

HARTFORD AREA HABITAT FOR HUMANITY
BOARD OF DIRECTORS MEETING

March 2, 2021 5:30PM *Via Zoom*

- I. Devotion– **5:30-5:40PM**
 - a. **Monica Blanco- Welcome to the Board**

- II. Development Committee- Report **5:45-6:15pm**
 - a. Introduce Suzanne Feola, Director of Development
 - b. Board Development Committee Presentation-Billie Augustin and Don Bates
 - c. Discussion on Board Thank You for year end calls/mailing
 - d. Next steps and board requests

- III. Consent Agenda-Anne Hamilton **6:15-6:30pm**
 - a. Minutes
 - b. Finance Dashboards

- IV. Committee Updates **6:30-6:50pm**
 - a. Succession Planning-Jennifer Guidry
 - b. Strategic Planning-Steven Hernandez
 - c. Governance Committee-Steven Hernandez and Jennifer Guidry
 - i. Nomination Committee/Resolution

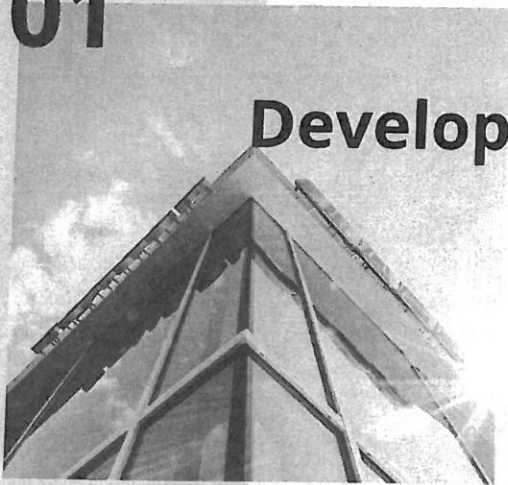
- V. Upcoming Meetings and Focus topics **6:50-7:00pm**
 - a. April: Budget FY 22/ Thank You to Existing Board/ Strategic Plan Discussion
 - b. April-May: Strategic Plan Meeting (Dates to be determined)
 - c. June: Strategic Plan Vote
 - d. July-August- Summer Recess

- VI. Executive Session **7:00-7:30**

Next Board Meeting is Tuesday, April 6

DEVELOPMENT

/01

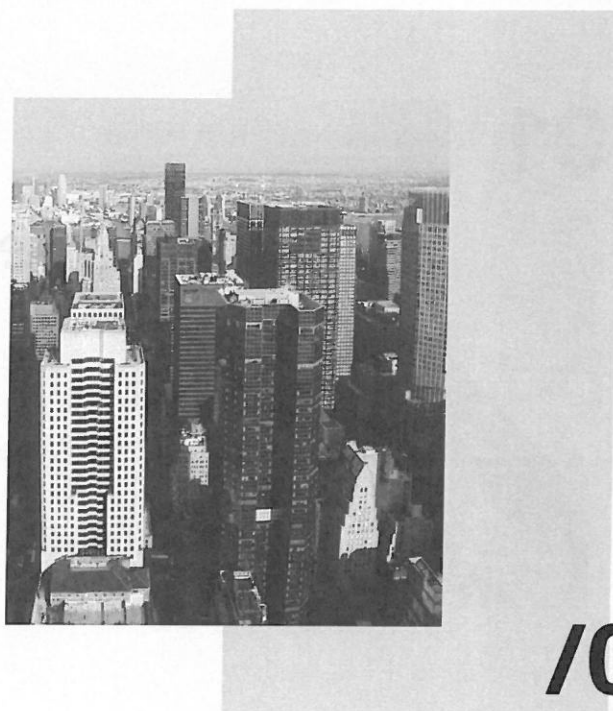


Development Task Force Review & Proposal

Development Task Force | 2021

Agenda

Summary of Process
Past Performance
Considerations
Quantitative Highlights
Qualitative Highlights
Areas of Opportunity
Proposed Quantitative Goals
Proposed Qualitative Goals
Questions/Discussion



/02

/03

Process Summary

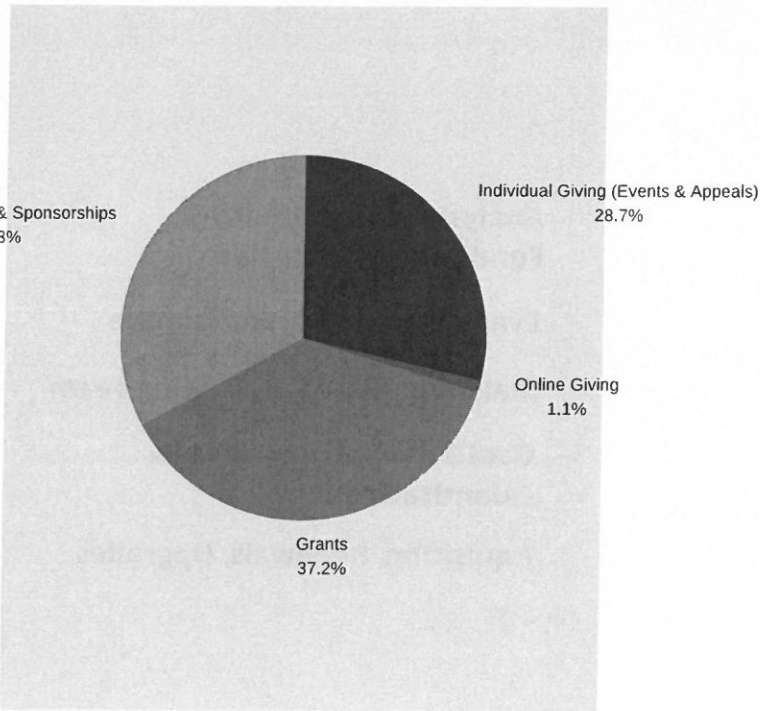
**Analysis of Past Efforts &
Fundraising Strategies**

