

**Habitat for Humanity International**

Habitat for Humanity International

U.S. Research and Measurement

Wealth Building among Habitat Partner Families in the U.S.

# **REQUEST FOR PROPOSAL**

October 2022

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## 1 Company Information

### 1.1 Corporate Overview

Founded in 1976, Habitat for Humanity International (HFHI or Habitat) is a non-profit ecumenical Christian organization with the mission of eliminating poverty housing from the world and making decent shelter a matter of conscience and action.

Habitat for Humanity largely does its work in the US through Habitat affiliates. Affiliates are independent, locally-run, community-level nonprofit organizations that partner with Habitat for Humanity to provide services to families in a specific geographic area. Currently, more than 1,100 affiliates coordinate Habitat housebuilding and repair projects in the US. Each Habitat affiliate coordinates all aspects of Habitat home building in its local area: fundraising, build site selection, partner family selection and support, construction, and mortgage servicing.

Habitat houses are built primarily by community volunteers and families partnering with Habitat for homeownership and through volunteer labor and donations of money and materials. For some affiliates, the homeowners' monthly mortgage payments replenish a revolving fund that is used to build more Habitat houses. In addition to a down payment and the monthly mortgage payments, homeowners invest hundreds of hours of their own labor, sweat equity, into building their home and those of others. Families are selected based on their need, willingness to partner, and ability to repay the mortgage.

### 1.2 RFP Overview

Habitat serves families typically earning between 30% and 80% of the area median income, or AMI. The U.S. Department of Housing and Urban Development calculates AMI, or the midpoint of a region's income distribution, for each geographic area annually. For a family of four living in the Atlanta, Georgia area, this translates to gross incomes ranging from \$26,500 to \$68,950 in 2021.<sup>1</sup> By partnering with potential homebuyers, Habitat offers the opportunity for homebuyers to build wealth through homeownership. Homeownership is a substantial contributor to the wealth of households with low incomes, since they hold the majority of wealth in their homes. Homeownership promotes wealth building by acting as a forced savings mechanism and through home value appreciation. Habitat is currently seeking to understand wealth building among homebuyers who have purchased a home from Habitat affiliates in the U.S. within the last 10 years, over 70,000 homebuyers.

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<sup>1</sup> <https://www.atlantaga.gov/home/showpublisheddocument/46431/637546832761170000>

### 1.3 Homeowner Selection and Financing

Habitat serves low-income families who meet three selection criteria:

- Need for housing: Physical (e.g., quality of home) and financial (e.g., overcrowding, cost-burdened) circumstances of prospective homebuyers
- Willingness to partner: Commitment to fulfill all partnership requirements
- Ability to pay: Debt-to-income ratio not to exceed 30% at the front end— composed of total housing costs (principal, taxes and insurance)—and 43% at the back-end— including all recurring debt.

The selection criteria are driven and informed by the combination of the Habitat mission, HFHI policies, and federal, state, and local laws regarding mortgage lending. Affiliates, however, can operationalize the selection criteria according to their local markets.

Traditional Habitat financing offered by affiliates typically include a zero-interest first priority mortgage with a typical term of 15 to 30 years, origination by the affiliate to the homebuyer, and full amortization and repayment to the affiliate over the loan term. This traditional financing is governed by Habitat policies that mandate, for example, that affiliates cannot offer interest-bearing loans if originated by the affiliate and homebuyers must make no periodic payments on subordinate mortgages until the end of the period for the first mortgage. As with homeowner selection, affiliates tailor their financing models to reflect their local needs.

Habitat is committed to ensuring mortgage payments consume no more than 30% of a homeowner's gross income. To close the 'affordability gap' between what housing costs and what low-income homebuyers can afford, this translates to some affiliates offering financial packages composed of affordable loans at non-zero interest rates through third party entities, repayable and forgivable loans, silent second/third mortgages, down payment assistance, etc. In some markets, affiliates also impose deed restrictions that limit resale to other low-income homebuyers, require repayment of "forgivable" subordinate loans if specific conditions are not met, restrict the resale price of the home, and require shared equity or appreciation between the homeowner and the affiliate. These are some examples of the differences in homeownership financing strategies experienced across the network.

