members will be available at all times in the event of a disaster deployment request in accordance with the Disaster Cadre agreement between HFH Iowa and the ICVS. Based on experience, we have members prepared to address disaster needs such as case management, debris removal, demolition and volunteer management. EVIDENCE-

BASED/EVIDENCE INFORMED AND MEASURABLE COMMUNITY IMPACT Habitat Method: Habitat AmeriCorps members and volunteers partner with financially challenged families with income below 60% of the median income to build safe and affordable homes to be purchased with a 0% mortgage. The overall change at the conclusion of the grant cycle: 225 homes (intervention) available for purchase by low-income families impacting approximately 675 individuals by placing them in safe, affordable shelter which they own! Of these 225 homes, 37 are additional homes built, housing 111 individuals as a result of the AmeriCorps presence. As a result of Habitat homeownership, evidence (2011 Habitat Homeowner Impact Pilot Study) suggests that community impact has been demonstrated in the areas of Health & Safety: 80% felt safer, of respondents with respiratory illness, 62% indicated improvement; Education: 63% children's study habits improved, 56% children's grades improved, 35% children's school attendance improved, 50% of homeowners had either started or completed a higher education program or were planning to start one; Community, Family & Personal

Narratives

Well-Being: 73% felt more connected to community, 69% spend more quality time with family, 67% reported improvement in how well the family gets along; Reduction in Government Assistance: 40% reduction in overall government program usage with a 31% drop in food support, 73% drop in welfare assistance, 11% drop in medical assistance, and 29% drop in energy assistance.

Habitat will track the number of homes being built or rehabbed through the annual Habitat International Affiliate Productivity Report and will measure the number of individuals by collecting the information from the affiliates hosting AmeriCorps members. The performance measure targets (225 homes; 675 individuals) were determined by averaging total production of Iowa Habitat affiliates and comparing that against affiliates with AmeriCorps members. Given that affiliates with members increased production over the course of three years by an average of 20%, we looked at the production of affiliates projected to participate in the grant beginning in 2013, multiplied by 20% and arrived at 225 homes. The performance measure of 675 individuals was calculated based on the average Habitat family size of 3 times 225 homes. At this time, we have met and exceeded our target of completing 50 homes per year for each year of the current grant. Disaster service tracking will be done at the time of disaster deployment utilizing a Home Assessment Livability Log to record number of individuals, assessment results relating to repairs needed and timeline for completion of repairs and the resolution of the assessment. In summary: In the next decade, due to an expected increase of 45,000 low-wage jobs coupled with a low vacancy rate in owner-occupied units and an aging housing inventory, Iowa faces a shortage of 94,000 affordable homes. In turn, families availing themselves of a homeownership opportunity have ability to increase self-sufficiency as evidenced by the 2011 Habitat Homeowner Impact Pilot Study. During the next 3 years, HHF Iowa in collaboration with AmeriCorps members will build 225 homes, placing 675 individuals in owner-occupied homes. Disaster services are not so easily quantified. We anticipate that if and when called to participate in disaster response, we will be able to assess homes impacting 240 individuals and provide sufficient remedy to enable 180 individuals to return at least on a temporary basis to their homes. MEMBER RECRUITMENT A successful program requires us to attract well suited members for our service opportunities. The work done in advance of interviewing helps the program attract the best candidates. The program director and site supervisors write position descriptions revolving around the primary activities: Construction and rehabilitation of homes; Increasing organizational capacity through implementation of policies and procedures by designing systems to recruit, train, manage, and recognize community volunteers; Education and training in financial literacy, homeownership, budgeting, and home maintenance for low-income, cost burdened Iowans. At the time of member

Narratives

placement, a customized position description is developed. Responsibilities may include volunteer management, recruitment, partner family education, community outreach, preparing public relations materials, web site maintenance, social networking, construction and rehab, and developing processes or procedures for managing volunteers. Qualifications vary depending on the responsibilities of the position. When position descriptions are complete, the program director and local site supervisors develop a target plan for local, statewide, and national recruiting. National efforts include the AmeriCorps Online Recruiting system and posting with Habitat International and on social media. On a statewide level positions are posted on the websites of state universities, private and community colleges. The program director and affiliates contact schools that have building trades programs to inform instructors about openings available for students and graduates. Public service announcements on radio have also provided several recruits. In an effort to recruit members with disabilities and unemployed individuals, positions are also listed with Iowa Workforce Development. The state employment office provides all Iowans with work opportunities and also focuses on finding jobs for Iowans with special needs. Positions also are posted on affiliate websites and the state website. Brochures are distributed to volunteers, supporters, churches, and partner families. Site supervisors interview and offer candidates the opportunity to work with the affiliate as an AmeriCorps member. Each member is supervised by a site supervisor and the Program Director. Hiring decisions are made on a non-discriminatory basis and Habitat actively seeks men and women of various faiths, races, ages, and socioeconomic backgrounds. The program director consults with each site supervisor to discuss issues and answer questions. In an effort to further facilitate successful hiring, a significant portion of the site supervisor training is devoted to interviewing, reasonable accommodations, how to make an offer to candidates and the legal issues surrounding employment law. These methods have yielded a diverse group of members. AmeriCorps members come from states across the country (currently: Iowa, New Mexico, Nebraska, North Carolina, and Minnesota), represent generations spanning members who qualify for Social Security to those just out of college and include a rich ethnic diversity unusual for a state such as Iowa. Adding to this diversity is the variety of life experience; members include a retired principal, a former AmeriCorps program director, an architect, and a journalist.