Evaluation of Current Climate

Make Up of the Fundraising Team

**Goal Setting: Qualitative &
Quantitative**

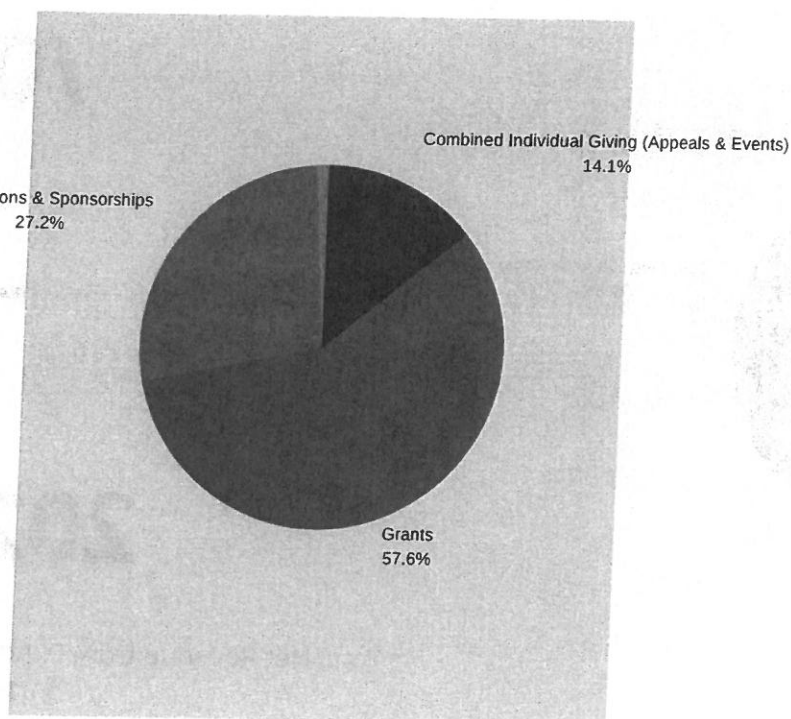
Aquisition, Renewals, Upgrades



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2019

Total Net Revenue from Fundraising
\$579,914

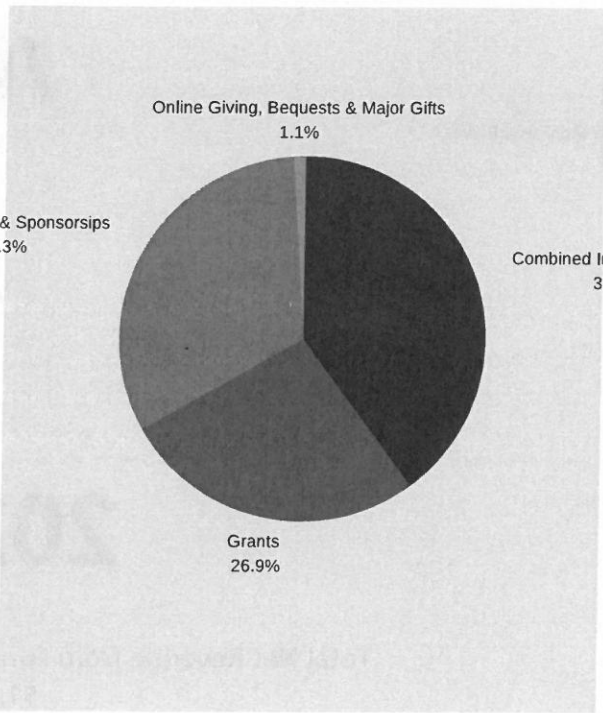


/05

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2020

Total Net Revenue from Fundraising
\$1,596,694



/06

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2021

Total Net Revenue from Fundraising
\$1,152,897

/07

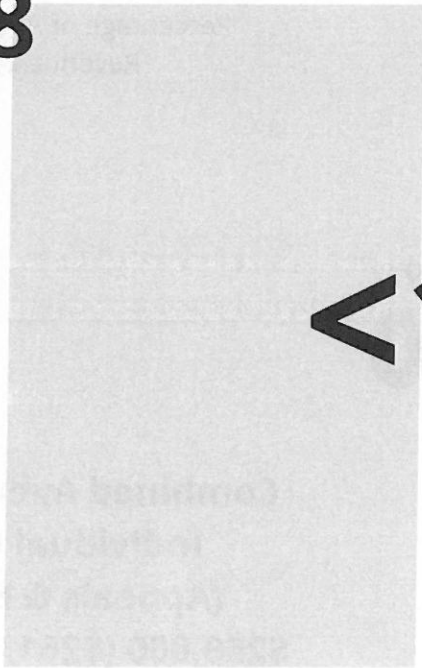
25.66%

Percentage of Average Net
Revenue 2019-2021

—

**Combined Average of
Individual Giving
(Appeals & Events)
\$250,000 (\$261,439.67)**

/08



<1%

Percentage of Average Net
Revenue 2019-2021

—

**Combined Average Online
Giving \$75,000
(\$749,985.67)**

/09

Percentage of Average Net
Revenue 2019-2021

37.67%

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Combined Average Grant
Revenue \$450,000
Adjusted to \$300,000
(\$443,990.33)

/10

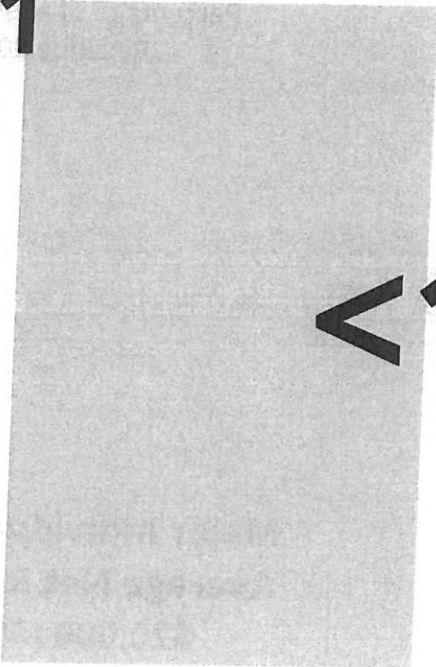
Percentage of Average Net
Revenue 2019-2021

28.67%

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**Corporations &
Sponsorships Average
Net Revenue \$300,000
(\$309,436.33)**

/11



<1%

Percentage of Average Net
Revenue 2019-2021

—

**Bequests Average Net
Revenue \$13,500**

/12

Percentage of Average Net
Revenue 2019-2021

<1%

—

**Major Individual Gifts
Average Net Revenue
\$20,000 (\$19,788)**

Current Climate :

Internal Factors

COVID-19

