

# **HARTFORD AREA HABITAT FOR HUMANITY**

## **BOARD OF DIRECTORS MEETING**

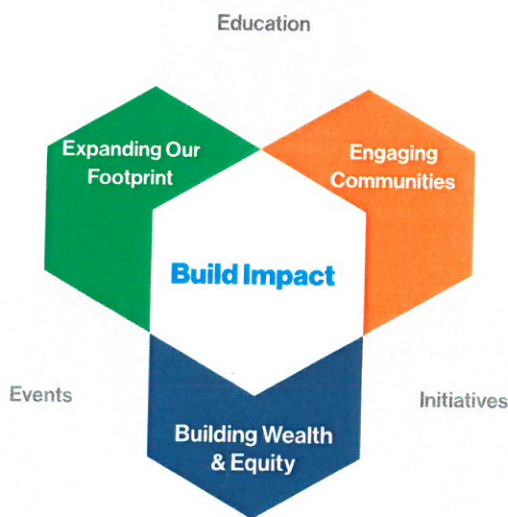
June 15, 2021 5:30PM *Via Zoom*

- I. Devotion– **5:30-5:40PM**
- II. Strategic Plan presentation **5:40-6:15pm**
- III. Consent Agenda-Anne Hamilton **6:15-6:40pm**
  - a. Minutes
  - b. Resolutions
  - c. Proposals
- IV. Summer Operations/Events **6:40-6:50pm**
  - a. Groundbreaking-Cleveland Avenue Hartford
  - b. Fundraiser Events (Golf Tournament, BAT, BOF, Dedication)
  - c. ReStore Discussion
- V. Executive Session **6:50-7:30pm**
  - a. Governance Committee/ Succession Planning-Jennifer Guidry
  - b. Development Committee
  - c. Nomination Committee Tasks

# **DRAFT STRATEGIC PLAN**

# Hartford Area Habitat for Humanity Strategic Vision 2021–2024 Executive Summary

Our vision is for a world where everyone has a decent place to live. We are driven to maximize our impact towards this inspiring vision and so the board of directors and leadership of Hartford Area Habitat have engaged in an intensive Strategic Planning process. From 2015-2021, guided by the inspired leadership of executive director Karraine Moody, we have built a strong organizational platform, with a talented and committed board and staff and are prepared to substantially grow our impact during the period, 2021-2024.



Two overarching directions, integrated in practice, will guide this next period of development, 1) expanding our footprint and 2) deepening community engagement – and we know that homeownership is a powerful catalyst for results – including more equitable wealth building, civic engagement, and physical and mental health. In a state with a 34% racial homeownership gap our work is a force for a more equitable Connecticut.

We'll focus and organize our efforts and resources in the following ways, within a context of transition, to push towards a new frontier.

## A Context of Transition

Hartford Area Habitat has transitioned over the last several years from a revenue model with significant reliance on government funding to a much greater reliance on private philanthropy, and experienced decreasing land availability in the City of Hartford while during Spring 2021 significant board member planned transitions took place. Thankfully, our board has become one that fully recognizes it must drive growth in philanthropic revenue if we are to thrive and grow and has crafted a detailed Revenue Development Plan, 2021-2024, to fund our impact goals.

## Expansion & Capital Campaign

Expansion into the Tolland County towns of Bolton, Ellington, Somers, Stafford, Tolland, Union, and Vernon supported by a \$5M Capital Campaign. The expansion signifies a major demographic transition, including significantly lower poverty rates and many towns with white populations at 90% or higher compared to Hartford at 16% and our primary census tracts at

8%. Overall, we will grow our three-year total of families served from 104 (2018-2021) to 158.

- A \$5M Capital Campaign (2021-2026) will be a central tool to realize the goals of the 2021-2024 Revenue Development Plan, supported by a Board Accountability Dashboard. It creates a substantial opportunity to educate and inspire the public about our true impact model and results.
- While Tolland County does not have the large corporate presence of Hartford, mid-size regional businesses with local CEO owners create an opportunity for cultivating significant major donor - local ambassador relationships.
- Board recruitment efforts will navigate a dynamic including attention to diversity and equity, specific professional skill sets and access to high-net-worth individuals.
- A \$5M campaign, with \$1M dedicated to operations can support in the range of 15-18 home builds.
- Link land acquisition strategy with the campaign in part via sale of unencumbered portfolio mortgages and use of ReStore reserves to demonstrate 'skin in the game' for potential major donors prior to a public launch.
- A name change, once approved by HFHI, will reflect our changing overall footprint.
- A second ReStore will be opened during 2023 in the western section of Tolland County.
- We anticipate growth from 23 (current) to approximately 33 staff during this period

*Karraine Moody: "The first two years we will not approach any new development - but first build trust through repairs and rehabs and a large veterans base. At the same time, we will be cultivating donor and municipal relationship building."*

### **Deepen Community Engagement**

Our vision is that Hartford Area Habitat is an equity builder and a partner in neighborhood revitalization, not solely a home builder. We have been on this journey for several years. Our goal for 2024 is that the communities within which we work, and organizations we partner with, will see Habitat as a necessary and valued partner in a community based, family centered community economic strategy. We intend to be advocates for neighborhood level quality of life, working towards a community where talent, tools and resources are shared.

Together with our community volunteers, such as homeowner applicants, counseled clients, board members, churches, companies, individuals, donors, and more, we can re-frame what's possible, creating a community where families want to move to, and future development occurs. Towards this vision:

- We intend to be an advocate for neighborhood quality of life, and we are investing to add staff members to focus on community engagement.
- We intend to enter communities earlier and leave later, joining with local community partners at times as a participant and at other times as a convener for addressing neighborhood level challenges.
- As community partnerships evolve, we will be ready to seize opportunities for collaborative grant applications and jointly initiated events, engaging new audiences and new funders.
- We intend to broaden the scope of our Financial Freedom Center as a conduit for community wealth and asset building and volunteer connection - beyond its crucial role for incoming Habitat homeowners - leading to access to resources heretofore unattainable.
- There is an opportunity to support Habitat homeowners to become effective policy advocates at a city and state level.
- A second ReStore provides a powerful vehicle for community engagement and impact via volunteers, indirect community education, cost savings for home building and repair and increased local circulation of currency.
- We will hold ourselves accountable to execute on both the Volunteer Engagement and Marketing and Communications Plans.



# Consultant Recommendations

**In addition to the clear planning directions and initiatives discussed during the strategic planning sessions, your team at Impact Consults and Giant Shoulders offers the following set of recommendations in support of Hartford Area Habitat's 2021-2024 Strategy Goals.**

## **Neighborhood Revitalization and Community Engagement**

Launch the Financial Freedom Center as a pathway to opportunity. The FFC would support a "Freedom Pathway" for applicants who are approved and even those not approved for HAH homes. Specifically it would:

- Allow Family Services of HAH to screen greater numbers of HAH applicants improving the quality of homeowner applicants so fewer would be delinquent, benefiting cash flows and balance sheets.
- Increase Hartford Area Habitat visibility by demonstrating its impact on financial literacy.
- Increase the number of volunteer opportunities with financial mentors and banks who would be providing many of those volunteer counselors.