MEMBER TRAINING Every effort is made to ensure members have a rewarding experience. Those who serve become part of the larger Habitat family which affords a wide range of personal and professional development opportunities. In preparation for disaster service, HFH Iowa requires members to participate in volunteer center management training and CPR certification. Members also have the opportunity to attend the Iowa Non-Profit Summit as well as national and

Narratives

regional training events. On their first day of service members are trained at their sites by their site supervisors; all AmeriCorps paperwork is completed. Site orientation includes a description of office procedures, introduction to staff, local community orientation and includes assessment and training in the skills needed to perform the tasks of the specific position. Members complete online training from Habitat International on residential construction basics, construction safety, and other courses that may apply to the member's role. Within the first 30 days of enrollment, members participate in a webinar that focuses on the member service agreement with emphasis on the prohibited activities, orientation to the CNCS, the ICVS, the history and purpose of the AmeriCorps program and the history and mission of Habitat for Humanity. At the first training, reasonable accommodations and the harassment and discrimination policy are discussed. The webinar also reviews administrative responsibilities such as how to complete timesheets and performance measures, loan forbearance, insurance coverage and utilization, childcare assistance, MLK Day activities and workers compensation. The second training is a day-long training held in conjunction with the MLK Day service project. Hosted by an affiliate, all members come together for training in communications with an emphasis on generational differences and volunteer management. Exercises are interactive with substantial small group interaction. During this time we ask members to share expectations of national service. The highlight is a poverty housing simulation in which members take on the role of an individual or family in search of housing. This simulation provides the member with an appreciation for the situation faced by many families they will be serving. The two-day work shop is held within the week prior or the week following AmeriCorps week. At this overnight, members receive intensive training on setting up a disaster volunteer center, participate in a small group communication exercise aimed at designing a public service announcement, and begin preparation for exit from service by review interviewing techniques. The final training session for the 12 month term members is held in conjunction with the day-long session held for the summer members. At this training, the 3 month summer members receive their required trainings and all members participate in the Life After AmeriCorps training. These include: how to access your education award, exit paperwork, request of interest payments on deferred loans, interview role playing, resume review, reflective sharing of their AmeriCorps experience. At this time, we compare their expectations expressed at the first day-long training with the reality of their service. Citizenship is a major component of this final formal training. Probably the most important and effective way for AmeriCorps members working with Habitat to learn citizenship is through the day-to-day completion of their duties. Habitat does not build homes for low-income people but, in partnership with the

Narratives

community. Working side-by-side with the partner family and their neighbors and community volunteers leads to a deeper understanding of what is to be a part of a community. It teaches responsibility and civic duty in a way that no book or class ever could. Recognition is also an important part of this training. Each member is thanked for their service and certificates of appreciation are awarded. Members are invited to other Habitat training that occurs throughout the year. At each and every step of training and service, members are monitored for prohibited activities through observation and education. By having well-informed members and sites that have a total understanding of the consequences of prohibited activities, we feel members are keenly aware of the parameters surrounding prohibited activities. In concert with education and awareness, we strive to foster a culture in which members are encouraged to freely seek information as to whether an activity is prohibited and could potentially jeopardize the program. A final component of training rests with the member evaluation process. Affiliates recognize support and training at the affiliate level are just as important as formal classes. Continuous learning opportunities are available in the form of the regular, constructive feedback members receive from supervisors. Formal discussions of goals and performance take place at least twice during the member's service at the required mid-term and end-of-term performance reviews. It is at this that a member and supervisor have an opportunity to identify individualized trainings needs of members.