New Development Director -

Focus on Major Gifts

Board House Build

External Factors

Corporate Sponsorship in light of
COVID-19

Risk of Current Homeowners &
the Pandemics Impact in Family

Ability to Maintain Mortgages

Qualitative Highlights

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Opportunity:

- Board Giving
- Board Support in Cultivating Donors
- Cultivating Major Gifts
- Increasing Online Giving

Observations:

- The Largest form of Net Revenue comes from Corporations & Sponsorships
- The most reliable source of revenue comes from Individual Appeals & Grants

Areas of Opportunity

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Proposed Quantitative Goals

Combined Individual Giving & Online
Giving

Combined Individual Giving

Y1: \$300,000

Y2: \$300,000

Y3: \$325,000

Y4: \$350,000

Y5: \$375,000

Online Giving

Y1: \$85,000

Y2: \$90,000

Y3: \$95,000

Y4: \$100,000

Y5: \$105,000

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Proposed Quantitative Goals

By Percentage Area & Growth

Grants

Y1: \$300,000
Y2: \$350,000
Y3: \$375,000
Y4: \$400,000
Y5: \$425,000

Corporations & Sponsorship

Y1: \$300,000
Y2: \$300,000
Y3: \$325,000
Y4: \$350,000
Y5: \$350,000

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Proposed Quantitative Goals

By Percentage Area & Growth

Bequests

Y1: \$13,500
Y2: \$13,500
Y3: \$15,000
Y4: \$15,000
Y5: \$15,000

Major Individual Gifts

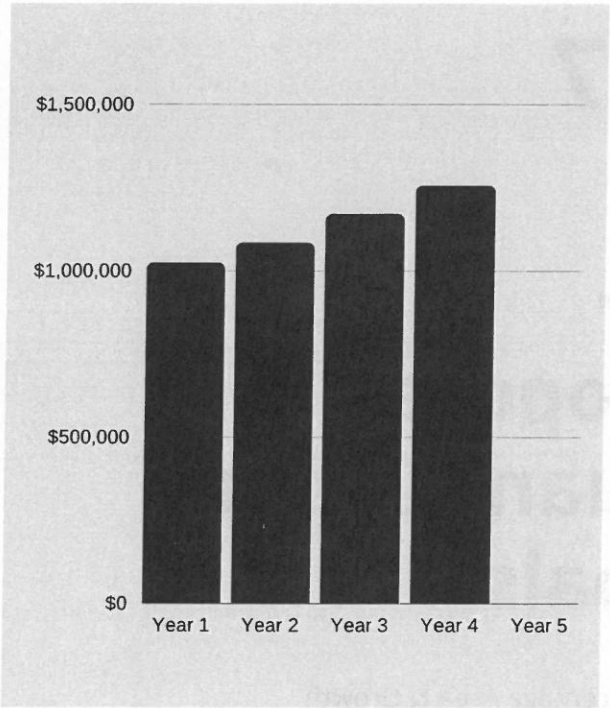
Y1: \$25,000
Y2: \$30,000
Y3: \$35,000
Y4: \$40,000
Y5: \$45,000

Growth

Steady growth at 5-6% year over year.

