

April 30, 2025

Administrative Services Committee Via: Ms. Lena J. Bonner Clerk of Commission Room 806 Municipal Bldg. 530 Greene Street Augusta, Georgia 30901

RE: Affordable Housing Application Approval for two homes being constructed on Hummingbird Lane, Augusta, GA and future submission of 608 Macon Avenue.

Dear Members of the Administrative Services Committee,

On July 20, 2023, a Memorandum of Understanding (MOU) was entered into by and between the Housing and Community Development Department (HCD) and Augusta/CSRA Habitat for Humanity (Habitat) with respect to building affordable housing utilizing partial funding thought the HOME – Homeownership program through HCD. A copy of the MOU, previously approved by this Committee, is attached for your reference.

On February 24, 2025, a meeting was held between the Director of HCD and the me to discuss the contract specifics for current and future builds, including three properties; 3035 Hummingbird Lane, 3037 Hummingbird Lane and 608 Macon Drive. Applications were respectfully submitted for review and consideration by the Administrative Services Committee and the Augusta Commission for the two Hummingbird properties through the Neighborly portal on March 28, 2025.

Construction on the two Hummingbird Properties began prior to the conversation and it was understood that this would not inhibit the approval of the contracts /applications moving forward and being approved. Under the terms discussed, HCD will reimburse Augusta/CSRA Habitat for Humanity the final 25% of costs associated with each home build, not to exceed 25% of the total project budget as outlined in the applications attached. In addition, HCD will provide Habitat for Humanity with a 16% developer's fee for each build. This developer's fee will be disbursed in two phases: fifty percent upon completion of half of the project and the remaining fifty percent upon issuance of the Certificate of Occupancy.

A summary of the funding request is: Hummingbird Properties are 4 Bedroom 2 Bath Homes Budget for construction of 3035 Hummingbird Reimbursable Construction Fees (25% of total costs) Developers Fee (16% of total construction costs) Total Request per Property (Hummingbird Lane Only)

\$195,371.26

\$48,842.82 \$31,259.40 \$80,102.22 The Macon Property application has not yet been submitted but the total funding request would be as follows and an application can be submitted shortly:

Macon Property would be a 3 Bedroom 2 Bath Homes
Budget for construction of 608 Macon
Reimbursable Construction Fees (25% of total costs)

Developers Fee (16% of total construction costs)

\*\*Total Request\*\*

\*\*Total Reques

I respectfully request that this Committee and Commission approve the pending applications for the properties located at 3035 Hummingbird Lane and 3037 Hummingbird Lane in Augusta, Georgia for the total amount of \$160,204.44. Further, I request that this Committee and Commission approve the total reimbursable fee of \$66,599.99 for the property located at 608 Macon Avenue, contingent upon Habitat submitting the usual application to HCD within thirty days. In all, Habitat seeks a total reimbursement and developer fees of all three properties in the amount of \$226,804.43.

I appreciate your attention to this matter and look forward to continuing our partnership in providing affordable housing solutions to families in Augusta-Richmond County.

Singerely,

Bernadette M. Kelliher

Chief Executive Officer

Augusta/CSRA Habitat for Humanity

1301 Greene Street Augusta, GA 30901

# 1. Applicant Information

Completed by bfortune@augustahabitat.org on 3/29/2025 10:51 AM

Case Id: 15250

Name: H-86 AUgusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

Applicant Information				
Applicant must be a non-profit organization or for profit organization.				
APPLICANT INFORMATION Applicant/Organization Name Augusta/CSRA Habitat for Humanity	CO-APPLICANT INFORMATION Co-Applicant Name			
Contact Person Bernadette Kelliher	Contact Person			
Title CEO	Title			
Street Address	Street Address			
1301 Greene Street Augusta, GA 30903	Augusta, GA			
Phone (706) 481-8681	Phone			
Fax: (706) 481-8681	Fax			
Email bkelliher@augustahabitat.org	Email			
APPLICANT CORPORATE STATUS	CO-APPLICANT CORPORATE STATUS			
Non-profit	Non-Profit			
501(C)(3)	501(C)(3)			
501(C)(4)	501(C)(4)			
For-Profit	For-Profit			
□ РНА	□ РНА			
Federal Tax I.D. Number 58-1712416	Federal Tax I.D. Number			