The Financial Freedom Center does not have to be a physical place but can be a program that is delivered in places convenient to applicants and volunteers (bank branches, coffee shops, offices, libraries, etc.).

## **Capital, Revenue and Land Acquisition**

Integrate and align the Hartford Area Habitat long-term land acquisition strategy with a Capital Campaign to maximize external visibility and internal focus, financed in part from sales of the unencumbered segment of the mortgage portfolio.

An integrated land acquisition strategy and capital campaign is also an opportunity to recruit several board members more explicitly and proactively as champions and leaders for the campaign.

Consider that an individual major donor strategy in Tolland County may, in individual instances, be synergistic with organizational goals to gain credibility in a given town, i.e. owners of major businesses in a given town may be able and willing to serve as significant influencers.

Maintain openness to government funding sources and continue investing some development team and senior leadership focus to stay abreast of opportunities. The Biden administration is already in the process of releasing significant amounts of capital into the system. States may feel pressured to get money 'out the door' and impose, in some instances, fewer of the constraints that have been problematic for HAH historically. We recommend initiating a conversation with staff at the CT Department of Housing to describe your plans and explore no or low strings funding opportunities.

Consider peer case studies or actual learning journeys to these affiliates in small city to rural areas that have developed a high revenue percentage from philanthropy. The most relevant affiliates from the peer group assessed during this process were Greater Charlottesville and Greater Knoxville. Further research might uncover even closer successful correlates to the HAH expansion from Greater Hartford into Tolland County.

### **Finance**

Consider drafting a 'Plan B' budget for each year as if no Eversource tax credit funding were to be secured?

Seek to find the best arrangements for mortgage sales by working with 4-5 banks and/or credit unions and potentially with brokering support from the Boston Federal Reserve.

### **Metrics**

For deeper and broader data and impact metrics, HAH will either need to bring a data savvy staff member on board with sufficient mandate to build out the required data tracking infrastructure or outsource on a project basis - likely every 3 years to coincide with the arc of strategic planning. Below are some of the Societal Impact measures surfaced during the strategic planning process to consider. These second and third order effects can be very useful as part of the story HAH can tell through the development team's efforts.

#### **Re-Store Related:**

- Money re-circulating in the local economy
- Pounds/tons of material kept out of landfills
- Decrease in homebuilding costs

To run a major data project in Northeast Hartford data points such as these could be useful:

- Grades of students in revitalization zone improve by X%
- Achieve an X% increase in employment and/or X% increase in average income
- The number and/or attendance at community events increases year over year by X%
- Reduce families on public assistance by 5%
- Reduced rate crimes in a particular community.
- Increase in home values
- Increase in tax revenue

#### **Optimizing Entry into Tolland County Towns**

Conversations with relevant officials can be held as HAH enters a town to uncover mutual interest to track certain impact data. HAH can seek to utilize the existing data tracking from that town to both parties' benefit.

# Performance Metrics

## OUTCOME PRIORITIES

## PERFORMANCE MEASURES

## TARGETS

### Strategic Theme 1: Build Community Impact

Year 1:  
July 1, 2021 –  
June 30, 2022

Year 2:  
July 1, 2022 –  
June 30, 2023

Year 3:  
July 1, 2023 –  
June 30, 2024

3 Year  
Targets

Increased and sustained affordable homeownership in prioritized neighborhoods, in alignment with the HFHI Housing Program Guiding Principles.

	# Homes Completed (new, rehab, recycle)	8	8	10	26
	# Critical Home Repair	8	10	10	28
	# A Brush with Kindness	14	15	20	49
Increased financial literacy of Habitat families and others from prioritized neighborhoods.	# Individuals Completing 1+ elective FFC	15	20	20	55
Increase number of families served.	Total Families Served	45	53	60	158
Habitat families believe that Habitat has improved their quality of life.	% Surveyed Households reporting Habitat has improved their quality of life. Next survey in 2023.		100%		100%

### Strategic Theme 2: Build Sector Impact

All Habitat stakeholders are meaningfully engaged in support of Habitat's programs and activities.

The execution of the existing **Marketing & Communications Plan** and **Volunteer Engagement Plan**, each of which includes approaches, measures, and targets tailored to specific stakeholder groups.

Quarterly accountability in board meetings

Quarterly accountability in board meetings

Quarterly accountability in board meetings

Green building and Sustainability.	Continue to build upon sustainability build model within construction/ homeownership programs.	80% Energy star rated homes, repairs, rehabs	80% Energy star rated homes, repairs, rehabs	80% Energy star rated homes, repairs, rehabs	80% Energy star rated homes, repairs, rehabs
	Reduce carbon footprint across HAH as an organization	Establish paper use and recycling baseline	20% reduction of paper, 20% increase in recycling from Year 1	20% reduction of paper, 20% increase in recycling from Year 2	36% reduction in paper and 36% increase in recycling from 2022
Increase financial literacy towards homeownership in Habitat communities beyond our own homeowners.	Partner with other community based organizations to support affordable housing.	Service % increase year over year	Service % increase year over year	Service % increase year over year	



## Performance Metrics (continued)

### OUTCOME PRIORITIES

### PERFORMANCE MEASURES

### TARGETS

#### Strategic Theme 3: Build Societal Impact

Year 1:  
July 1, 2021 –  
June 30, 2022

Year 2:  
July 1, 2022 –  
June 30, 2023

Year 3:  
July 1, 2023 –  
June 30, 2024

3 Year  
Targets

Habitat homeowners are engaged in the civic life of their communities.

% Habitat households with 1+ active Habitat Ambassador. Ambassadors attend non-Habitat events and serve as a voice for civic engagement.

YOY % Increase

YOY % Increase

YOY % Increase

Habitat serves as a leading voice in growing awareness of housing as a critical foundation for breaking the cycle of poverty.

# Relevant housing coalitions, campaigns, and conversations (as determined by the Staff and Board) with Habitat representation.

YOY % Increase

YOY % Increase

YOY % Increase

Mobilize volunteers as hearts, hands and voices for the cause of adequate, affordable housing

Learning Journey to MA Affordable Housing Alliance and establish plan.

First session of Habitat homebuyers with CT legislators

Year over year increase

#### Strategic Theme 4: Build A Sustainable Organization

Affiliate activities are monitored to support continuous improvement.

Execution on the **Board Governance Checklist**.

Quarterly accountability in board meetings

Quarterly accountability in board meetings

Quarterly accountability in board meetings

Execution on the **Board Accountability Dashboard**

Quarterly accountability in board meetings

Quarterly accountability in board meetings

Quarterly accountability in board meetings

Departments and activities meeting annual goals.

100%

100%

100%

100%

A strong financial position is supported by sound financial management.

The meeting (or exceeding) of budgetary and other financial goals.

100%

100%

100%

100%

The adherence to the Habitat Best Practices and Annual Policy Review – Next one due in 2023

100% Adherence

100% Adherence

100% Adherence

100% Adherence

Affiliates Revenue Development Plan supports strategic priorities.