MEMBER SUPERVISION Each affiliate/site determines the appropriate supervisor for each member. After site supervisors have been determined, the appropriate background checks are conducted, and a 6 hour training is provided by the Program Director. This training focuses on the recruitment process, member qualifications, weekly paperwork requirements including the strongly suggested guideline that each supervisor spends 4 hours a week for the first 2 months of service with each member they supervise and a review of the member service agreement, prohibited activities, and accompaniment rules. On average, the Program Director interacts on a weekly basis with the Site Supervisors to assure site and member compliance. The Director works with sites and members to facilitate a fulfilling experience for both parties. As they become available, training opportunities are offered to site supervisors. During the past year, 2 supervisors were afforded the opportunity to attend the National Conference on Volunteering and Service in Chicago, IL through the AmeriCorps grant. Typical supervisory site structure follows a fairly straightforward staff and volunteer management model. Site supervisors (paid Habitat staff) oversee the Members who oversee (or may work in parallel with) volunteers. The site supervisor monitors the plans and activities of the member and volunteers to assure that no prohibited activities are purposefully or inadvertently performed by the member or volunteers. Compliance is further

Narratives

monitored through the 2 annual site visits conducted by the Program Director. These are scheduled visits during which time the Program Director interviews the Site Supervisors, the members, and the affiliate Executive Director. A specific site evaluation form is used to monitor site and member compliance with rules set forth in the Site Agreement. The evaluation consists of sections devoted to members, affiliate, and the supervisors with each section addressing suggested areas of improvement by HFH Iowa.

MEMBER EXPERIENCE Perhaps the most profound opportunity for an indelible national service impression is the opportunity to serve in disaster relief efforts. The HFH Iowa AmeriCorps program has enthusiastically agreed to make its members available for disaster relief in time of national or state declarations. Recently, 5 Habitat members were deployed to serve in the aftermath of Hurricane Sandy. Not only were members provided a life altering view of the linkage between devastation, service and community impact; the members were also working alongside Conservation Corps, State and NCCC members from across the country. There are 2 primary local methods of providing Habitat AmeriCorps members powerful experiences that produce community impact leading to continued civic participation and connectivity with national service participants. The Iowa NCCC campus provides an excellent opportunity for members from the two programs to interact as NCCC teams are frequently assigned to projects at local affiliates. A purposeful connection occurs through member participation in regional day of service activities (such as MLK Day and AmeriCorps Week projects) that encompass a cross-section of area AmeriCorps programs. HFH Iowa feels that while creating specific AmeriCorps events that cross program lines is important to establishing an AmeriCorps identity among members, the nurturing of a national service culture through attitude and example brings forth a lasting commitment to civic participation and a lifelong AmeriCorps identity. Nurturing is accomplished through the presence of AmeriCorps alums at 8 of the 9 projected service sites as all the returning sites currently employ former members with 9 of the 12 site supervisors being alumni. Consistent identification and reinforcement of the national service spirit cloaks members in an atmosphere of community engagement and service. In order to reinforce the pride of service and identification with the AmeriCorps program, members are required to wear some form of AmeriCorps identification at all times while in service. This can include something as practical as an AmeriCorps logo sticker on a hardhat! Part of the process of embracing national service is having the opportunity to reflect on that service and the subsequent community impact. Members are required to provide 3 Great Stories throughout the year. Each story is to represent an "ah ha!" moment of service. It may be something that allowed for personal growth or, most commonly, centered around the realization of the tremendous impact of their service on another

Narratives

human being. While 2 of the Great Stories are required to be written, members are encouraged to provide story in an alternate method of self-expression such as a video or other form of artistic expression. VOLUNTEER GENERATION HFH Iowa affiliates are exclusively grassroots and volunteer driven. This includes construction volunteers as well as volunteers who lead the organizational capacity building activities and operations. With the steady stream of volunteer help in the last 26 years, Habitat affiliates in Iowa built and rehabilitated 1068 homes. AmeriCorps members work extensively to recruit, educate and/or manage volunteers in all areas of operations to increase the organization's ability to provide decent safe, affordable housing. Most of these volunteers work with families on financial education, foreclosure prevention, budgeting, home maintenance; work on pre-construction activities and work as construction labor. In the last 12 months at least 13,766 volunteers have worked 95,318 hours in Habitat related roles under the direction of AmeriCorps members in the state of Iowa. As a direct result of members, the program hopes to recruit more than 15,000 volunteers working more than 125,000 hours constructing homes and serving in capacity building roles within the Habitat affiliate. In the previous 3 years, on average, 25% of our volunteers were episodic with 70% of volunteers returning periodically after their first experience; 5% were classified as one-time volunteers. Conversely, in AmeriCorps staffed affiliates, 21% of volunteers were classified as episodic with 75% returning periodically and 4% classified as one-time volunteers. The number of hours volunteers give to Habitat depends on the activity they perform, but an average five hours per experience can be expected. Habitat affiliates in Iowa follow the Habitat model for recruiting volunteers. Previously, this model relied on partnering with faith-based groups and to a lesser extent, the business community. With the support of members, more efforts have been placed on nurturing of a broader base of community relationships both on and off the building site. Some members will be assigned duties of faith based coordinator (while being mindful of prohibited activities of the program and adhering to the policy of not participating in those activities) to cultivate a steady stream of ready volunteers through contact, recruitment, and presentations, in faith based organizations. Other members will reach out to volunteers from local business partners such as Principal Financial, Thrivent, Wells Fargo and institution of higher learning. Members are charged with the critical task of recruiting, managing and retaining the efforts of these community volunteers. Members can be found providing short term support like orientation and safety instruction as well as building relationships for long-term volunteerism. Members may transport people who want to help, but do not have a car or have personal mobility issues, write volunteer newsletters to spread Habitat's mission and communicate the organization's progress, survey volunteers about their experiences so