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- Increased Board Giving & Training for Effective Donor Cultivation
- Reduce Dependency on Corporate Giving
- Increase Efforts and Strategies to Support Major Gift Cultivation & Grants
- Diversify Fundraising Methods
- Consistently raise \$1.3 Million annually

/19

Proposed Qualitative Goals

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Suzanne R. Feola

13 Bushy Hill Road
Simsbury, CT 06070
860-392-9426
suzie8513@gmail.com

PROFESSIONAL EXPERIENCE

The Hartford Bishops Foundation, Archdiocese of Hartford Director of Donor Relations, Communications & Signature Events

August 2016-October 2019

- Cultivates relationships with high net-worth prospective and current donors, Corporate Companies, HBF Board Members and promenade individuals.
- Conduct face-to-face solicitations and building long-term relationships.
- Devises effective internal and external communications to individual donors and develops tactical plans for ongoing messaging and engagement.
- Coordinates all individual donor planning with the Chief Development Officer for single-focus message within campaigns, and works on new business opportunities outside the workplace, that will benefit the Forward with Faith Capital Campaign.
- Responsible for the communication with board members, press releases and monitoring of the website, to insure updating.
- Develop, manage and monitor strategic plans for thanking and acknowledging contributions made by individuals and entities (including corporations and foundations).
- Manage the donor society that acknowledges and thanks donors for their contributions.
- Ensure that all contacts with prospective donors are effectively documented utilizing Raiser's Edge as the sole tool for planning and recording all strategic stewardship actions.
- Develop, manage and monitor all special events.
- Manage and monitor annual budgets for all special events within the development operation, and ensuring the most efficient and effective use of Development Office resources at all times.
- Manage administrative support staff responsible for directly assisting the efforts of the special events operations.
- Responsible for the coordination and implementation of special events, programs and activities as directed by foundation leaders.
- Work with volunteers, board members and community professionals as assigned to create, manage and monitor the foundation's special events strategies and activities.
- Manage all interns and their responsibilities.
- Report to Foundation a yearend report of HBF events revenue and expenses.

**The Village for Families and Children
Manager, SFIT & ICP programs**

August 2010 to August 2016

- Contact person for DCF to discuss incoming clients
- Responsible for the hiring, training of staff.
- Work to ensure safe and therapeutic programing for youth in the milieu and community.
- A member of multi-disciplinary treatment team.
- Ensure staff maintains an atmosphere in which racial, cultural, ethnic, gender and physical differences are respected and honored.
- Assisted Development department in organizing fundraisers and events
- Impute donor's data into Raiser's Edge.
- Interact with the Village community and outside providers.
- Responsible for the assisting in United Way fundraising within the Village employees

Event Sales, Planner/ Banquet Manager

August 2001- December 2017

- Tower Ridge Country Club
- Belle Terrace
- City Steam
- The Polytechnic Club (On 20)
- Chili's Restaurant

April 2016- December 2017
September 2010- April 2016
March 2006- September 2010
January 2003- March 2006
August 1999- January 2003

Education

St. John's University, New York

BS Communications

**Hartford Area Habitat for Humanity
2019 Board Ask List**

Contact Name	Individual/Business	Contact Information (Address and/or phone)	Board Member Contact
Frank Borges	Individual	772-361-0037	Eric Brown
Marty Kenny (C/O Lexington Partners)	Individual	860-520-1005	Eric Brown
Newfield Construction (C/O Damien Davis)	Business	860-953-1477	Eric Brown
Jennifer Young	Individual	860-244-4950	Denise Harris
Marcia Formica	Individual	860-573-6769	Denise Harris
Anne Rolfe	Individual	860-748-2497	Denise Harris
Frank Borges	Individual	772-361-0037	Ryan Jason
Marty Kenny (C/O Lexington Partners)	Individual	860-520-1005	Ryan Jason
Newfield Construction (C/O Damien Davis)	Business	860-953-1477	Ryan Jason
Anne Bracker	Individual	860 539 7749	Anne Hamilton
Maggie Cohen	Individual	860 916 9966	Anne Hamilton
Virginia de Lima	Individual	860-214 1006	Anne Hamilton
Bob Thavenius, President of Rotha Contracting	Individual/Business	860-678-7600	Luke Ebersold
Stanley Mierzejewski, President of Mizzy Construction	Individual/Business	stanley@mizzyconstruction.com 860-793-2289	Luke Ebersold
John Roche, Trustee	Trust, or similar	177 Steele Road, West Hartford, CT 06119	Mark Vasington

UBS Realty – Individual Contact TBD	Business	10 State House Square, Hartford, CT 06103	Mark Vasington
Martin Kenny, Lexington Partners	Business	30 Lewis Street, Hartford, CT 06103	Mark Vasington
Paul Haughton, SVP – XL	Individual	Paul2mag@sbcglobal.net	Billie Augustin
Joelle Murchison Consultant	Individual	(860)937-6271	Billie Augustin
Ghari Bassaragh Manager – Eversource	Individual	(860)218-3591	Billie Augustin

CONSENT AGENDA

Minutes of the Meeting of the
Board of Directors
Hartford Habitat for Humanity
February 9, 2021
By Zoom

Board: Augustin, Bates, Below, Brown, Carabase, Cheeks, Daigle, Dwividi, Floyd, Guidry, Hamilton, Hernandez, Symonette, Vasington

Staff: Boyne, DeRoy, McKelvie, Moody, Thomas

The meeting came to order at 5:35 and began with a reflection by Sharon.