# 2. Project Summary

Completed by bfortune@augustahabitat.org on 3/29/2025 10:58

AM

Case Id: 15250

Name: H-86 AUgusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

2. Project Summary
Please provide the following information.
Name of Project
3037 Hummingbird Lane, Augusta, GA 30906
PROPOSED LOCATION
Albion Acres
☐ Bethlehem
Harrisburg
Laney-Walker
May Park
Olde Town
Sand Hills
☐ Turpin Hill
West End
Green Meadows Estates
IF SITE SPECIFIC, IDENTIFY THE CENSUS TRACT AND PARCEL NO:
Census Tract
105.06
Assessors Parcel #
109-3-036-00-0
Total Project Cost
\$197,964.44
Funds Requested
\$80,102.22



Department for this funding cycle? Yes

What is the priority of this application (#)?



# 3. Project Description

Case Id: 15250

Name:

H-86 AUgusta/CSRA Habitat for Humanity - 2018

Completed by bfortune@augustahabitat.org on 3/28/2025 4:29 PM

Address: \*No Address Assigned

3. Pi	3. Project Description				
Chec	k all that apply.				
	Acquisition Only				
	Acquisition and Rehabilitation				
	Rehabilitation Only				
	Acquisition and New Construction				
$\checkmark$	New Construction				
	Single Room Occupancy				
	Group Housing				
	Transitional Housing				
	Multifamily				
$\checkmark$	Single Family				
	Scattered Site				
	Mixed Use				

### 4. Project Narrative Description

Completed by bfortune@augustahabitat.org on 3/28/2025 4:29 PM

Case Id: 15250

Name: H-86 AUgusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

### 4. Project Narrative Description

Provide a concise but definitive description of the project or program (in the space provided). Describe how the need for the project was determined, how the project meets a local community need (including needs identified in the Consolidated Plan), and note any special project features.

Habitat envisions a world where everyone can enjoy a quality living environment. Our approach involves fostering resilience, stability, and self-sufficiency in collaboration with families seeking affordable and suitable housing. Through partnerships within the community, Habitat for Humanity assists individuals in crafting their own living spaces. This collaborative effort involves homeowners actively participating in construction alongside volunteers. Family partners will also partake of classes which will assist them in learning how to manage being a homeowner as well as financial literacy and responsibility. Once they have completed the program and become a homeowner, they will pay an affordable, interest-free mortgage. Our ultimate aim is to empower Habitat homeowners to achieve the robustness, security, and autonomy necessary for a better life for themselves and their loved ones. By engaging in the Homeownership Program, Habitat for Humanity is extending its provision of decent and affordable housing reach to a greater number of people. At the heart of Habitat's mission lies the engagement with and integration of various voices within our diverse community. Recognizing that community-led approaches are pivotal for effective and sustainable initiatives, we team up with communities to share tools and offer training on construction practices. We strive to leverage local resources including materials, labor, and technical expertise to bolster local economies while constructing shelter solutions that are culturally fitting and environmentally sustainable. Moreover, we are committed to reducing waste by creating opportunities for the reuse of housing construction materials. Central to our efforts is a strong commitment to equity and inclusion. We work diligently to ensure that even the most vulnerable members of a community are included in shaping housing requirements and finding solutions that suit their unique circumstances. Armed with these resources, these communities can prioritize their own housing needs, disaster preparedness, and climate resilience for a more sustainable future. Turning our attention to the particulars of House 86, our upcoming project is located at 3037 Hummingbird Lane in Augusta, GA, marking our first build in this area. This residence will boast four bedrooms, two bathrooms, and span 1395 square feet. Embracing modern efficiency, we will employ spray foam insulation in both the attic and the exterior walls. This choice not only enhances energy efficiency but also surpasses traditional fiberglass batt insulation. Additionally, the home will feature energy-efficient, double-paned vinyl windows.



## 5. Project Market Feasibility

Completed by bfortune@augustahabitat.org on 3/28/2025 4:30 PM

Case Id: 15250

Name: H-86 AUgusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

### 5. Project Market Feasibility

Describe the project's feasibility including local market conditions that would justify the project or program. Include a summary statement that explains the anticipated impact of your proposed housing development project or program on the affected market.