Narratives

improvements can be made if necessary. Retaining more volunteers is another goal members work to achieve. Finally, members will help organize annual volunteer appreciation events. The Role of Volunteers is not relegated to construction-only activities. Volunteers are active leaders in family services (qualifying and preparing families for homeownership), policy and procedure determination, resource development, public relations and volunteer development. In each of these fields, volunteers assume leadership roles with limited supervision and input from staff. By utilizing volunteers and relying predominately on volunteer labor, Habitat affiliates are able to conserve financial resources and direct the precious monetary resources to the actual building and rehabbing of homes rather than administrative costs. Meeting community needs in coordination with the volunteer skill set is the paramount consideration when determining the volunteer positions and placements. A Habitat home is built by community members within the volunteer's hometown. People from different religious organizations, businesses, and community organizations come together to construct the Habitat homes with partner families. Currently, there are many opportunities for members to expand the Habitat building capacity and the capacity of communities to address the housing shortage for low-income families. The work of members in recruiting, training, and managing of community volunteers allow us to take advantage of monetary resources such as HOME funds, State Housing Trust Fund, and Federal Home Loan Bank Affordable Housing Program; thereby, expanding our safe, affordable housing construction efforts to serve more low income Iowans. The skills and information community members take away from both formal and informal training provided by AmeriCorps members is readily transferable to all types of community organizations. Capacity also is increased by expansions in the tax base of local communities that will help communities improve schools and other community services. The same traits and skills employed by AmeriCorps members on a daily basis lend them ideally to disaster services. Each day members are faced with new people of diverse backgrounds, just as occurs in disaster response. The flexibility and adaptability demonstrated in the day to day ongoing member Habitat service create a valuable disaster response volunteer. Finally, by helping people of all faiths and socioeconomic status learn to work together, AmeriCorps set a precedent in the Habitat and disaster community leading to increased willingness of community members to collaborate to solve all types of local problems. Building community and capacity is one of the most important indirect results of volunteer leadership in Habitat.

ORGANIZATIONAL COMMITMENT TO AMERICORPS IDENTIFICATION Taking pride in hosting AmeriCorps members is a hallmark of Habitat affiliates in Iowa. We view our members as AMERICORPS--not Building Specialists, not interns, not Family Service managers. If you are a member serving with

Narratives

HFH Iowa, it is a straightforward title; you are an AmeriCorps. By institutionalizing and internalizing the brand, our members also self-identify as "I'm an AmeriCorps." All sites hosting members are provided a placard to display in the front reception area. Additionally, site supervisors and AmeriCorps members are instructed to identify themselves as AmeriCorps in their email signature. Members and supervisors are provided AmeriCorps gear to meet the requirement of being in identifiable gear while in service. We routinely include AmeriCorps identification on all printed materials and recognize the program by devoting a full page to it in our annual report.

Organizational Capability

BACKGROUND & STAFFING The mission of Habitat is to bring people together to build homes, community and hope. HFH Iowa has been a 501(c) 3 organization since 2001 managed by volunteers until December of 2003. In the 9 years since staff was added to the organization (2004), we delivered over \$12 million of direct financial assistance to affiliates and managed VISTA, NCCC, and

AMERICORPS programs which secured more than 300 members. **MANAGEMENT STRUCTURE**

HFH Iowa is governed by a 12 member board; each director serves a maximum of 2, three year terms; officers are elected annually. 3 board members are recommended by Habitat affiliates and the remaining members are selected based on their skills in areas of need for HFH Iowa. The Board hires an Executive Director to oversee the administrative and programmatic development of the organization in consultation with a team consisting of an Assistant Director, Project Specialist, Community Outreach Director and Sustainable Building Specialist. Within HFH Iowa, the AmeriCorps program is seen through a lens offering a 360 degree view. The Community Outreach Director may suggest to an affiliate the benefits of an AmeriCorps member; the Sustainable Building Specialist may provide leadership around energy efficient construction methods; a Board member may provide financial management and budgeting skills to members; every staff member and each Board member understands and relishes the fact that they are part of the AmeriCorps team.