Department heads summarized their recent activities and plans for the future. Details may be found as an addendum to these minutes.

Matt Boyne: ReStore

Will hire a full - time manager for Bloomfield and search for a location for a second ReStore in Tolland County. He would like to develop a website to allow online sales and expects to receive a grant from the Hartford Foundation to cover the cost. The quality of donations is slowly improving, and he is instituting more vigilant screening, so we do not end up with donations that have to be put in the dumpster.

We are currently selling through Face Book pictures; some customers put an hour hold on items. We are getting shoppers from suburbia as well as from adjacent towns. We will have to ask for more bulk donations. The staff works well together.

Kris McKelvie: Construction: Despite the pandemic, which dragged some projects down, we had a phenomenal year. Volunteers were eager to be part of the build, and readily complied with mask requirements and the heat. Never heard about any illness.

We are finishing two houses in Bristol. NCCC AmeriCorps volunteers will be on site for another week; following that, there will be small teams of Saints to finish up the details. Dedications are planned for the first week of May to kick off Women Build.

60 Vineland Terrace has been sold to a mother and a daughter for \$154,600, and we are beginning rehab work on an identical house two houses away. We subbed out the demolition work.

We have plans to build two new houses in East Hartford starting this spring. We are using a new design: a one car garage, no basement and four bedrooms. It will also be a zero-energy house, like Roosevelt, which is the direction we need to follow.

We also have plans to build on Cleveland Avenue, near our Main Street houses. The house will be built with a new technology, insulated concrete forms. The legwork on this was done by Habitat International; National Redimix Concrete Association is donating, with Tilcon Connecticut as the local contractor. The company will train us on how to do this on all walls. (they are building another house in Watertown for a for-profit company. "It's an exciting opportunity.")

In Windsor: Four lots have been approved and all the planning and zoning legwork has been done. Still need a building permit.

In East Hartford: we are talking to them about a 10-house project, 100 feet down from Moore Avenue. Flat land, private drive. Could be fantastic. We have building permits and are ready to go.

We are working with Emanuel Lutheran Church on Capitol Avenue on a rehab of a historic, two family house next door to the church.

We screen projects as they become available. If anyone hears about an available parcel, please let Kris know.

Tracy Thomas: Family Services

Five mortgages have been paid off; four homeowners exchanged keys for cash (Deed in lieu of foreclosure is a quicker, cheaper method than foreclosure.) Two homeowners moved out of state, and two could not keep up with mortgage

Recruitment: 2022-2024. Need to increase the number of applicants. There will be two AIMS instead of one.

We will recruit more families: Some families do not qualify because they have too much debt, and conventional mortgage lenders would not touch them. Some families do not want to live in the areas where we are building. For those who are turned down because of bad credit, they can use outside resources and then reapply.

Our challenge is how to increase awareness of program and get more qualified applicants who would have a financial cushion which would allow them to keep up their mortgage payments. We are not in competition with commercial mortgage lenders.

We are subject to HUD guidelines; income guidelines: the debt to income ratio stays same, but minimum income varies according to the area of the country.

Do we have regular webinars on budgeting? At the FFC in spring and fall. Not recorded.

We are working to expand FFC and extend Brush with Kindness from Hartford to Tolland County. We will partner with other programs to help applicants with extensive debt problems. We can help those with minor financial problems.

17-20 families are being served this year.

Do we have checkpoints with homeowners: how deep do we go on their finances to make sure that we are helping them make changes in spending or budgeting? We have workshops and they go to an IDA program, 8-hour course.

Are they filling out their budgets, or is someone helping them side by side to have accountability and accuracy? We do not supervise that. They submit their payroll ; after closing we check up during the first year of home ownership and compare to post purchase spending. We are not into thick of it unless mortgage falls behind.

Mike DeRoy Finance:

There were two mortgage sales in January, and we received \$263,000 in the PPP program. We also received a 30-year loan of \$150,000 - which requires payment of \$600 per month. The money will be used to pay off some miscellaneous debts.

We will be able to sell our houses in EH, Manchester and Windsor closer to their appraised values than we do in Hartford. New construction has to be supported by mortgage sales and development income, so we need rehabs and recycles which provide a quicker turn around, so we can make salable mortgages to help cash flow.

Karraine: Report of CEO

Suzanne Feola will be introduced as the new Director of Development at the March meeting.