In pursuing our mission, Habitat's vision of providing a decent living space for all hinges on a thorough understanding of local market conditions and the feasibility of our projects. Our approach is grounded in ensuring that every endeavor is not only sustainable but also justifiable within the context of the housing market in the respective area. Before embarking on any project or program, we conduct comprehensive assessments of the local housing market. These evaluations take into account factors such as housing demand, supply, pricing trends, and economic indicators. We collaborate closely with experts who possess an in-depth understanding of the local real estate landscape. This meticulous analysis allows us to determine the specific housing needs and gaps that exist within the community. The success and viability of our projects are rooted in our ability to offer solutions that align with the dynamics of the local market. Our projects are designed not only to meet housing demand but to do so in a manner that reflects the prevailing economic circumstances and affordability thresholds. This approach enables us to craft housing solutions that are both attainable for families in need and congruent with local market realities. In light of our commitment to feasibility and sustainability, our proposed housing development project or program stands to have a significant impact on the local market for houses built by Habitat for Humanity. By addressing the genuine housing needs identified through our thorough market analysis, we anticipate a twofold effect: Market Balancing: Our projects are strategically positioned to fill the existing gaps in the housing market. By providing affordable housing options that align with local economic conditions, we contribute to stabilizing the market and preventing imbalances that can arise from inadequate housing supply or unaffordable pricing. Positive Ripple Effect: As we create a sustainable model for housing development that suits the local context, our projects can serve as a catalyst for positive change. The ripple effect extends beyond our immediate beneficiaries, potentially influencing broader housing practices, affordability standards, and community-driven development efforts. In essence, our proposed housing development project or program is not just a standalone endeavor; it's a well-considered intervention that harmonizes with local market conditions. By adhering to feasibility and aligning with the realities of the housing landscape, we not only uplift families in need but also contribute to the overall health and equilibrium of the housing market itself.



## 6. Neighborhood Assessment

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Case Id: 15250

Name: H-86 AUgusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

### 6. Neighborhood Assessment

Describe the surrounding area where the site is located (strengths and weaknesses) and other development(s) in the immediate area. Discuss the suitability of the site for the proposed development. Strengths and weakness may include a wide range of factors, Including: location, project design & amenities, unit design & amenities, transportation, competitiveness, compatibility with existing demand, crime, etc. Pictures of area would be of benefit.

The home site that is the subject of this application is located at 3037 Hummingbird Lane, Augusta, GA 30906, nestled between Par Drive and Eagle Drive. It is part of a two-lot site acquired by Augusta/CSRA Habitat for Humanity, and this will be the first of our two lots in this area to be constructed. The home site is in a stable residential neighborhood of modest-sized homes of similar design to those we are constructing. The adjacent area to the west isAUgusta Technical College. Wheeless Elementary School is less 1.1 miles away and Josey High School is 3.7 miles away. There are multiple shopping opportunities nearby. As noted above, the design of the Habitat home being built in conjunction with this application will be of a size and design in keeping with neighboring residences, and the exterior will have similar finishes of surrounding homes, including brick front, vinyl siding and an asphalt shingle roof.



# 7. Fair Housing

Completed by bfortune@augustahabitat.org on 3/28/2025 4:30 PM

Case Id: 15250

Name: H-86 AUgusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

### 7. Fair Housing

Explain how the project affirmatively promotes fair housing and complies with fair housing laws and regulations.

Habitat for Humanity does not discriminate against race, color, religion, sex, handicap, familial status, or national origin, to impose different terms, conditions or privileges relating to the sale of a dwelling. Families are selected based on the need, ability to partner with Habitat and completion of the Habitat for Humanity program, including the completion of sweat equity hours and attendance at classes focused on improving stability for the family partner.