STAFFING The AmeriCorps program is managed by the Program Director, also serving as the HFH Iowa Assistant Director who has 30 years non-profit experience with national organizations such as the American Red Cross, Girl Scouts, the American Cancer Society and the United Way. Her expertise includes program management of public, private and government grants; volunteer recruitment, development and training; volunteer and paid staff management; and marketing and communication plan development and implementation. The Program Director is responsible for the member recruitment plan, site selection, member training design, management of member enrollment and benefits, site review and evaluation, monitoring of member and site compliance with AmeriCorps

Narratives

rules and regulations, and fiscal management of the program. The Project Specialist, an accountant with 25 years of experience in the areas of non-profit and for-profit auditing and regulatory compliance, assists in fiscal management & regulatory compliance. While each staff member directly associated with the program has considerable depth and breadth of experience, Habitat is committed to providing ongoing staff development opportunities through attendance at the National conference on Volunteering and Service, the Habitat Global Conference, the Iowa-Non-Profit Summit (2 day conference focused on the capacity building and integration of non-profits), and at programmatic specific trainings provided by the ICVS. ICVS trainings provide information and resources specific to the successful implementation and on-going oversight of an AmeriCorps program as well as the opportunity to network with fellow Program Directors. We have access to vast Habitat International training resources including human resources, legal, accounting, technology, operations, and programmatic assistance as well as regional and local partnerships with industry leaders in finance, organizational management and staff development. Member training and skill development is a prominent goal of our program. To that end, through our network of contacts we continue to engage experienced professionals in offering members an opportunity to hone their skills not only in the areas mandated by the AmeriCorps program and skill-specific areas necessary to the fulfilling of members duties such as power tool training, but to reach beyond the required elements to include areas identified by members as being important to their future success. Areas include: change management, social media, and non-profit management. Of particular interest has been the training offered by the Sustainable Building Specialist in relation to the energy efficiency of homes. HFH Iowa has substantial experience in the administration of federal and state grant programs. Currently, we are recipients of the 2012 Federal Home Loan Bank Affordable Housing Program (21 homes, \$209,000 grant), ongoing State Housing Trust Fund Project Based Programs, 2009 HOME Funds (20 homes, \$500,000 grant), 2010 HOME Funds (11 homes, \$385,000), 2011 HOME Funds (11 homes, \$385,000), 2012 HOME Funds (11 homes, \$385,000), I-Jobs, 2012 AmeriCorps (20 Full time members, and 11 Quarter-time members). In addition, we provided programmatic, resource development, and financial management of the 2009 and 2010 AmeriCorps Build-a-thon. Our audits consistently reflect no deficiencies. Our financial records are kept in accordance with generally accepted accounting principles and requirements for nonprofit organizations. Accounting functions are segregated and there are strong internal controls such as separation of receipts and disbursements. A CPA, Kevin Dolphin, provides accounting services for HFH Iowa. With our success administering these projects, we are confident in our ability to continue to administer the Habitat/AmeriCorps

Narratives

program. During the current AmeriCorps grant, we have consistently enrolled at 100%, have met or exceeded the ICVS retention requirement, and have maintained and submitted financial records in accordance with the terms of the grant agreement. We are considered a program in good standing by the ICVS. SUSTAINABILITY HFH Iowa has successfully been able to secure adequate match although match funding continues to be a challenge. In addressing sustainability within the multiple site Habitat model, we look first to short term and then to long term sustainability. Short Term refers to the period of time when members are in service to the affiliate. To participate in the AmeriCorps program, each affiliate is required to pay a fee as well as document the value of the supervisor's hours and fringe benefits (FICA and workers compensation insurance) to be used as matching funds. To determine this match, supervisors report the number of hours spent directly supervising each member each month. Based on each supervisor's salary, a value is calculated by the program director. Although the economic conditions continue to make it difficult to pay the cash fee portion of the match, affiliates are finding some new opportunities to fund the match. These include partnerships with Wells Fargo and participation in the new market tax credit program. Another source is revenue obtained from ancillary programs such as ReStores (a revenue generating segment of an affiliate primarily devoted to recycling recovered materials from homes undergoing remodeling or rehabbing). Additionally, as new sources of construction money are located for our affiliates, they are able to direct more of their individual donor, non-designated monies toward the cash match. We are funding 46% of our program, and with the large expansion in members actual funding from HFH Iowa will go from \$272,340 to \$366,570 a more than 134% increase in funding. We are funding more than our 42% that is required but asking for an increased MSY cost to maintain a viable program for all affiliates. Long Term Sustainability refers to ensuring that the impact of the program continues beyond the grant period. Prior to each grant year, affiliates interested in hosting members are asked to respond to a Request for Proposal. Within the response, we gauge the extent to which the members will impact the program and the extent to which the affiliate has identified a sustainable path forward. Typically, we find 2 pathways. One pathway consists of the members creating a system for volunteer engagement that will build the capacity of the affiliate such that the previously unperformed duties of the member will either be undertaken by a trained cadre of community volunteers or that the affiliate through increased house production now has the financial resources to create a paid position to continue the growth of the position previously held by the member. Affiliates falling into this category typically have members for 2-3 years. At the end of such time they are able to put in place permanent paid or volunteer positions. The second long term pathway is utilized by our larger affiliates who find