John Mayo has volunteered his services to formulate a new communications strategy. Karraine knew him at UTC, he is very well known and respected. He talked about developing a technology plan; holding a cyber risk assessment in 2022; and upgrading the computers.

Homeownership Report CT Data Collaborative, supported by Travelers, surveyed 120 of our homeowners. This is first time that a third party has analyzed the data. The report can be found on our website.

Tolland expansion: We have submitted plans to Habitat International. The fact that towns were considered "ours" will make it easier to gain approval. Still undecided : the new name: Hartford Habitat of Central Connecticut, or Greater Hartford Habitat for Humanity.

International does not want us to use new volunteers until April. Until then, we will use Saints and former volunteers. We do not know what International will tell us about spring builds, but we are going ahead with plans for Women Build in May.

Crystal moved and Ellen seconded a motion to approve the past minutes. The motion passed unanimously.

David moved and Jesse seconded a motion to approve a Board Resolution authorizing Karraine Moody, Mark Vasington and Anne Hamilton to exercise certain enumerated powers as specified in the resolution with regard to the organization's finances and operations, and further authorizes Mike DeRoy and April Hansley to enter into contracts on behalf of the organization up to a limit of \$15,000. The motion was unanimously approved. The Secretary is to sign a certificate attesting to the Board Resolution.

Jennifer moved and Jesse seconded a motion to invite Monica Blanco, a vice president at Travelers, to join the board. The motion was unanimously approved. Anne is to call Monica.

The Working groups gave updates on their projects:

1. Development: Giving needs to be more targeted and we have a plan to obtain the information needed for the Strategic Plan.
2. Succession Plan: Has developed job descriptions of CEO and committee chairpeople. The succession plan has been written. Working on recruitment of board members and the CEO as well as orientation of new board members and the compensation of the CEO.
3. Strategic Plan: Progressing appropriately. Work to become intense in April, with adoption scheduled for June meeting.

Tolland County expansion.

We need to have a conversation with stake holders there; we are waiting for HFHI to give up the ok so we can give them our name preference. It is expected by April.

A motion was made by Sharon and seconded by Ellen to go into executive session. It was approved unanimously.

A motion to adjourn was made by Sharon, seconded by Steve, and approved unanimously.

The meeting adjourned at 7:40

Respectfully submitted,

Anne M. Hamilton

Board Secretary

MINUTES OF THE MEETING OF THE
EXECUTIVE COMMITTEE
OF HARTFORD AREA HABITAT FOR HUMANITY
FEBRUARY 16, 2021 at 9 a.m.

PRESENT: Augustin, Floyd, Hamilton, Vasington

STAFF: Moody

Karraine outlined the topics to be discussed in future meetings:

March: Review revenue, introduce new Development Director

April: Approve budget for 2021-22 and have preliminary Strategic Plan discussion

May: Strategic Plan

June: Approve Strategic Plan

Karraine proposed using the services of John Mayo, who has volunteered to help us develop a communications plan. He is an experienced professional whom she has known for many years. Items to be discussed and addressed include our anticipated expansion into Tolland County: How do we get the word out about who we are, and how do we find new board members from there, and determine how many to include, and figure out the best timing. What's the best slogan: Building Hope? A Hand Up not a Hand Out?

The meeting adjourned at 9:45.

Respectfully submitted,

Anne M. Hamilton

Board Secretary

FINANCE

Minutes for Finance Committee January 19, 2020 8:00am

Attendees: Mark Vasington, Bildade Augustin, Crystal Floyd, Don Bates, Anne Hamilton, Karraine Moody, Mike DeRoy

Cash Report:

Cash Reserve decreased from \$1,101,760 to \$970,859 this month. For 6/30/2022 the Cash Reserve will be decreased by the budget increase for Construction Hard Costs needed to fund a typical construction build schedule.

Key Indicators:

Donation Revenue remains unfavorable compared to budget. January 2021 will show receipts additional receipts from Fall Appeal as well as from Travelers (\$85K) SHOP (\$35K) & Hartford Foundation (\$26K)

ReStore receipts remained strong in November.

Construction Hard Costs are over budget but will trend downward over the winter. Also, 70 Vineland and 61 Taylor Rehabs were 100% complete on 12/31/20. Two new homes on Haviland Street in Bristol were 75% complete.

Department Operating Expenses overall are favorable compared to budget.

The ongoing cost (including liens) of in-process foreclosures, deeds in lieu of foreclosure and quit-claims was discussed.

PPP Loan & Line of Credit:

Our first PPP Loan was selected for random audit by SBA. All documents requested by Windsor Federal have been forwarded by Windsor Federal to the SBA.