# 8. Project Site Characteristics

Completed by bfortune@augustahabitat.org on 3/28/2025 4:32 PM

Case Id: 15250

Name: H-86 AUgusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

8. Project Site Characteristics	
Please provide the following information.	
SITE CONTROL IS IN THE FOLLOWING FORM:	Does the project consist of more than 1 site? No
99 Year Leasehold Option/Purchase Agreement	Is the site properly zoned for your project? Yes
Not Applicable IN ORDER TO BE CONSIDERED FOR FUNDING, AN AS	Current Zoning Residential (R-1A)
BUILT APPRAISAL IS NEEDED. ALL APPLICATIONS WILL BE DENIED IF APPRAISAL IS NOT SUBMITTED. ATTACH A COPY BELOW.	Does the project include development of vacant land? Yes
Appraised Value \$200,000.00	If yes, what is the site size?
Date of Appraisal 08/21/2024	Acres 1
Method of Appraisal AS Build Appraisal	Sq. Ft. 13,500
Name of Appraiser/Firm Hardy Appraisal Co.	Are all utilities available at site? Yes
	Has an Environmental Assessment been completed? Yes
SPECIAL NOTE TO APPLICANTS REQUESTING FUNDS FOR ACQUISITION: APPLICANT MUST INCLUDE WITH APPLICATION SPECIFIC PROJECT ADDRESS (ES), SITE CONTROL DOCUMENTATION AND NAMES OF TENANTS (IF APPLICABLE).	Does the project include the acquisition of an occupied building/unit? No
Documentation	

As Built Appraisal \*Required

As-Built Appraisal 3037 Hummingbird - H86.pdf





## 9. Not-For-Profit Organization Info

Completed by bfortune@augustahabitat.org on 3/28/2025 4:33 PM

Case Id: 15250

Name: H-86 AUgusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

### 9. Not-For-Profit Organization Info

Please provide the following information.

Is your group legally Chartered within Georgia Statutory guidelines? Yes

Does your organization have a tax exemption ruling from the Internal Revenue Service (IRS) under section 501(c)(3) or 501(c)(4)?

Yes

Do you have evidence of financial accountability, such as a current single audit report? If yes, attach copy below. If no, attach letter of explanation.

Yes

List of Board of Directors. If yes, attach below.

Yes

Do you think your organization meets the requirement for a Community Housing Development Organization? Yes

Do you want this application to be considered for funding as part of the 15% CHDO set-aside HOME funds? No

IF YOUR ORGANIZATION IS NOT A CERTIFIED CHDO, BUT WISHES TO BE CONSIDERED AS SUCH, PLEASE COMPLETE THE CHDO DESIGNATION PACKAGE. THE CHDO DESIGNATION PACKAGE INFORMATION IS ONLY FOR THE PURPOSE OF ANTICIPATING YOUR ELIGIBILITY AS A CHDO AND DOES NOT CONSTITUTE AN APPLICATION FOR CHDO STATUS. IF RECOMMENDED FOR FUNDING UNDER THE 15% SET-ASIDE, OR OTHER CHDO FUNDS, YOU WILL BE SUBJECT TO A FORMAL REVIEW.

Is your project a joint venture?
No

Is the non-profit organization acting as the managing general partner? Yes

What percentage of the partnership is owned by the non-profit organization? 100.00%

What percentage of the profit cash flow is to be controlled by the non-profit organization? 100.00%



What percentage of the project equity is the non-profit organization to receive upon sale? 0.00%

If this project is a joint venture, describe the partnership arrangement and explain how the nonprofit's funds will be applied to to project related costs.

Not Applicable

Summarize your organization. Outlined your organization's experience (and track record) in developing or in managing the type of affordable housing proposed in this application.

Habitat for Humanity International was founded in Americus, Georgia, USA, in 1976 and today operates around the globe. It has helped build, renovate and repair more than 1,000,000 decent, affordable houses sheltering more than 6,000,000 people worldwide. Augusta/CSRA Habitat for Humanity was established in 1986 and has constructed or renovated 83 homes using thousands of local volunteers to ensure that hundreds of local citizens have a decent, affordable place to live. We now have nearly 40 years of experience in constructing safe, affordable housing for low-income families using locally and nationally approved construction methods and taking advantage of volunteer labor and in-kind donations to keep the cost of individual homes as low as possible. We also understand the financial constraints that our partner families face. All of our mortgages are interest-free. And, because we are the mortgage lender on all of our homes, we can create a tailored payment structure that addresses each family's needs, helping to ensure that each one of our partner families have the wherewithal to experience success as a homeowner.

Documentation
State of Georgia Charter *Required  Annual Registration 2024-2026.pdf
Proof of Non-Profit Status, as registered by the Georgia Secretary of Sate *Required 501c3 Original Letter.pdf
Copy of your organization's most recent single audit report *Required  Audit FY2022 Final (1).pdf



Desumentation

## 10. Marketing Strategy

Completed by bfortune@augustahabitat.org on 3/28/2025 4:33 PM

Case Id: 15250

Name: H-86 AUgusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

### 10. Marketing Strategy

Please provide the following information.