Narratives

that the organizational growth enabled by the presence of members allows the affiliate to sequentially expand services. An example would be the affiliate who initially brought members on board to assist in the construction field; members served as construction managers and construction assistants--both with the responsibility of recruiting and managing volunteers. As the construction volunteer pool grew, the affiliate's capacity to build more homes grew. Now the need for AmeriCorps shifted to the family services area where members began recruiting and qualifying potential partner families (homeowners). Members may educate families in financial readiness training, budgeting and the difference between renting and owning. While members continue to serve in the affiliate, their focus shifts to the next area of internal need; the affiliate's ability to address affordable housing issues within the community continues to grow. Just as important as the continuation of an individual project, however, is the impact increases in home production have on Habitat's future capacity to build homes. A unique feature of the Habitat for Humanity model is how sustainability is achieved through the revolving "Fund for Humanity". Each home an affiliate builds leads to a mortgage for the actual cost of materials and skilled labor in the home. Payments on the mortgages are placed in the Fund for Humanity. This money is used to build more homes, which in turn generates income for additional homes. Under the model the work the member performs today to increase home production will be realized in communities for years to come. Habitat affiliates have seen a great deal of success in collaborations including HFHI, Iowa Finance Authority, Federal Home Loan Bank, First Things First Foundation, Church World Service, Thrivent, local Iowa cities and churches, local housing trust funds and neighborhood housing organizations. By engaging communities and organizations at the local level, we are able to powerfully address the needs of affordable housing through resources including cash, in-kind gifts and volunteers. COMPLIANCE and ACCOUNTABILITY are paramount. Let us address compliance beginning with prohibited activities. None of the prohibited activities are a part of any Habitat's mission, the member's position description or daily activities. To ensure that no member will be asked to perform a prohibited activity, affiliate site supervisors must sign an Affiliate Site Agreement that certifies members WILL NOT be asked to perform any prohibited activity. The program director also educates site supervisors on this issue through the Affiliate Start-Up Guide, one-on-one conversation, conference calls and yearly group supervisor training. The program director checks for compliance during two site visits using the program monitoring tool. The tool requires interviews with staff and members to check for unallowable activities. If violations are found, the program director works with the site supervisor to ensure future compliance and documents actions taken. If violations continue, the member is removed from the site and placed at another Habitat site.

Narratives

To further emphasize the prohibited activities, members are required to initial and date directly below the listing of prohibited activities within the member service agreement. This issue is discussed at length during the Member Orientation and Training where members ask specific questions and discuss possible conflicts. The program director requires members to report any activity they feel may be in violation of the prohibited activities provision (under strictest confidence). The program director immediately investigates any possible violation and takes swift action to bring the affiliate or offending member in compliance. Recognizing that individuals inclined to National Service may be inclined to political activity, direct guidance on this issue is provided in addition to the Member Orientation and Training. If any member is found to be non-compliant regarding prohibited activities, service hours are reviewed to assure that no time was charged toward the grant during the performance of prohibited activities and the member is disciplined in accordance with the severity of the offense and the guidelines set forth in the service agreement. While compliance with prohibited activities requires constant vigilance, compliance with the other regulations and terms of the grant cannot be neglected.

DEMONSTRATED COMPLIANCE To date, no known compliance issues have been found by Habitat staff or have been sited within our internal reviews. Sites continue to keep adequate documentation of site supervisor time as well as all other in-kind sources of match and to document accompaniment of members when needed. Habitat continues to monitor and adhere to the administrative, fiscal and training requirements of the AmeriCorps grant. One potential area of concern is the recently implemented member civic engagement online evaluation tool. As a multi-site program with members serving in the field with limited access or need for computer time, we found it difficult during the past year to obtain member participation in the online survey. All members and site supervisors were provided with the link; however, compliance with utilization of the tool was less than ideal. In order to assure a more receptive culture, just as officials in sporting events commonly have "points of emphasis" in any given year, Habitat has placed a "points of emphasis" designation on the completion of the civic engagement surveys.