The execution of the 2021-2024 **Resource Development Plan** that includes approaches, measures, and targets tailored to specific stakeholder groups

Development Revenue Goal

\$2.025 M

\$2.3M

\$2.6M

\$6,925,000

Board of Directors Goal

\$100,000

\$115,000

\$130,000

\$345,000

Board Referrals

Minimum 1

Minimum 1

Minimum 1

Minimum 3

Board Development Activity

100% at 1 or above

100% at 1 or above

100% at 1 or above

100% at 1 or above

Individual Board Member Giving

3% Increase YOY

3% Increase YOY

3% Increase YOY

9.3% increase over 3 Yrs.

**Capital Campaign 2021-2026**

TBD

TBD

TBD

\$5M total by 2026

Restore net income (Bloomfield)

211,000

217,800

233,700

662,500

The Restore effectively supports the affiliates mission.

Restore net margin (Bloomfield)

17.60%

18%

19%

18%



# Hartford Area Habitat for Humanity **Strategic Vision** **2021-2024**

**A world where  
everyone has  
a decent place  
to live.**



## Letter of Introduction

Hartford Area Habitat for Humanity is an affiliate of Habitat for Humanity International. Did you know that stable, affordable housing is a key determinant of health? And that the house and neighborhood where one grows up impacts even the longevity of one's life? Our vision is for a world where everyone has a decent place to live.

We are driven to maximize our impact towards this inspiring vision and so the board of directors and leadership of Hartford Area Habitat have been engaged in an intensive Strategic Vision process over the past several months. We are excited to share this with you – our supporters and our communities. From 2015-2021, guided by the inspired leadership of executive director Karraine Moody, we have built a strong organizational platform, with a talented and committed board and staff and are prepared to substantially grow our impact during the period, 2021-2024.

Two overarching directions, integrated in practice, will guide this next period of development for Hartford Area Habitat, **1.** expanding our footprint and **2.** deepening community engagement – sometimes referred to as neighborhood revitalization.

### Expanding Our Footprint

Over the next three years we plan to begin repairing and building homes also in seven towns within Tolland County, Connecticut and to open our second ReStore, in the western half of Tolland County. We will add new construction services and marketing staff to our team to support this expansion.

### Deepening Community Engagement

Habitat's decades of work illustrate that individuals and families thrive when they have a safe and stable home in a safe and stable community. We will further embrace our mission by intensifying our work with local residents and community partners, across all our geographies, in a spirit of collaboration and listening, to maximize resources and improve quality of life in entire neighborhoods. We will invest and bring new staff members on board to allow this critical work to flourish. The goal of community engagement is to improve communities in a way that makes a lasting impact on the quality of life of its residents.

We invite you to become as inspired by this vision of equitable wealth building through affordable homeownership as we are – and join us.

Board Chairperson  
Billie Augustin







It's not about giving bread to orphans. It's about building a bakery that can fit an orphanage and sell bread in the city.

José Andrés  
Founder, World Central Kitchen

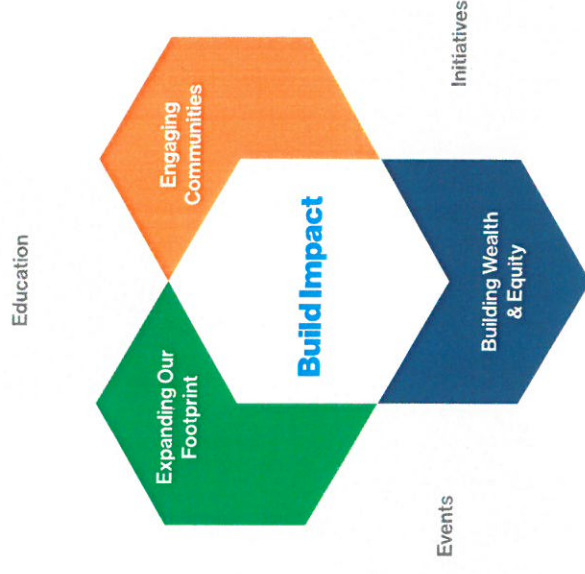


# Build A Sustainable Organization. Build Community Impact. Build Societal Impact.

Scales of Impact

8

HARTFORD AREA HABITAT FOR HUMANITY



In order to achieve our vision we have three major strategic pillars of focus: **Expansion**, **Community Engagement** and **Wealth and Equity Building**. The overlapping space when they come together is a place where we build the most impact. These pillars are then supported by tactical channels: Education, Events and Initiatives.

STRATEGIC VISION 2021-2024

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# Strategic Vision

Strategic vision for Hartford Area Habitat is directly connected to the vision of Habitat for Humanity International but is simultaneously connected to a vision at the community and neighborhood level. To advance Hartford Area Habitat from the ground level, we will ask bold, essential questions, imagine new futures, and craft new ideas.





# Deepen Community Engagement

**We will invest resources to engage with neighbors and local businesses before building in a spirit of listening and collaboration.**

**We'll seek to build on the positive energy from construction projects by 'staying later' and engaging with community members about neighborhood issues.**

**We are growing community focused initiatives such as the Financial Freedom Center and Brush with Kindness projects.**

**We're focusing on supporting Habitat homeowners and volunteers as ambassadors and advocates to enhance community resources.**

**Engaging earlier and staying later allows us to create diverse ways to accommodate interested volunteers.**

Our vision is that Hartford Area Habitat is moving beyond being a home builder only. We are an equity builder and neighborhood revitalization partner. We have been on this journey for several years, but our destination has never been clearer. Our goal for 2024 is that the communities within which we work, and organizations with whom we partner, will see Habitat as a necessary partner in a community based, family centered, catalytic economic strategy. Together, we can fuse our volunteer constituencies that include homeowner applicants, counseled clients, board members, churches, companies, individuals, donors, to re-frame what's possible with a shared approach, talent, and resources, creating a community that families (not just Habitat's) desire to call home, developers seek to build, and community outcomes follow. Towards this vision:

- We will be investing in staff focused on community engagement.
- We will be partnering earlier and leaving later, participating alongside local community stakeholders and when helpful, convening them toward addressing neighborhood level challenges.
- We will be broadening the scope of our Financial Freedom Center as a conduit for community wealth and asset building and volunteer connections – beyond serving Habitat homeowners alone.



# Scale of Engagement

Expand our reach further into how and where we engage with our audiences, putting more effort into awareness and building advocacy towards partners and members.

Opportunity for Growth ( Least Engaged )  
Build Awareness

**Engaging earlier and staying later** allows us to create diverse ways to accommodate interested volunteers.

**Invest resources to engage with neighbors and local businesses** before building in a spirit of listening and collaboration.

Opportunity for Growth ( Most Engaged )  
Build Advocacy

**Grow community focused initiatives** such as the Financial Freedom Center and Brush with Kindness projects.

**Support Habitat homeowners and volunteers** as ambassadors and advocates to enhance community resources.

**Mission Awareness**  
General Public, Potential Habitat Families and others

**Organizational Following**  
Potential Habitat Families, Volunteers, Donors

**Engaged Community**  
Habitat Families, Volunteers, Donors, Businesses

**Habitat Advocates**  
Habitat Families, Donors, Businesses, Partners, Ambassadors

One of the byproducts of  
believing in my neighborhood  
is that it's allowed me to feel  
safe and free and home.