### 1.4 Homeowner Education

To prepare and support homebuyers that partner with Habitat, affiliates oftentimes provide pre- and post-homeownership educational classes and counseling and require participation as part of their sweat equity. These classes typically comprise topics that

include home maintenance and repair, mortgage disclosure and deeds, financial literacy, and delinquency prevention. Affiliates vary in the types of classes and counseling offered to homebuyers both pre- and post-purchase of a home and whether participation is a required component of sweat equity.

## 2 Statement of Work

### 2.1 Purpose

Habitat is seeking to contract with an evaluator or a firm to conduct an evaluation of homebuyers who purchased a home within the past 10 years from a Habitat affiliate. This evaluation will include an outcome evaluation and impact evaluation. The overarching evaluation objective is to determine how much wealth is built by Habitat homeowners relative to their peers, considering race, ethnicity, and gender. The outcome evaluation will assess how Habitat and its programs have contributed to wealth building outcomes among Habitat homeowners, and the impact evaluation will use quasi-experimental or rigorous approaches (including a comparison group) to determine the additional impact of Habitat in improving wealth building for low-income populations.<sup>2</sup> The evaluation will focus on the main evaluation questions:

1. How and to what extent does Habitat contribute to wealth building for their homeowners?
2. What factors contribute to wealth building?
3. What are the best practices across the Habitat network that accelerate wealth building for their homeowners?
4. How and to what extent does wealth building and the related factors vary by race, ethnicity, gender, and neighborhood characteristics?

The evaluation findings will ground Habitat's advocacy and fundraising work and the evidence will be used to reflect and adjust Habitat's approach to improving wealth building among Habitat homeowners.

### 2.2 Scope

The overall objective of the tasks below is to quantitatively and qualitatively evaluate the outcomes and impact of Habitat's programs on homeowners' wealth accumulation. The evaluation will be centered on a representative sample of homeowners who purchased

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<sup>2</sup> Refer to the appendix for a logic model that shows how Habitat homeownership influences outcomes for partner families. The logic model includes outcomes beyond wealth building, the focus of this evaluation. The logic model can be used as a guide in developing the proposal and ultimately, the evaluation plan.

Habitat homes within the past 10 years. The evaluator will select a representative sample of homeowners in conjunction with HFHI.

Habitat's programs can be tailored by each affiliate to make housing and its financing affordable and sustainable for target families, while meeting local demands and restrictions; therefore, details of current or previously implemented programs can potentially vary by affiliate. The selected evaluator will be responsible for conducting both primary data collection and secondary data analysis, which includes building a data collection tool for affiliates to validate and collect data on homeowner demographics, financing terms, and program characteristics, developing data collection instruments for other primary data collection, and compiling these data with other primary and secondary data needed to conduct the outcome and impact evaluations. The evaluator must also develop and implement a strategy that will maintain key stakeholder (e.g., HFHI, affiliate leadership and homeowners) engagement throughout the project period, from evaluation plan development to dissemination.

It is anticipated the evaluator will undertake the following tasks, which submitted proposals should address.

- **Task 1: Communicate with HFHI**

Throughout the project period, the evaluator will present ongoing updates to HFHI on the progress of the evaluation.

Within one week after contract signing, the evaluator will convene and lead a virtual “kick-off” meeting with HFHI to discuss the project, related tasks of the project, roles and responsibilities, timelines and deliverables, communication and reporting requirements. Within two weeks after contract signing, the evaluator will submit a detailed and accessible project management plan.

Throughout the project period, the evaluator will maintain ongoing communications with HFHI through regular meetings to provide updates, discuss progress, and plan for future activities. It is anticipated that results from the evaluation will be shared and discussed as part of these regular meetings. Evaluator should propose frequency of the project meetings, which may be adjusted through mutual agreement between the evaluator and HFHI. The evaluator will provide a summary of meetings and action items to HFHI following each meeting.