Projects funded through the HOME Program must follow HOME Affirmative Marketing Procedures. Describe your marketing strategy for the proposed project with particular attention to your plans for Affirmative Marketing. Ensure the following questions are answered in your strategy. 1) Has a need for the type and number of housing units been convincingly demonstrated? 2) Will developer be able to sell the planned units prior to the six month deadline? 3) Will development adversely impact existing affordable housing development? If the project includes more than one assisted units describe your marketing strategy to meet the requirements for each unit.

1. The need for safe, affordable housing has been documented in studies including the HERA-Neighborhood Stabilization Program application; the 2021 CSRA-EOA Community Needs Assessment Report; and the 2018 Augusta-Richmond County Analysis of Impediments to Fair Housing. 2. Because Augusta/CSRA Habitat for Humanity homes are constructed after a partner family has been identified and qualified, we do not need to engage in a process of marketing our homes for sale. Each home is designed to accommodate the partner family, adhering to Habitat for Humanity International guidelines related to total square footage and number of bedrooms. 3. This application involves a single housing unit. Its completion will complement other local initiatives that are addressing the development of affordable housing units.

In which communities will you advertise the project? Who is the target market? Not applicable



# 11. Project Schedule of Completion

Completed by bfortune@augustahabitat.org on 3/29/2025 10:58

Case Id: 15250

Name: H-86 AUgusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

### 11. Project Schedule of Completion

Provide general time line for the HOME Project. Please estimate expenditure of funds that will be requested for project. Please provide from beginning to end of project.

Month	Year	Activity/Milestone Description	Expenditure
April	2020	Build Shed	\$2,000.00
April	2020	Clearing & Hauling	\$5,500.00
April	2020	Water Meter Install/Sewer Tap	\$0.00
April	2020	Order Trusses	\$3,800.00
April	2020	Order Windows	\$2,081.86
April	2020	Order Ext/Int Doors	\$4,248.08
April	2020	Order Cabinets & Vanities	\$5,204.00
April	2020	Order Siding / Brick Veneer	\$13,228.67
April	2020	Order Electrical Material	\$6,000.00
April	2020	Order Appliances	\$1,200.00
April	2020	Survey	\$850.00
October	2020	Building Permit	\$561.52
April	2020	Footings	\$6,950.00
April	2020	Set Batter Boards	\$1,100.00
April	2020	Block Foundation/ Fill Block	\$10,900.00
April	2020	Order Countertops	\$1,940.00
April	2020	Order Flooring	\$8,180.93
April	2020	Rough Flooring System	\$0.00
April	2020	Framing	\$11,305.92
April	2020	Set Trusses	\$0.00
April	2020	Roof / Porch	\$3,500.00
April	2020	Dry-in Roof	\$0.00
April	2020	Install roofing / Shingles	\$5,800.00
April	2020	House wrap / tape / window prep	\$0.00
May	2020	Set Windows / Exterior	\$0.00
May	2020	Install Siding & Soft/Beams	\$0.00
May	2020	Plumbing Rough	\$13,570.00
May	2020	Electrical Rough	\$4,820.00
May	2020	HVAC Materials & Labor	\$10,850.00
May	2020	Install Gutters	\$1,100.00
May	2020	All Rough-In Inspection	\$0.00
May	2020	Insulation Install	\$2,600.00



May	2020	Install Drywall	\$10,487.00
May	2020	Pour Driveway & Sidewalk	\$6,500.00
May	2020	Electrical Pre-Power Final & Connection	\$0.00
May	2020	Set Interior Doors	\$0.00
May	2020	Finish / Assemble Cabinets	\$0.00
May	2020	Set Cabinet / Vanities	\$0.00
May	2020	Install Countertops	\$0.00
May	2020	Set Baseboard and Interior Trim	\$3,217.63
May	2020	Install Flooring	\$0.00
May	2020	Landscaping	\$1,200.00
May	2020	Paint Interior & Labor	\$4,563.00
May	2020	Plumbing Trim Out	\$0.00
May	2020	Build Exterior Deck / Sidewalk	\$1,200.00
June	2020	Appraisal	\$475.00
June	2020	Blower Test	\$350.00
June	2020	Install Closet Shelving	\$720.00
June	2020	Final Inspection	\$0.00
June	2020	СО	\$0.00
June	2020	Final Cleaning	\$0.00
June	2020	Punch List	\$0.00
June	2020	Utilities During Entire Project	\$650.00
June	2020	Portable Toilet During Project	\$650.00
June	2020	Mobil Mini During Project	\$1,200.00
June	2020	Salary for General Contractor	\$25,500.00
June	2020	Purchase of Property	\$0.00
June	2020	Architect Fees	\$748.71
June	2020	Construction Bond Premium	\$375.00
June	2020	As Build Appraisal	\$0.00
June	2020	Fence	\$4,500.00
June	2020		
June	2020	Warranty \$1 Termite Treatment Required	
June	2020	Cleanup Interior / Exterior \$1	
June	2020	Dumpster \$	
June	2020	Shutters	\$288.94
June	2020	Silt Fence Required	\$1,400.00
			\$195,371.26