Theaster Gates  
Social Practice Artist





# Expand Our Footprint

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**We intend to diversify the scale and types of fundraising events, leveraging specific local venues and construction sites and facilities.**

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**We will increase the volume and quality of our ReStore donations by consistently improving the donation experience.**

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**We are improving the infrastructure of the Bloomfield Restore to support expansion to new locations.**

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**We will link more intentionally to regional and statewide efforts to create a community-based movement for Hartford Area Habitat.**

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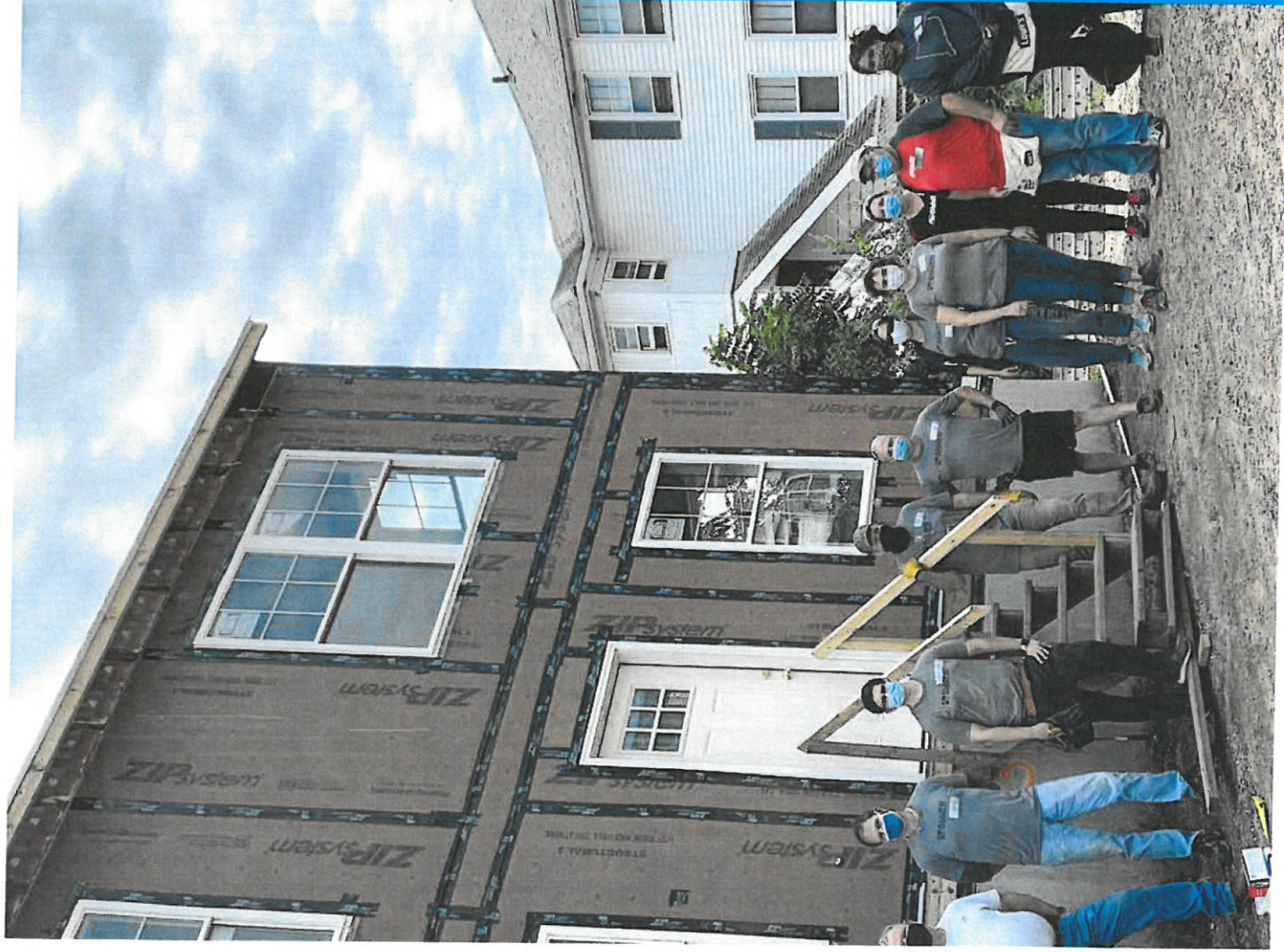
Hartford Area Habitat is expanding our footprint and our impact. Over the next three years we hope to support seven new towns within Tolland County. Working collaboratively and in a spirit of service, we will connect with local partners and stakeholders to strengthen affordable homeownership and neighborhood revitalization efforts in these towns. In parallel, we plan to open our 2<sup>nd</sup> ReStore in western Tolland County in late 2022.

"The ability to establish, grow, extend, and restore trust is the key professional and personal competency of our time." Stephen Covey (Business and Personal Leadership Thinker). Following Mr. Covey's insight our expansion approach will be to "build trust first".

On the foundation of this trust, *housing as a product* improves household health and well-being, leading to increased time on the job and in school, contributing to family income and education, both essential to breaking the cycle of poverty. *Housing as a process* focuses on building community cohesion that in turn can lead to broader change, reducing vulnerability to the cycle of poverty.

In the second half of 2021 Hartford Area Habitat will announce a name change to reflect the broader geographical scope of our work. To resource the expansion of our footprint and the deepening of our community engagement we anticipate growing from a total staff of twenty-three as of June 2021 to a staff of thirty-three by June 2024.





The world changes  
according to the way  
people see it, and if you can  
alter, even by a millimeter,  
the way people look at  
reality, then you can change  
the world.

James Baldwin  
Writer, Activist



# Building Wealth & Equity

U.S. homeowners have an average net wealth that is 400% higher than that of renters with similar demographics and earnings, and home equity represents the largest proportion of wealth (34.5%) for U.S. households.<sup>1,2</sup>

- Homeowners are more likely to vote in local elections than renters in comparable neighborhoods, and this likelihood increases with the degree of neighborhood disadvantage in low-income urban areas.<sup>3,4</sup>
- Regardless of the length of time they have owned a home, homeowners are 1.3 times more likely to become involved in a neighborhood group and to join a civic association than renters.<sup>4</sup> The increased participation in neighborhood groups holds true in low-income neighborhoods as well.<sup>5</sup>
- Low- and moderate-income homeowners have more social capital resources, such as a larger social network within their community, than do renters at similar income levels.<sup>6</sup>
- Decreasing housing costs for cost-burdened households (those spending more than half of their household expenditures on housing) releases resources to spend on nutritious food and health care and limits overcrowding to minimize the spread of respiratory infectious diseases.<sup>7,8</sup>

1. Thompson, J.P., and Suarez, G.A. Updating the Racial Wealth Gap. Board of Governors of the Federal Reserve System, 2017. Accessed Sept. 17, 2020. <https://www.federalreserve.gov/monetarypolicy/updates/2017/09/17/20170917raciwealthgap.htm>.  
 2. Engleton, J., and Mink, R. Net Worth of Households: 2016. U.S. Census Bureau, *Income, Assets, and Debt* (Sept. 10, 2020). <https://www.census.gov/content/dam/Census/programs/household/2016/09/2020-income-assets-debt.pdf>.  
 3. Manuark, K., Lindblad, M., and Quercia, R.G. "Homeownership and Local Voting in Poor Neighborhoods: Chicanos." 2009.1103.213-230.  
 4. McCab, B.J. "Are Low-Income Households More Politically Active? Community Participation in the United States." *Social Forces*, 2013.91(3):929-954. doi:10.1093/sf/91.3.929.  
 5. Manuark, K., Lindblad, M., and Quercia, R. "Homeownership and Civic Engagement in Low-Income Urban Neighborhoods: A Longitudinal Analysis." *Urban Affairs Review*, 2012.46(5):781-810. doi:10.1177/00380141244172.