Additionally, the evaluator will provide monthly progress reports that contain, at a minimum:

- Progress made during the month
- Risk and issue register that includes:
  - Problems anticipated and encountered during the month
  - Problems resolved and the resolution
  - Timeline or funding issues to be addressed
- Work planned for next month
- Deliverables submitted
- Actions/items required by HFHI

### **Task 1 Deliverables:**

- Deliverable 1.1: Kick-off meeting
- Deliverable 1.2: Detailed and accessible project management plan
- Deliverable 1.3: Notes from meetings, consultancies, and monthly progress reports

### **• Task 2: Develop a participatory evaluation plan**

The evaluator must ensure that a participatory approach is taken in developing the evaluation plan, particularly around the choice of outcomes, in developing and implementing all data collection approaches, and in disseminating the results. This means that the evaluator will need to liaise with HFHI advisory teams, separately composed of affiliates and homeowners, throughout the project period.

Evaluator will develop an evaluation plan that covers the entire tasks (Task 1 through Task 5), including a comprehensive approach to assessing Habitat homeowners' wealth accumulation. Evaluator is expected to use a mixed-methods design in evaluating outcomes, employing both quantitative and qualitative approaches. The evaluation plan should include:

- Evaluation questions
- Logic model
- Evaluation framework and purpose
- Evaluation methods
- Timeline
- Data sources and indicators
- Data collection methods
- Dissemination plan

The evaluation plan should also include strategies for engaging key stakeholders, which primarily comprise affiliate leaders and homeowners. The evaluation plan may include

drafts of all data collection tools and description of methods that will be used to collect, abstract, or use program data, and primary and secondary data. The evaluation plan will describe data sources and methods for each evaluation component, which includes the outcome and impact evaluations. The outcome evaluation components will identify the indicators needed to demonstrate wealth building—which will need to be validated by HFHI’s affiliate and homeowner advisory teams—and proposed approach, and the impact evaluation will propose an approach that uses rigorous or quasi-experimental methods and includes a comparison group to assess wealth building by Habitat homeowners vis-à-vis similar low-income populations.

Evaluator will prepare the appropriate packages for clearance prior to carrying out data collection activities if any of the methods require IRB clearance.

### **Task 2 Deliverables:**

- Deliverable 2.1.: Evaluation plan
  - Deliverable 2.2..4.: Updated evaluation plan, including updated data collection instruments
- **Task 3: Collect and clean data**

Habitat will provide evaluator with up to ten datasets and data dictionaries/survey instrument describing data. The datasets will contain (1) administrative data on affiliates’ geographic service area and property addresses and (2) property-level data on transaction history, mortgage terms, foreclosure, and current or forecasted sales price.

The evaluator will need to compile and validate the property-level data with affiliates and request affiliates provide additional data on affiliate characteristics, if needed, and property-level data on homeowner demographics (e.g., race/ethnicity, gender, household size), deed restrictions, resale formula, or any other conditions on the property that may impact wealth building. Evaluator will develop a user-friendly and easy-to-navigate data collection tool that will encourage accurate reporting by affiliates and not be too burdensome. Evaluator will co-develop and test the tool with HFHI and a subset of affiliates—potentially drawn from affiliates in the advisory team or from the sample of affiliates included in this evaluation—and incorporate feedback prior to launch. It is anticipated that evaluator may need to allow affiliates a two-month window to provide these data once the data collection tool launches. To ensure affiliate engagement, it is anticipated that the evaluator will provide technical assistance on the use of the tool and check-in points during the two-month window to answer questions from affiliates and help in their data collection.



The evaluator will produce other data collection instruments for the outcome and impact evaluations, including any focus group and interview guides, using a participatory approach with affiliates and homeowners. Primary data collection may be staged throughout the contract to maximize actionable use of the evaluation findings while minimizing reporting and data collection burden on stakeholders. The evaluator will provide HFHI with confirmed data sources for the comparison group that will be used in the impact evaluation.