ENROLLMENT 100% of slots were filled during the past two years of the grant. **RETENTION** During the past year, we achieved a 90% retention rate. Two members were unable to fulfill their service agreements. Both members left with much regret, but voluntarily asked for an exit in the knowledge that they would be unable to fulfill the terms of their agreement. In each case, one due to a change in coursework and another due to a realization that no amount of time management was going to allow for successful completion, the member decided that the responsible course of action was to request an exit from the program. Both indicated that they felt it contrary to the spirit of AmeriCorps and against their ethical standards to continue to

Narratives

draw a living allowance knowing that they would not be living up to the term of their agreement. While we constantly caution potential members as to the requirements of service and conduct a full review of those requirements prior to entering into the service agreement, we feel at this time our best course of action is to use these instances as examples when interviewing prospective members.

Cost Effectiveness and Budget Adequacy

HFH Iowa is committed to running a quality AmeriCorps program in the most cost effective manner possible. With this goal in mind, the designed program is adequate, reasonable, and cost effective. Budget details ensure effective delivery of the program and adequate support of the members. The MSY is \$13,278, an increase of \$1,293 from our current grant MSY of \$11,985. While we recognize that it is imperative to be competitive during this process, we found ourselves faced with a dilemma. We could request the same number of slots as the current grant (20 FT; 11 QT=22.91 MSY), maintain our current MSY cost of \$11,985 and not be responsive to the need for AmeriCorps members by affiliates in Iowa. We could ignore the potential to have even greater impact on the affordable housing needs of families. To coin a phrase, we could play it safe. Or, we could forthrightly make our case for an increased MSY cost (asking \$13,278) and for increased members (25 FT; 6 HT; 15 QT=31.97MSY). Since the origination of our current grant, member living allowance has increased \$300 per FT member with a corresponding \$22.95 FICA increase, due to heightened background check requirements costs have increased \$49 per member, member health insurance costs have increased \$132, mileage reimbursement for travel has increased \$.05/mi and sites have expanded resulting in a \$2000 increase. These costs coupled with the increase in the pure number of members of 15 (46 proposed; 31 current) have caused us to humbly request an increase in our MSY cost without detriment to consideration of our application. Overall, increased budget costs due to expanded member training, a different combination of sites, and general cost increases outlined above, have resulted in an increased cost per MSY of \$872. Stated from another view: Under the current MSY rate of \$11,985, we would have a 2013 request of CNCS funds of \$383,160 leaving a match balance of approximately \$407,914. Our MSY match would then be \$12,759 (51%). Under the current grant, our MSY match is \$11,887 (50%). In each grant we exceeded match requirements. In the current grant, we agreed to a 50% match when 30% was initially required. In this application, we offer 46% when 42% is required. Increased budget costs coupled with increased members, combined with a static MSY cost is a cost threshold that we are unable to support. Our goal is to maintain an affordable AmeriCorps opportunity for Iowa affiliates and based on an informal survey of affiliates, we feel that an increase in the \$6500 fee would have a chilling effect upon placement in areas most in

Narratives

need of members. The logical alternative for affiliates would be the Habitat International AmeriCorps program which has a projected 2013 participation fee of \$11-13,000. Many of our affiliates are small with only 1-4 staff and with very little leeway in their administrative budgets. These are the very affiliates that can most benefit from AmeriCorps. We desire to work in cooperation with the CNCS to maintain affordable member placements while being good stewards of the federal grant monies.

SOURCE OF ORGANIZATIONAL FUNDING HFH Iowa receives funding from the following sources: Iowa Finance Authority, HOME funds, Federal Home Loan Bank, individual donors, corporate donors, affiliate administrative and fee-for-service fees, interest from loans to affiliates. The AmeriCorps grant would represent 44% of our overall budget and 12% of our operational budget.