6. Gonzalez-Weber, M., Nee, Y.H., Manuark, K.R., et al. "Social Capital and Homeownership in U.S. Low-Income Urban Neighborhoods." *Social Work Research*, 2013.37(3):27-53. doi:10.1093/swr/swt035.  
 7. Manuark, K., Lindblad, M., and Quercia, R.G. "Working Families and the Cost of Housing: Center for Housing Policy, 2015-2016." <https://www.census.gov/hhes/health/workingfamilies/workingfamilies.pdf>.  
 8. Manuark, K., Allen, G., Quercia, R., et al. "Web Annex A: Report on the Systematic Review on the Effect of Housing on Health." 2018. <https://apps.who.int/iris/bitstream/handle/10662/275639/WHO-CED-PHE-18.02-ann.pdf?ua=1>.

## Performance Metrics

We deeply believe that our aspirations for improving the lives of families and communities through affordable homeownership must find expression in clear outcome priorities, performance measures and targets. The metrics shared in this report represent our core goals for 2021-2024 – geographic expansion and intensified community engagement.



# Performance Metrics

## OUTCOME PRIORITIES

### PERFORMANCE MEASURES

#### TARGETS

#### Strategic Theme 1: Build Community Impact

01 Increased and sustained affordable homeownership in prioritized neighborhoods, in alignment with the HFHI Housing Program Guiding Principles.

	# Homes Completed (new, rehab, recycle)	8	8	10	26
	# Critical Home Repair	8	10	10	28
	# A Brush with Kindness	14	15	20	49
	# Individuals Completing 1+ elective FFC	15	20	20	55
	Total Families Served	45	53	60	158
	% Surveyed Households reporting Habitat has improved their quality of life. Next survey in 2023.		100%		100%

02 Increased financial literacy of Habitat families and others from prioritized neighborhoods.

03 Increase number of families served.

04 Habitat families believe that Habitat has improved their quality of life.

#### Strategic Theme 2: Build Sector Impact

01 All Habitat stakeholders are meaningfully engaged in support of Habitat's programs and activities.

02 Green building and Sustainability.

03 Increase financial literacy towards homeownership in Habitat communities beyond our own homeowners.

The execution of the existing **Marketing & Communications Plan** and **Volunteer Engagement Plan**, each of which includes approaches, measures, and targets tailored to specific stakeholder groups.

Continue to build upon sustainability build model within construction/ homeownership programs.

Reduce carbon footprint across HAH as an organization

Partner with other community based organizations to support affordable housing.

Quarterly accountability in board meetings	Quarterly accountability in board meetings	Quarterly accountability in board meetings	Quarterly accountability in board meetings
80% Energy star rated homes, repairs, rehabs	80% Energy star rated homes, repairs, rehabs	80% Energy star rated homes, repairs, rehabs	80% Energy star rated homes, repairs, rehabs
Establish paper use and recycling baseline	20% reduction of paper, 20% increase in recycling from Year 1	20% reduction of paper, 20% increase in recycling from Year 2	36% reduction in paper and 36% increase in recycling from 2022
Service % increase year over year	Service % increase year over year	Service % increase year over year	Service % increase year over year



## Performance Metrics (continued)

OUTCOME PRIORITIES		PERFORMANCE MEASURES		TARGETS		
Strategic Theme 3: Build Societal Impact						
01	Habitat homeowners are engaged in the civic life of their communities.	% Habitat households with 1+ active Habitat Ambassador. Ambassadors attend non-Habitat events and serve as a voice for civic engagement.	YOY % Increase	Year 1: July 1, 2021 – June 30, 2022	Year 2: July 1, 2022 – June 30, 2023	3 Year Targets
02	Habitat serves as a leading voice in growing awareness of housing as a critical foundation for breaking the cycle of poverty.	# Relevant housing coalitions, campaigns, and conversations (as determined by the Staff and Board) with Habitat representation.	YOY % Increase	YOY % Increase	YOY % Increase	YOY % Increase
Strategic Theme 4: Build A Sustainable Organization						
01	Affiliate activities are monitored to support continuous improvement.	Mobilize volunteers as hearts, hands and voices for the cause of adequate, affordable housing	YOY % Increase	YOY % Increase	YOY % Increase	YOY % Increase
Execution on the Board Governance Checklist.						
Execution on the Board Accountability Dashboard						
Departments and activities meeting annual goals.						
02	A strong financial position is supported by sound financial management.	The meeting (or exceeding) of budgetary and other financial goals.	100%	100%	100%	100%
The adherence to the Habitat Best Practices and Annual Policy Review – Next one due in 2023						
03	Affiliates Revenue Development Plan supports strategic priorities.	The execution of the 2021-2024 Resource Development Plan that includes approaches, measures, and targets tailored to specific stakeholder groups	100% Adherence	100% Adherence	100% Adherence	100% Adherence
Development Revenue Goal						
Board of Directors Goal						
Board Referrals						
Board Development Activity						
Individual Board Member Giving						
Capital Campaign 2021-2026						
Restore net income (Bloomfield)						
Restore net margin (Bloomfield)						
04	The Restore effectively supports the affiliates mission.	211,000	217,800	233,700	233,700	\$5M total by 2026
1760%						
18%						

Staffing Resources

Hartford Area Habitat is entering a phase of growth as we expand our work geographically, into seven Tolland County towns, and intentionally, into still greater engagement with the neighborhoods and communities we build in. We recognize the necessity and are excited about the opportunity to expand our team in order to resource these new goals and directions.

New Positions	2022	2023	2024
Construction		Repairs Staff	Construction Supervisor
Family Services	Community Engagement Manager July 1 2021		Community Engagement Staff
Restore		4 ReStore Staff	
Development	Marketing Staff		
Finance		Fulltime bookkeeper and additional outsourced duties.	



# MINUTES

MINUTES OF THE MEETING OF THE  
BOARD OF DIRECTORS OF  
HARTFORD HABITAT FOR HUMANITY

MARCH 2, 2021

BY ZOOM 5:30 pm

Present: Augustin, Bates, Below, Brown, Carabase, Cheeks, Daigle, Dwivedi, Floyd, Guidry, Hamilton, Hernandez, Symonette, Vasington

Staff: Feola, Moody,

David led a devotion to start the meeting.

Monica Blanco was welcomed to the board.