Evaluator will need to supplement these data with secondary data sources that describe affiliate market characteristics. Evaluator will clean and compile all data sets for analysis. This includes cleaning each dataset, omitting unnecessary information, combining the multiple datasets into one analytic dataset which embeds (1) information with respect to any property-level restrictions of Habitat affiliates, such as shared equity, shared appreciation, and other deed restrictions, which directly/indirectly impact wealth accumulation made by Habitat homeowners and (2) information with respect to structures of mortgages to Habitat homeowners.

Evaluator will also update the evaluation plan to align with available datasets, to finalize the data collection instruments, and to reflect any additional updates. Evaluator will provide the initial evaluation plan updated in track changes with any comments necessary to understand the modifications.

Evaluator, based on the initial review of the datasets and feedback on the data collection tool from affiliates, will identify up to ten (10) affiliates that have more complex loan structures – multiple loans, loan value exceeding purchase price of house, etc. – to conduct sense-making of the data, if necessary. Final approval of the subset of affiliates will be made by Habitat, and Habitat will initiate outreach and assist in coordinating communication. This sense making can involve focus groups with the affiliates to validate assumptions made in calculating wealth building, key informant interviews to discuss loan structures, etc. Evaluator will provide a brief summary report – up to five (5) pages – of sense-making.

The evaluator shall provide all data collected (in de-identified format for qualitative interviews), including, but not limited to, interview and focus group transcripts and analytical dataset(s).

### **Task 3 Deliverables:**

- Deliverable 3.1.: Data collection tool for compilation and validation of affiliate characteristics and property-level data

- Deliverable 3.2.: Summary of affiliate feedback regarding the data collection tool
  - Deliverable 3.3.: Sense-making summary report, if necessary
- **Task 4: Analyze data**

The evaluator will conduct the necessary data analysis as proposed in the evaluation plan.

We expect the evaluator to use qualitative and quantitative approaches. The quantitative approach requires that the evaluator calculate, at a minimum, the wealth accumulated by Habitat families through homeownership, incorporating property value appreciation, forced savings, and any restrictions that impact the wealth accumulation by homeowners. Results will be disaggregated by key market, affiliate, housing programs of the affiliates, and homeowner characteristics to understand variation in wealth building and its potential drivers.

Evaluator will conduct further analyses, in conjunction with descriptive and multivariate analyses, in order to understand the amount of wealth accumulated by homeowners through homeownership and characteristics of markets, affiliates, and homeowners associated with differences in wealth building across homeowners. Evaluator will compare the outcomes of Habitat homeowners to a comparison group of similar low-income homeowners, or renters, if necessary, to estimate how much wealth (e.g., housing wealth) is built by Habitat homeowners relative to their counterparts.

We anticipate that the evaluator will select the most appropriate qualitative methods to deepen the understanding provided by the quantitative methods. This can include, for instance, interviewing affiliates whose homeowners have been able to achieve above-average gains in wealth directly attributable to affiliate programs. Questions can focus on features of program models that contribute to wealth building, especially those that may be scalable to the network. To serve as comparisons to those affiliates, if necessary, evaluator can conduct additional interviews with affiliates whose homeowners have not been able to gain as much wealth as other homeowners, to understand, for instance, any restrictions including local market demands and/or any technical limitations in providing such programs. Final approval of the subset of affiliates will be made in conjunction with HFHI, and HFHI will initiate outreach and assist in coordinating communication.

Evaluator, in addition, will conduct interviews or focus group discussion with homeowners from the selected affiliates to triangulate findings and better understand how features of the programs impacted their wealth building opportunities, such as, the extent to which

Habitat homeowners perceive the quality, characteristics, and meanings of the Habitat affiliates' programs from the standpoint of wealth accumulation based on their experiences with their affiliates. Evaluator will work with the selected affiliates to identify Habitat homeowners for interviews or focus group discussions, but final approval of the subset of the homeowners will be made by HFHI and Habitat affiliates, and outreach and coordination will be initiated by HFHI, select affiliates and evaluator.

HFHI has suggested timelines for the submission of the interim outcome and impact evaluation reports in Section 2.3 Project Schedule. Evaluator can propose a revised timeline for these reports (e.g., staggered submission), but the timeline should fall within 12 months after the contract signing.