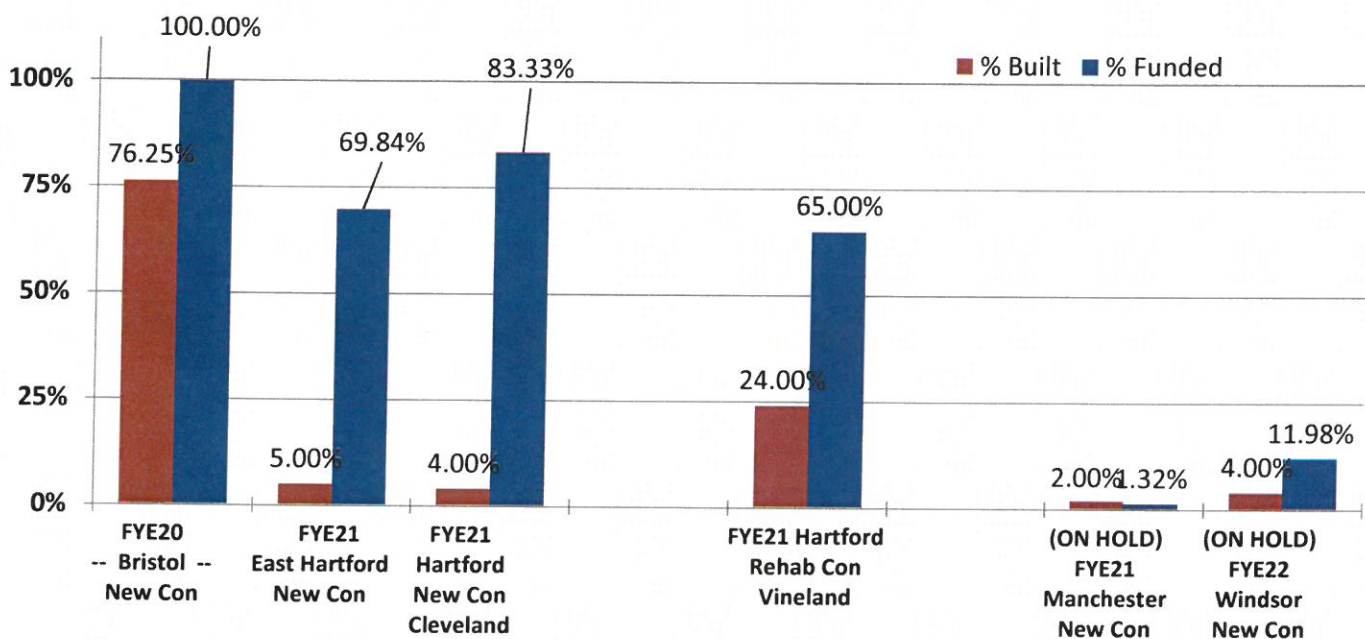
Currently, we are not submitting an application for the Phase 2 PPP Loan Program. As a result of the timing of fiscal year homes sales we may not show a

loss to support a loan application, nor could we substantiate that additional funds will be needed for the Affiliate to remain viable. When the 2022 budget is complete, we will revisit this decision.

Meeting Adjourned at 8:45 am

HARTFORD HABITAT FOR HUMANITY - BOARD OF DIRECTORS DASHBOARD

HABITAT HOMES: WORK-IN-PROGRESS BUILT AND FUNDED STATUS



	2 New Con -Bristol- Single Family Units (Haviland)	2 New Con -E. Hartford- Single Family Units (Forbes & Chester)	1 New Con -Hartford- Single Family Unit (Cleveland)		1 Rehab Con -Hartford- Multi Family Unit (Vineland)		(ON HOLD) 2 New Con -Manchester- Single Family Units (South St)	(ON HOLD) 4 New Con -Windsor- Single Family Units (Rainbow)
Primary Sponsor	Arthur G. Russell, SHOP, WB20, KBE, Barnes	BOA; GOLF21, CBD21, BAT21, WB21, PBD21, YTH21, NAA21	SHOP, HOME, TRAVELERS		SHOP, HOME		EVERSOURCE	Pledged: TLD, Stanadyne
Amount Funded	\$380,000	\$293,347	\$150,000		\$65,000		\$5,000	\$95,857

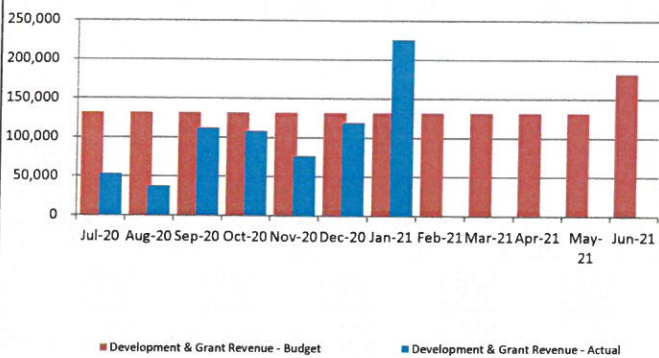
Assumptions: Based on 2020/2021 Budget Formalized 02/2020