**Development Committee:**

Karraine introduced Suzanne Feola, the new Director of Development.

Our goal is to raise \$1 million in 2021. (In 2020, we raised \$1 million.) To date, we have raised \$725,000 out of \$1.5 million in the budget.

**Some Budget Highlights:**

Billie reported that the average individual gift runs from \$25-\$300, and that online giving averages \$75. The average annual giving from individuals is \$250,000.

The average annual major gifts (over \$3,000) amount to \$15,000, for a total of \$250,000

Corporate annual giving (including sponsorships) amounts to \$300,000. In 2020, these donations amounted to 57% of our budget; in 2021, the percentage dropped to 27%.

Average grant revenue was \$450,000, now revised to \$300,000. (We budgeted for a \$500,000 grant from Eversource, but we did not receive it.)

The total net revenue from fundraising in 2020 was \$1.6 million; broken down to 14% individual gifts; 57% grants; corporations 27%.

In 2021, net revenue is expected to be \$1.1 million (Eversource loss reflected) This is broken down: 40% individual gifts; 27% grants; 32% corporations, misc. 1%

Board members reported positive feedback from donors they contacted before the end of 2020 to thank them for their gifts, and Karraine said the practice will be continued.

**Consent Agenda:**



Respectfully Submitted,

Anne M. Hamilton

Board Secretary

**Next board meeting is April 6**

**Dedication of Bristol houses: May 4**

**Women Build: May**

MINUTES OF THE MEETING OF THE  
EXECUTIVE COMMITTEE OF  
HARTFORD HABITAT FOR HUMANITY

MARCH 16, 2021

BY ZOOM 5:30 pm

Directors: Augustin, , Floyd, Hamilton, Vasington

Staff: Moody,

- We will submit additional documents to Eversource soon.
- East Hartford: We have told mayor that our offer is \$150,000-200,000.
- Capitol Avenue rehab project (historic house next to church). The Hartford has pledged \$50,000 towards a project which is expected to cost about \$250,000. We are hoping for a Thrivent donation and may ask The Hartford for an additional grant.
- The office staff will return to 75 Charter Oak Avenue after April 4. While not required, the staff will be vaccinated voluntarily
- The SP group has interviewed two consultants and has unanimously chosen one, Giant Shoulders/Impact Consult. The cost will be \$26,000 for 21 days of work.
- Karraine has written to town managers in the Tolland area telling them about our new initiative.

Respectfully submitted,

Anne M. Hamilton

Board Secretary



MINUTES OF THE MEETING OF THE  
BOARD OF DIRECTORS OF  
HARTFORD HABITAT FOR HUMANITY

APRIL 6, 2021

BY ZOOM 5:30 pm

Present: Augustin, Bates, Below, Brown, Carabase, Cheeks, Daigle, Dwivedi, Floyd, Guidry, Hamilton, Symonette, Vasington  
Staff: Moody, DeRoy

Abhist led the devotions.

1. Report of the CEO:

Karraine outlined the upcoming building schedule. Construction on two houses in East Hartford has been delayed because asphalt- tainted debris from prior construction and road demolition was found in the soil, so we have to replace it with non-contaminated soil. (The state was the prior owner of the parcel, which we received as a donation from an estate.)

Mike discussed the proposed 2021-2022 budget. Our development income, which was affected by our failure to receive the \$500,000 Eversource Housing Tax credit. Our construction costs are higher this year - \$889,350, up from \$436,500 last year, and projecting \$1 million in 2022. Profit and loss: Our projected loss (\$339,000) is caused in large part by the sale of more houses, (six this year before June 30) reflecting the loss we experience when we sell mortgages at a discount. ReStore is expected to achieve sales of \$120,000 next year. Our cash balance is \$1.088 million, less than usual. If it goes lower, we will have to revisit some expenditures, and slow down construction and land purchases.

**Crystal proposed and Don seconded a motion to approve the 2021-2022 budget. The motion was unanimously approved.**

2. Committee Reports:

- a. Succession Planning: Jennifer reported that the committee's work has ended.
- b. Strategic Plan: Ellen reported that the first meeting with the consultant for the Strategic Plan will take place April 7. Tentative meeting dates have been set, with an expected board meeting in early June. Anticipate topics: second ReStore, expansion into Tolland, development revenue, including board engagement in development.
- c. Development: Billie reported that the goal is to increase individual giving, and for private donations to supply five percent of the revenue budget. More board donations, more Matching Gift program. She said that Amazon Smile (which donates a small percentage of each purchase) will be popularized. Billie urged the board to refer donation prospects to her and assist in donor outreach, and to become more aware of the need to connect and add partners. We ask for 100% participation from the board – in whichever way they feel comfortable.
- d. Governance: The committee has proposed a slate of officers for 2021-22. Crystal reported that the slate is: Billie, president; Crystal, vice-president; Ellen, treasurer and Anne, secretary.

MINUTES OF THE MEETING OF THE  
EXECUTIVE COMMITTEE OF  
HARTFORD HABITAT FOR HUMANITY

APRIL 20, 2021

BY ZOOM 8 AM.

PRESENT: Billie, Crystal, Anne, Ellen

STAFF: Karraine

Karraine reported that Women Build is nearly fully subscribed, and will be held at two sites; Vineland Terrace (rehab) and at a warehouse in Bloomfield, where framing for East Hartford will take place. This was a pivot, after problems in the soil in East Hartford were discovered.

The Strategic Plan consultants are interviewing key people

The June meeting has been shifted to the 15<sup>th</sup>, to accommodate the SP schedule.

Risk management documents must be completed.

Karraine introduced the idea of reinstating an Advisory Board, that would include directors with emeritus status. Governance will discuss the idea and make recommendations, and will also codify the on-boarding and off-boarding process for directors.

Karraine wants to reinforce the connection between Habitat and the Restore.

The meeting adjourned at 9 am.

Respectfully submitted,

Anne M. Hamilton,

Secretary



MINUTES OF THE MEETING OF THE  
EXECUTIVE COMMITTEE OF  
HARTFORD HABITAT FOR HUMANITY

May 18, 2021

BY ZOOM 8 AM.

PRESENT: Billie, Crystal, Anne, Ellen

STAFF: Karraine

Karraine reported that the ReStore will re-open May 25. She said that in discussions with International, she learned that it takes from 12-15 months to open a new store – after all the permissions have been obtained and the preparations made.

East Hartford has given partial approval of our building plans for the 10-house site. We have multiple hearings before we actually get the approval to purchase, and then have to go through the permit process. We are still negotiating the homeowners' association rules and what the Town will give/compromise to support the development.

On our two-family lot on Forbes Street, there has been a delay because excavation revealed old building material, which requires us to excavate until we reach virgin soil, or a structurally sound base. The remedy (removing and replacing the affected soil) could have cost \$100,000, but we are going to use a new technology, called Techno Metal Posts, (spiral posts that go into the ground) to create a solid foundation, that is a lot less expensive. The posts and concrete are expected to be poured next week.

Women's Build is expected to raise \$70,000 – although with Covid restrictions, we had to limit the size of the teams. There are two sites, Vineland Terrace and a warehouse in Bloomfield where the exterior walls for East Hartford are being built.