#### **Task 4 Deliverables:**

- Deliverable 4.1.: Data log describing data issues and implemented solutions
  - Deliverable 4.2.: Programming code and all data collected, including, but not limited to, analytical dataset with data dictionary describing any created variables and de-identified interview and focus group transcripts
  - Deliverable 4.3.: Interim outcome evaluation report with results – up to 10 pages
  - Deliverable 4.4.: Interim impact evaluation report with results – up to 10 pages
- **Task 5: Create knowledge products to share findings**

Evaluator will develop dissemination products to include at minimum, (1) an evaluation report, (2) a PowerPoint presentation of the evaluation report to share with key stakeholders: HFHI staff, affiliates, and donors, and (3) infographic templates to aid in sharing results.

Evaluator will create an evaluation report, up to 20 pages. The report will describe the purpose, primary evaluation questions, methods employed, analyses conducted, and findings of the analyses. The evaluation report will include an executive summary, up to 3 pages, that highlights key findings and presents recommendations that would be actionable for Habitat and its affiliate to improve programs. Evaluator can include the two reports from the outcome evaluation (Deliverable 4.3.) and impact evaluation (Deliverable 4.4.) as part of the larger evaluation report. Evaluator will deliver all data and technical notes as appendices of the report.

All dissemination products will clearly present complex information, data, and knowledge, and be digestible for those who do not have technical knowledge. For a PowerPoint presentation, in particular, the evaluator will utilize graphs, diagrams, and flow charts, as

necessary, to appropriately communicate findings and engage key stakeholders, and therefore creating well-designed infographics that are visually appealing is highly encouraged.

#### **Task 5 Deliverables:**

- Deliverable 5.1.: Evaluation report
- Deliverable 5.2.: PowerPoint presentation
- Deliverable 5.3.: Draft infographic templates (Adobe Illustrator, PowerPoint)

### 2.3 Project Schedule

This schedule is based on our current timelines but is subject to change. The evaluator will allow at least one week for HFHI and/or affiliate feedback for all shared deliverables.

<b>Deliverable #</b>	<b>Deliverable Description</b>	<b>Suggested Deadline</b>
1.1.	Kick off meeting	Within 1 week of contract signing
1.2.	Project management plan	Within 2 weeks of contract signing
1.3.	Notes from meetings, consultancies, and monthly progress reports	Monthly
2.1.	Evaluation Plan	6 weeks after contract signing
2.2.	Updated evaluation plan, included updated data collection instruments	6 months after contract signing
3.1.	Data collection tool for compilation and validation of affiliate characteristics and property-level data	4 months after contract signing
3.2.	Summary of affiliate feedback regarding the data collection tool	4 months after contract signing
3.3.	Sense-making summary report, if necessary	6 months after contract signing
4.1.	Data log describing data issues and implemented solutions	14 months after contract signing
4.2.	Programming code and all data collected, including, but not limited to, analytical dataset with	14 months after contract signing

	data dictionary describing any created variables and de-identified interview and focus group transcripts	
4.3.	Interim outcome evaluation report with results – up to 10 pages	12 months after contract signing
4.4.	Interim impact evaluation report with results – up to 10 pages	12 months after contract signing
5.1.	Evaluation report	14 months after contract signing
5.2.	PowerPoint presentation	14 months after contract signing
5.3.	Draft infographic templates	14 months after contract signing

### 3 Proposal Submission Procedure

#### 3.1 Contractor RFP Reception

By responding to this RFP, the contractor agrees to be responsible for fully understanding the requirements or other details of the RFP, and will ask any questions to ensure such understanding is gained. HFHI retains the right to disqualify contractors who do not demonstrate a clear understanding of our needs. Furthermore, the right to disqualify a contractor extends past the contract award period and HFHI will be at no fault, cost, or liability.

#### 3.2 Good Faith Statement

All information provided by HFHI is offered in good faith. Specific items are subject to change at any time based on business circumstances. HFHI does not guarantee that any particular item is without error. HFHI will not be held responsible or liable for use of this information or for any claims asserted therefrom.