FYE20 Bristol: \$380,000.00

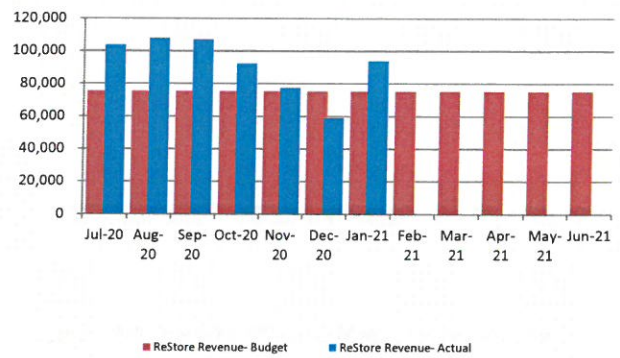
HARTFORD HABITAT FOR HUMANITY - BOARD OF DIRECTORS DASHBOARD

REVENUES AND EXPENDITURES

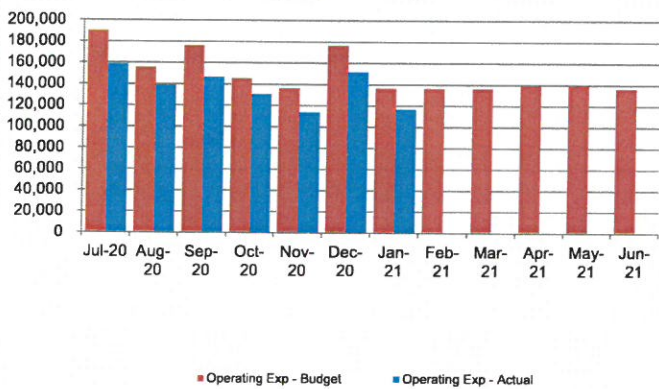
Development & Grant Revenue



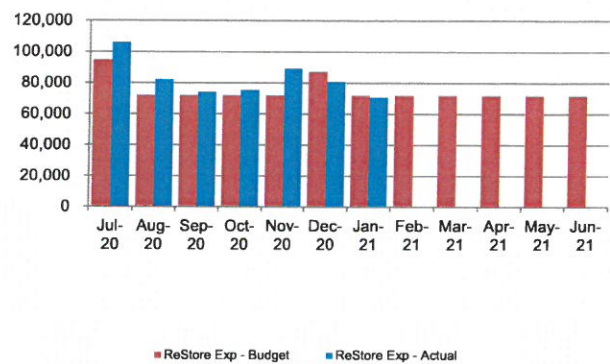
ReStore Revenue



Operating Expenditures (excl ReStore)



ReStore Expenditures



Finance Committee Report

Accrual Basis

Key Indicators for the fiscal Period 7/1/20 to 6/30/21

	YTD Actual	YTD Budget	YTD Variance	Total Budget
Development Income	711,999	924,583	(212,584)	1,585,000
Grant Income	26,632	0	26,632	50,000
ReStore Income	643,032	528,591	114,441	906,160
CIP Expenditures	381,364	266,292	(115,072)	456,500
Operating Expenses	953,767	1,115,641	161,874	1,802,323
ReStore Operating Expenses	576,284	540,952	(35,332)	900,000
Mortgage Sales \$	327,458	378,000	(50,542)	756,000
New Homes Closed	2	0	2	2
ReHab Homes Closed	1	1	0	3
Recycle Homes Closed	0	0	0	2
Mortgage Sales #	3	3	0	6

Account Purpose	Operating Accounts	01/31/21
Current revenue, expenses and payroll	Checking - Windsor Federal & Sweep Acct.	447,667
Savings	Bank of America	250,500
Savings	United Bank	297,318
Shop Loan- immediate EFT to WFS upon receipt	Windsor Federal HUD/SHOP-0429	300
Current revenue & expenses	ReStore Operating Cash	684,355
		1,680,140 Total Cash
		(114,125) 3 months Construction Hard Costs Budget
		(450,625) 3 months General Operations Budget
		1,115,390 Additional Cash Reserve

Additional Cash Reserve

December 31, 2020	970,859
November 30, 2020	1,101,760
October 31, 2020	1,255,260
September 30, 2020	1,264,907
August 31, 2020	1,272,536
July 31, 2020	1,217,172
June 30, 2020	1,154,251
May 31, 2020	752,317
April 30, 2020	712,158
March 31, 2020	808,617
February 28, 2020	935,840
January 31, 2020	1,027,512

MONTHLY		January		February		March	
		Date	Initial	Date	Initial	Date	Initial
Bank Reconciliations	WFS	2/12/21	ND				
	WFS Sweep	2/13/21	NA				
	WFS HUD/Shop	2/13/21	NA				
	United Bank	2/15/21	NA				
	Liberty Bank	2/13/21	NA				
	Bank of America	2/12/21	NA				
Payroll and Benefits							
1st Payroll of month	Federal and State taxes Paid	1/13/21	ND				
	401K Transfer made	1/14/21	NA				
2nd Payroll of month	Federal and State taxes Paid	1/27/21	ND				
	401K Transfer made	1/27/21	NA				
3rd Payroll of month	Federal and State taxes Paid	NA					
	401K Transfer made	NA					
Restore							
Restore Sales Tax	Restore Sales Tax	2/12/21	ND				
	Reconcile Restore Deposits	2/12/21	ND				
Loan Payments							
WFS	Auto Pay						
CHEA	1/8/21	NA				Auto Pay	
Toyota	Auto Pay						
SBA	NA until May 2021					Auto Pay	
SHOP	Auto Pay					NA until May 2021	
Quarterly							
Lockton Insurance Installments	Lockton Insurance Installments	12/12/20	ND				
	Payroll Tax Returns	1/17/21	ND				