Family Services: is still reviewing applications from would-be homeowners. The Financial Freedom Center has been holding classes; and two additional series are planned for June.

September's Build a Thon: Teams will have as many as 12 volunteers.

House closings: Rainbow Road, Windsor; Bristol; Recycles: Guilford Street and South Marshall; Capitol Avenue. We finally got possession of 9 Moore Street, which has been in foreclosure.

The meeting adjourned at 8:55 am

Respectfully submitted,

Anne M. Hamilton

Secretary

Account Purpose	Operating Accounts	04/30/21
Current revenue, expenses and payroll		
Savings	Checking - Windsor Federal & Sweep Acct.	948,426
Savings	Bank of America	250,500
Shop Loan- immediate EFT to WFS upon receipt	United Bank	104,491
Current revenue & expenses	Windsor Federal HUD/SHOP-0429	300
	ReStore Operating Cash	553,480
		<b>1,857,197 Total Cash</b>
		<b>(316,350) 3 months Construction Hard Costs Budget</b>
		<b>(389,000) 3 months General Operations Budget</b>
		<b>1,151,847 Additional Cash Reserve</b>

# **Additional Cash Reserve**

March 31, 2021	837,660
February 28, 2020	989,159
January 31, 2021	1,115,390
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



# Finance Committee Report

## Accrual Basis

April

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

	YTD Actual	YTD Budget	YTD Variance	Total Budget
Development Income	1,026,135	1,320,833	(294,698)	1,585,000
Grant Income	26,632	0	26,632	50,000
ReStore Income	891,385	755,133	136,252	906,160
CIP Expenditures	629,006	380,417	(248,589)	456,500
Operating Expenses	1,334,760	1,484,968	150,208	1,802,323
ReStore Operating Expenses	772,045	757,813	(14,232)	900,000
Mortgage Sales \$	724,075	756,000	(31,925)	756,000
New Homes Closed	4	0	4	2
ReHab Homes Closed	2	2	0	3
Recycle Homes Closed	0	0	0	2
Mortgage Sales #	7	6	1	6

Minutes for Finance Committee April 20, 2021 8:00am

Attendees: Bildade Augustin, Crystal Floyd, Don Bates, Anne Hamilton, Ellen Below, Karraine Moody, Mike DeRoy

Cash Report:

Cash Reserve is \$837,660 still historically high, and will increase with 3 mortgage sales in April. The reserve for Construction Hard Cost was increased for projected costs in East Hartford and Manchester this fiscal year.

Key Indicators:

Donation Revenue is \$312,913 unfavorable compared to budget. However the budget included \$500,000 Housing Tax credit for Eversoucre which we did not receive. Our planned construction in Bloomfield that would have qualified us for that credit was not approved by the Bloomfield town government.

Construction Hard Costs are over budget, and we are starting work on the East Hartford and Manchester parcels. This early start was not planned when budgeted during the start of pandemic.

Department Operating Expenses overall are favorable compared to budget.

Both Duplexes on Main Street and two rehabs (61 Taylor & 70 Vineland) have closed this year. Haviland St. Bristol (two single family) homes should close by 6-30-21.

Green Dashboard:

A building lot at 132 Cleveland Street has been purchased and rehab purchase at 315 Capitol Ave has been successfully negotiated.

We are working on an appraisal gap grant with the City of Hartford and a Community Development Block Grant (CDBG) with Manchester to subsidize the infrastructure costs.

We are expecting to purchase a building lot in Windsor before the end of the fiscal year.

Meeting Adjourned at 8:20 am

Subsequent to the meeting- We received notification that the Affiliate's Paycheck protection loan has been forgiven.



May

Account Purpose	Operating Accounts	05/31/21
Current revenue, expenses and payroll	Checking - Windsor Federal & Sweep Acct.	1,104,471
Savings	Bank of America	250,500
Savings	United Bank	108,895
Shop Loan- immediate EFT to WFS upon receipt	Windsor Federal HUD/SHOP-0429	300
Current revenue & expenses	ReStore Operating Cash	347,256
		<b>1,811,422 Total Cash</b>
		<b>(283,500) 3 months Construction Hard Costs Budget</b>
		<b>(457,200) 3 months General Operations Budget</b>
		<b>1,070,722 Additional Cash Reserve</b>

#### Additional Cash Reserve

April 30, 2021	1,151,847
March 31, 2021	837,660
February 28, 2020	989,159
January 31, 2021	1,115,390
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

**Finance Committee Report**  
**Accrual Basis**  
**Key Indicators for the fiscal Period 7/1/20 to 6/30/21**

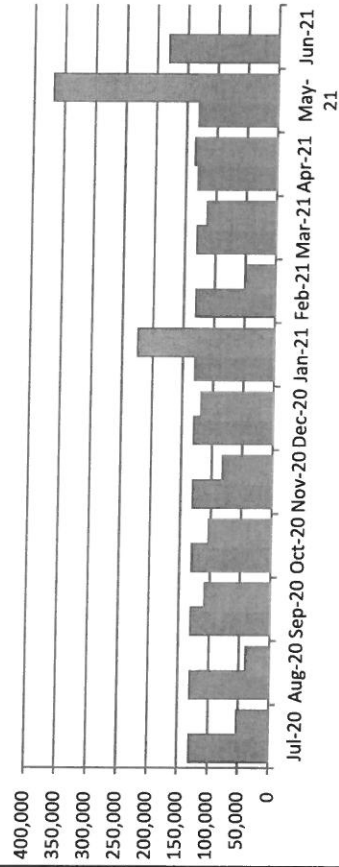
	YTD Actual	YTD Budget	YTD Variance	Total Budget
Development Income	1,088,248	1,452,917	(364,669)	1,585,000
Grant Income	62,000	50,000	12,000	50,000
ReStore Income	957,567	830,646	126,921	906,160
CIP Expenditures	723,205	418,458	(304,747)	456,500
Operating Expenses	1,460,423	1,618,355	157,932	1,802,323
ReStore Operating Expenses	838,958	828,417	(10,541)	900,000
Mortgage Sales \$	724,075	756,000	(31,925)	756,000
New Homes Closed	4	0	4	2
ReHab Homes Closed	2	2	0	3
Recycle Homes Closed	0	0	0	2
Mortgage Sales #	7	6	1	6
Foreclosed/Taken Back	6	3	3	3
Rehabs Purchased/ Donated	1	1	0	1
Lots Purchased/ Acquired	1	1	0	3