#### 3.3 RFP Timeline

<b>Project Milestones</b>	<b>Deadline</b>
RFP Delivered to Contractors	Friday, October 29, 2021
RFP Question Period Ends	Friday, November 12, 2021
Q&A Document Circulated with Responses to All Questions	Tuesday, November 16, 2021

RFP Close Date	Friday, December 3, 2021, 5pm EST
Conduct Contractor Evaluations	Monday, December 6 – Friday, December 17, 2022
Award Contract to Contractor	Monday, December 20, 2022

### 3.4 Communication & Application Submission Guidelines

Communications shall not be effective, unless a specified employee who is responsible for managing the RFP process formally confirms these communications in writing. In no case shall verbal communication govern over written communications.

The proposal shall be limited to no more than 15 pages in length. Cover pages, table of contents, appendices, resumes, or budget spreadsheets are not counted in the number of page limitations. Text should be in 12-point font Times Roman.

Please submit your proposal by December 3, 2021 5pm EST.

Please send questions related to this RFP, and contractor proposals to:

Simone Peart Boyce  
Associate Director, Research and Learning  
Habitat for Humanity International  
[sboyce@habitat.org](mailto:sboyce@habitat.org)

and

Daisuke Nagase  
Manager, Research and Learning  
Habitat for Humanity International  
[dnagase@habitat.org](mailto:dnagase@habitat.org)

Subject Line: Proposal for Wealth Building

### 3.5 Evaluation Criteria

All proposals will be evaluated systematically, based on the following key criterion. The purpose of this section is to identify a contractor with the interest, capabilities, and financial stability to supply Consulting Services, as defined in the Scope of Work.

Following is a prioritized list of our key evaluation criteria:

1. Strength of overall approach to addressing the purpose, focus and scope of work mentioned above.
2. Demonstrated experience in working with similar programs and/or similar projects in the past, especially in the housing sector.
3. Reasonableness of budget and schedule.

### 3.6 Short-list Selection

Contractors who have demonstrated their capacity to meet our needs will be contacted via phone and/or email to be notified of their selection to move forward in the RFP process. Contractors, who have not been selected, will not be contacted.

## 4 Contractor Information

Contractors must submit the following information to be considered:

- Corporate Overview – Legal name; year of incorporation; number of employees.
- Credentials and Experience – description of relevant credentials, capabilities, experience, and qualifications.
- Products & Services – description of all products & services supplied related to the evaluation.
- Project management and communication platforms and tools – description of how project will be managed and communicated with HFHI
- Customer References – provide contact information and description of project for 2-3 past clients.
- CVs of staff who would support this project (no more than 5 pages each).
- Examples of similar projects.

HFHI reserves the right to consider such other relevant factors as it deems appropriate in order to obtain “best value” provider of Programmatic Evaluation Services. HFHI may or may not seek additional information from Respondents prior to making a selection

## 5 Estimated Budget & Resources Required

All contractors must provide a breakdown of costs related to their Consulting Services. Costs include, but are not limited to, fixed pricing and deliverables, billable hours, travel expenses, etc. Contractor must agree to keep the quoted pricing in their proposals for a minimum of 90 days after proposal submission.

The proposed budget must include for each proposed staff:

- Staff name
- Hourly rate
- Number of hours devoted to each task
- Total hours
- Total cost

Finally, all proposals must include a project schedule and work breakdown structure, which identifies timelines, key milestones, project phases, or other project plan information.

Contractors must provide two budget scenarios assuming a sample size of (1) 100 affiliates and (2) 300 affiliates.

## 6 Other Provisions

### 6.1 Waiver Authority

HFHI reserves the right, as its sole discretion, to waive minor irregularities in submittal requirements, to request modification of the response, to accept or reject any or all responses received, and/or to cancel all or part of this RFP at any time prior to awards.