During the past 5 years we have been awarded funding through the AmeriCorps State competitive program and supplemental formula funding through ARRA. **SOURCES OF NON-CNCS DOLLARS**

HFH Iowa has secured sufficient non-CNCS monies, both in-kind and cash, to cover the match (\$366,570) in the presented budget. This match comes from two sources: operating funds generated by HFH Iowa and in-kind and cash match from the AmeriCorps member sites. HFH Iowa uses revenues obtained from administrative fees for services provided to affiliates and from interest obtained from loans to affiliates to cover the cash portion of the match and each participating affiliate is committed to securing local, non-federal funds to implement the program. Affiliates provide in-kind contributions in the form of compensation for personnel directly engaged in supervising members and training costs. The fee also assists in meeting the match. Each grant cycle we have been able to exceed the required percentage of match funding required. **COST BENEFIT OF AMERICORPS PROGRAM**

The annual cost of the 31.97 MSY program is \$791,074 for a per MSY cost of \$24,744. Based on past performance, 1 MSY leverages 1088 volunteers performing 6492 hours of service. An hourly volunteer rate of \$17.22 provides a volunteer labor value of \$111,792. This results in a cost benefit of \$87,048. **BUDGET ADEQUACY** The HFH Iowa program is committed to serving as many people as possible in urban to mid-sized non-metropolitan areas and rural communities to address affordable housing and disaster needs. The requested budget of \$791,074 reflects our commitment to operating a quality program at the lowest cost possible. The members address these primary activities:

Construction and rehabilitation of homes for low-income Iowans and disaster victims; Increasing organizational capacity of affiliates and disaster response teams through implementation of policies and procedures designed to create organizational systems to recruit, train, manage, and recognize community volunteers; Education and training in financial literacy, homeownership, budgeting, and home maintenance for low-income, cost burdened Iowans. To that end, the budget proposed by HFH

Narratives

Iowa provides for recruitment, training, supervision, and staff and member development; all crucial to a successful statewide program by covering the costs associated with members from the time that they are potential applicants to the day they enroll and begin receiving a living allowance and healthcare benefits (if FT) to the day they successfully exit the program. We allocated administrative monies to cover the identification, training and compliance monitoring of sites and site supervisors (\$2442). Monies are expressly set aside to provide the required background checks (\$3596) of all members and supervisors as well as provide AmeriCorps service gear (\$2714) to each member so as to facilitate the community identification of the program. The same pool of administrative salary allow staff to recruit, retain and shepherd members through their time of service by providing mandatory and optional training opportunities (\$5850) including orientation that covers the role and mission of Habitat, the fine points of the service agreement, and the role of AmeriCorps in the history of national service. In addition to member living allowance and benefits (\$494,768), dollars are allocated toward transportation and educational costs for a day-long member training in January and a two-day workshop (including that incorporated with the MLK Day of Service and AmeriCorps Week projects) covering communication, volunteer management, disaster services, and civic engagement, and a summer day-long combination training covering orientation for summer QT members and life after AmeriCorps training for 12 month FT and HT members. The training dollars provide for members to receive position-specific training most often related directly to the construction aspect of our program--both in the "how to" and safety areas of building science. Disaster deployment expenses are reimbursed by FEMA; therefore, no disaster response programming monies are in the budget. The budget provides for a sound foundation upon which AmeriCorps members can engage in disaster response and lift up communities to address the lack of affordable housing.

Evaluation Summary or Plan

In evaluating the HFH Iowa program consisting of 20 FT and 11 QT members, 3 questions were addressed: 1) Do affiliates participating in the AmeriCorps program build more homes than those that do not participate? 2) Are individuals served by affiliates w/members more likely to report that they moved out of poverty housing within 18 months than those not served by members? 3) Are affiliates w/members leveraging volunteers at a greater rate than affiliates w/o members? Data collection period: September 2010 thru December 2012. Q1) Yes! Affiliates w/members average 20% more homes. AmeriCorps affiliates have completed 186 homes accounting for 69% of the total number of homes built by Habitat. During the past 6 years, the increase in home production attributable to AmeriCorps affiliates is 50%. Q2) During Year 2, 86% of individuals served by AmeriCorps affiliates

Narratives

moved out of poverty housing as compared with 79% of individuals in affiliates w/o members. At mid-point of Year 3, all affiliates demonstrated a 78% rate. We found an increase in the number of individuals being served by AmeriCorps affiliates thus causing their percentage to drop. We attribute this apparent leveling to the increase in the raw number of people entering the partner family system of AmeriCorps affiliates due to increased capacity in Family Services, (the starting point for all potential homeowners) as a result of member service. Currently, the building capacity (20% increase) has not yet caught up with emerging need evidenced by the increased in families (32% increase) seeking Habitat homes resulting in the creation of a wait list for homes. Q3) 7 AmeriCorps Affiliates report having leveraged 35,304 volunteers serving 203,798 hours. These numbers reflect only data attributable to AmeriCorps members. Conversely, a sampling of 8 non-AmeriCorps affiliates with a control for staff size and home production revealed 5,421 volunteers serving 27,731 hours.

Amendment Justification

NA

Clarification Summary

NA

Continuation Changes

NA