# HARTFORD HABITAT FOR HUMANITY - BOARD OF DIRECTORS DASHBOARD

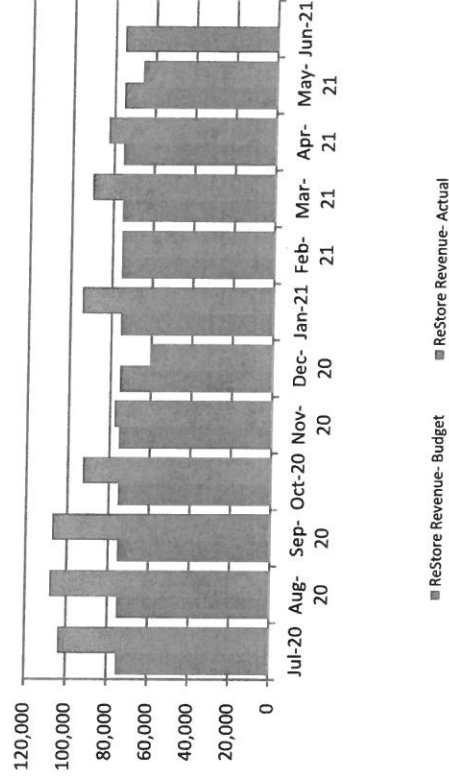
## REVENUES AND EXPENDITURES

### Development & Grant Revenue



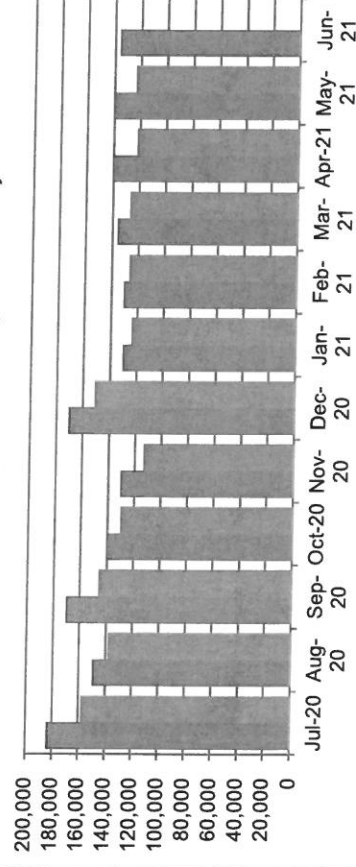
■ Development & Grant Revenue - Budget ■ Development & Grant Revenue - Actual

### ReStore Revenue



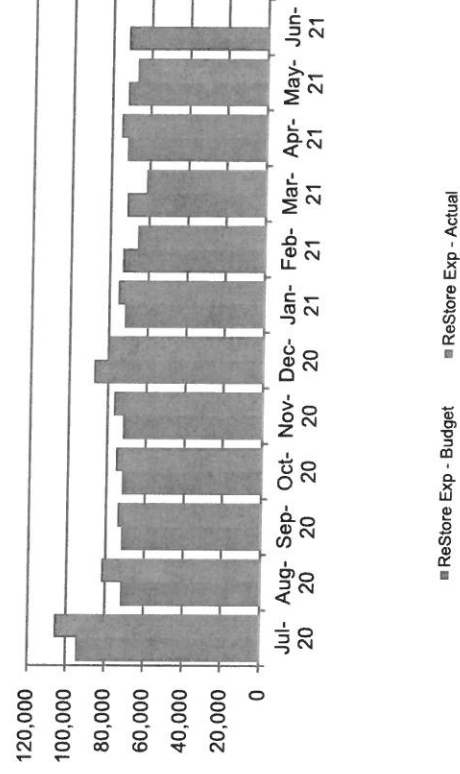
■ ReStore Revenue - Budget ■ ReStore Revenue - Actual

### Operating Expenditures (excl ReStore)



■ Operating Exp - Budget ■ Operating Exp - Actual

### ReStore Expenditures



■ ReStore Exp - Budget ■ ReStore Exp - Actual

# RESOLUTIONS



## SECRETARY'S CERTIFICATE

I, Anne Hamilton, do hereby certify that I am the Secretary of Hartford Area Habitat for Humanity, Inc., a Connecticut corporation (the "Company"), that I have been duly elected, appointed and qualified and am presently serving in the capacity of Secretary of the Company in accordance with the Company's articles of incorporation and by-laws, and that, as such, I am authorized to execute and deliver this Certificate on behalf of the Company. I hereby certify as follows:

1. Attached hereto as EXHIBIT A is a true, correct and complete copy of the resolutions duly adopted by the Board of Directors of the Company, which resolutions have not been amended, modified, superseded or rescinded, and remain in full force and effect on the date hereof.

2. The person named below is now and has been duly qualified as an acting officer of the Company, duly elected and/or appointed to the office as set forth opposite his respective name and the signature set forth opposite his name and office is his respective genuine signature:

<u>Name</u>	<u>Office</u>	<u>Signature</u>
Bildade Augustin	President, Board of Directors	_____
Ellen Below	Treasurer, Board of Directors	_____
Karraine Moody	Chief Executive Officer	_____

In Witness Whereof the undersigned has executed this Certificate on behalf of the Company in her capacity as Secretary as of the 15<sup>th</sup> day of June, 2021.

\_\_\_\_\_  
Anne Hamilton, Secretary

The undersigned, Bildade Augustin, President, Board of Director of the Company, does hereby certify that Anne Hamilton is a duly elected, qualified and acting Secretary of the Company as of the date set forth below and that the signature set forth above is her genuine signature.

In Witness Whereof the undersigned has executed this Certificate on behalf of the Company in her capacity as Board President of the Company as of the 15<sup>th</sup> day of June, 2021.

\_\_\_\_\_  
Name: Bildade Augustin  
Title: President, Board of Directors

**RESOLVED**, That April Hansley and Michael DeRoy, acting individually are authorized to do the following:

1. Execute any and all contracts for the purchase, lease, sale, assignment, and/or transfer of real estate or real property. There is a \$15,000 limit for this authorization.

**IN WITNESS WHEREOF**, I have hereunto set my hand this the 15<sup>th</sup> day of June, 2021,  
2021.

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By: Anne Hamilton  
Title: Secretary



## MEMORANDUM OF UNDERSTANDING

### GEOGRAPHIC SERVICE AREA CHANGE

This document states the Geographic Service Area (GSA) and GSA population range as determined by the 2010 U.S. Census for **Hartford Area Habitat for Humanity #0381-1138** as agreed upon by Habitat for Humanity International and **Hartford Area HFH** as of the **21<sup>st</sup>** day of **May 2021**.

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#### PREVIOUS GSA DESCRIPTION:

Towns of Bolton, Ellington, Somers, Tolland, and Vernon. County of Hartford EXCLUDING Town of Hartland.

#### PREVIOUS GSA POPULATION RANGE:

Very large

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#### NEW GSA DESCRIPTION:

Hartford County and the following towns in Tolland County: Bolton, Ellington, Somers, Tolland, Vernon, Stafford Springs and Union

#### NEW GSA POPULATION RANGE:

Very Large

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#### AFFIRMED BY:

\_\_\_\_\_  
Board President Signature

\_\_\_\_\_  
Board President Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
HFHI Director, Affiliate Experience

\_\_\_\_\_  
HFHI Director Name

\_\_\_\_\_, 2021  
Date





## MEMORANDUM OF UNDERSTANDING

### NAME CHANGE

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**PREVIOUS NAME:**

Hartford Area Habitat for Humanity

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**NEW NAME:**

Habitat for Humanity of North Central Connecticut

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**AFFIRMED BY:**

_____	Bildade Augustin_____	__06/15/21__
Board President Signature	Board President Name	Date
_____	_____	_____,2021
HFHI Director, Affiliate Experience	HFHI Director Name	Date