### 6.2 Disclaimer

This RFP does not commit HFHI to award any funds, pay any costs incurred in preparing a response, or procure or contract for services or supplies. HFHI reserves the right to accept or reject any or all responses received, negotiate with all qualified Respondents, cancel or modify the RFP in part or in its entirety, or change the response guidelines, when it is in its best interest.

### 6.3 Changes/Amendments to RFP

This RFP has been distributed electronically using HFHI's email system. Any update and/or changes will be communicated by this process.



## Appendix: Habitat Logic Model

Habitat, in collaboration with its advisory teams, developed a logic model that connects our program model to its program goals through a set of enabling conditions, activities, short-term, and long-term outcomes. Habitat builds/rehabilitates housing for low- to medium-income homeowners aimed at promoting family wealth and empowerment through homeownership (i.e., long-term outcomes). Note that this logic model can be used as an overview of anticipated outcomes from homeownership, however, this project focuses solely on wealth accumulation and will not address the other outcomes included.

INPUTS	ACTIVITY	OUTPUTS	SHORT-TERM OUTCOMES	LONG-TERM OUTCOMES
<b>PEOPLE</b>	<b>LAND &amp; PROPERTY ACQUISITION</b>			
<ul style="list-style-type: none"> <li>- Qualified <b>staff</b></li> <li>- Engaged <b>volunteers</b> including: <ul style="list-style-type: none"> <li>- Diverse <b>affiliate board</b></li> <li>- Habitat <b>ambassadors</b></li> <li>- <b>Students and student groups</b></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- Land <b>leased, donated, or purchased</b></li> <li>- Existing property <b>donated or purchased</b></li> <li>- Site and community analysis</li> </ul>	<ul style="list-style-type: none"> <li>→ # land/properties acquired</li> <li>→ Location and related community resources</li> <li>→ Amount of dollars invested</li> <li>→ % vacancy</li> <li>→ % foreclosure</li> <li>→ % affordability</li> </ul>	<ul style="list-style-type: none"> <li>→ Improved affordability of home to Habitat homeowner</li> <li>→ ↑ neighborhood affordable housing stock</li> <li>→ ↓ neighborhood <b>vacancy</b> rates</li> </ul>	In service of <b>home construction</b> activities...
<b>RESOURCES</b>	<b>HOME CONSTRUCTION</b>			
<ul style="list-style-type: none"> <li>- <b>Gifts in kind</b> and <b>dollars</b> raised from <b>individuals and corporations</b></li> <li>- <b>Revenue and support from ReStores</b></li> <li>- <b>Dollars</b> raised from <b>government</b></li> <li>- Building <b>materials</b></li> <li>- Policies to identify Habitat's <b>target population and target communities</b></li> <li>- <b>Enabling public policies</b> (such as supportive zoning) and other land use policies (favorable land disposition)</li> <li>- <b>Strategic plan</b></li> </ul>	<ul style="list-style-type: none"> <li>- Outreach to target populations in communities to build a pipeline of individuals and families to receive services</li> <li>- <b>Build</b> single-, and multi-family homes that are Energy-Star rated</li> <li>- <b>Renovate</b> single-, and multi-family homes such that they are Energy-Star rated</li> <li>- Future homeowners complete <b>Sweat Equity</b> hours through <b>building their home</b> and the homes of other families</li> <li>- <b>Inspections and compliance</b> procedures</li> </ul>	<ul style="list-style-type: none"> <li>→ # of <b>new homes</b> built by type</li> <li>→ # of <b>rehabilitated</b> energy efficient homes</li> <li>→ # of <b>recycled</b> homes</li> <li>→ # of <b>Sweat Equity</b> hours, by Habitat homebuyer</li> <li>→ # of <b>homeowners served</b></li> <li>→ <b>Amount of dollars invested</b></li> </ul>	<ul style="list-style-type: none"> <li>→ ↑ in <b>homeownership knowledge and skills</b></li> <li>→ ↑ # of <b>safe, decent, and affordable</b> homes</li> <li>→ ↑ residential stability</li> <li>→ ↑ <b>energy efficiency</b> of homes</li> <li>→ ↓ # of <b>functionally obsolete</b> homes</li> <li>→ ↑ <b>homeownership rates</b> for families served</li> </ul>	<ul style="list-style-type: none"> <li>→ ↑ asset/wealth building for Habitat homeowner</li> <li>→ Improved health and wellness outcomes for Habitat homeowner</li> <li>→ Habitat homeowner have agency on whether to move or not</li> <li>→ ↑ Habitat homeowner children's' opportunities for educational success</li> <li>→ ↑ years that a family lives in safe, decent, and affordable housing</li> <li>→ ↑ <b>homeowner access</b> to community resources and economic opportunities</li> </ul>
<b>PARTNERSHIPS</b>	<b>FINANCIAL SERVICES &amp; HOMEOWNER TRAINING</b>			
<ul style="list-style-type: none"> <li>- Other <b>service providers</b>, including ReBuild Together</li> <li>- Local <b>for-profit builders</b>, &amp; outside contractors</li> <li>- <b>Faith-based</b> organizations</li> <li>- <b>Municipal</b> governments and <b>state agencies</b></li> </ul>	<ul style="list-style-type: none"> <li>- Provide <b>affordable mortgages</b> to homeowners (loan servicing + leveraging)</li> <li>- Education on <b>financial literacy, budgeting, and the mortgage process</b></li> <li>- <b>Home maintenance training</b></li> <li>- Foreclosure prevention support</li> <li>- <b>Shared equity ownership</b> structures</li> </ul>	<ul style="list-style-type: none"> <li>→ <b>Knowledge and skills</b> obtained by homeowner</li> <li>→ # of <b>homeowners who participate in homeownership trainings by type</b></li> <li>→ # homeowners who participate in financial education training</li> <li>→ # homeowners who participate in mortgage financing training</li> <li>→ # homeowners who receive individualized counseling regarding delinquency/foreclosure prevention by a certified financial counselor</li> </ul>	<ul style="list-style-type: none"> <li>→ ↑ # of mortgage-ready clients</li> <li>→ Housing costs <b>capped at 30%</b></li> <li>→ ↓ in <b>foreclosure/default</b> rates</li> <li>→ Homeowner feels <b>more secure about finances</b></li> <li>→ <b>Improvement in money management knowledge and skills</b></li> <li>→ Improved homeowner <b>credit scores</b></li> </ul>	<ul style="list-style-type: none"> <li>→ ↑ <b>Equitable access to homeownership</b></li> <li>→ <b>Homeowner</b> continues to pay mortgage, in service of increased asset/wealth building of a Habitat homeowner</li> </ul>
<b>TRAINING</b>	<b>COMMUNITY &amp; CIVIC ENGAGEMENT</b>			
<ul style="list-style-type: none"> <li>- <b>Staff training, management, and Quality Assurance</b></li> <li>- <b>Jobsite safety training, management, and inspections</b></li> </ul>	<ul style="list-style-type: none"> <li>- Introduce new Habitat homeowners to <b>peers</b></li> <li>- Form or connect Habitat homeowners to <b>HOAs</b></li> <li>- Introduce <b>new Habitat homeowners</b> to neighborhood associations or civic organizations</li> </ul>	<ul style="list-style-type: none"> <li>→ # of Habitat H.O. participating in HOAs</li> <li>→ # of Habitat H.O. participating in civic engagement activities</li> </ul>	<ul style="list-style-type: none"> <li>→ Habitat H.O. feel <b>welcome in their community</b></li> <li>→ <b>Community building</b> among development</li> <li>→ % ↑ of Habitat <b>homeowners who participate in HOAs</b></li> <li>→ % ↑ of Habitat homeowners who participate in <b>civic engagement activities</b></li> <li>→ % ↑ residents accessing resources</li> </ul>	<ul style="list-style-type: none"> <li>→ Improved community <b>safety</b></li> <li>→ Improved <b>neighborhood stability and connection</b></li> <li>→ Increased <b>civic engagement</b> by Habitat homeowner</li> <li>→ <b>Economic impact on the local and regional economy</b></li> </ul>