# 12. Project/Program Financials

Completed by bfortune@augustahabitat.org on 3/28/2025 4:59 PM

Case Id: 15250

Name: H-86 AUgusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

### 12. Project/Program Financials

The information required in this section is divided into two general categories designated as either "Project" or "Program". The submission requirements under this section will be different for each of these categories. Select the category that best describes your proposal and use the appropriate corresponding worksheets.

The "Project" category includes all housing "development" activities such as new construction of for-sale or rental housing (including the acquisition of land) or the acquisition and rehabilitation of nonprofit rental housing. A project involving the acquisition and rehabilitation of housing for resale would fit in this category. The worksheets for the "Project" category are further differentiated between rental activities and owner-occupied activities.

The "Program" category includes activities related to direct assistance benefits such as providing down payment and closing cost assistance, tenant based rental assistance, or owner-occupied housing rehabilitation. In each of the above, the activity centers on a program rather than on a specific development project or address. An application for CHDO Operating would also be included under this category.

#### Documentation

Owner Worksheet #B1 Targeting and Financing Sources \*Required

Development Budget (Worksheet B2) (2).xlsx

Owner Worksheet #B2 Development Budget \*Required

Development Budget (Worksheet B2) (2).xlsx



# 13. Application Checklist

Completed by bfortune@augustahabitat.org on 3/29/2025 11:05

Case Id: 15250

Name: H-86 AUgusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

AW AW
13. Application Checklist
Please review this list before submitting your application to insure you have addressed each of them. If not provided for directly in the application, please attach.
Documentation
Articles of Incorporation and Bylaws *Required 35993_Bylaws,Revised Approved 03-14-2019.pdf
Resumes / Job Descriptions of Staff *Required  GC Resume Job Description.docx
State of Georgia Charter *Required  Annual Registration 2024-2026.pdf

Proof of Non-Profit Status, as registered by the Georgia Secretary of Sate \*Required 501c3 Original Letter.pdf

Copy of your organization's most recent single audit report \*Required

Audit FY2022 Final (1).pdf

Home Subsidy Layering Review Application \*Required
Home Subsidy Layer App Signed.pdf

List of Board of Directors \*Required
Board of Directors FY2025.docx



Project financing letter(s), if applicable (construction financing, permanent financing)  **No files uploaded
A report prepared by a professional construction consultant delineating the cost of rehabilitation and/one acquisition, if applicable.  **No files uploaded
An architectural report with a program design for the rehabilitation and/or construction, if applicable **No files uploaded
Evidence of site control - if applicable  **No files uploaded
Relocation Plan - if applicable  **No files uploaded
Marketing Analysis of proposed project site. *Required  Marketing Analysis Submittion.docx
As Built Appraisal *Required  As-Built Appraisal 3037 Hummingbird - H86.pdf
Hazardous Materials Control Plan - if applicable  **No files uploaded
Map of project/site *Required  Map of project site H-86.pdf
A photograph of the project *Required  Photo of Site H-86.pdf

## 14. Homebuyer

Completed by bfortune@augustahabitat.org on 3/29/2025 11:20

Case Id: 15250

Name: H-86 AUgusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

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Please provide information on the individual(s) purchasing the home

Name:	In Selection Process In Selection Process In Selection Process			
SSN:	123-45-6789	Birthdate:	01/01/2025	
Employer:	Not employed	Demographics:	Disabled:	
		1000	Education:	
			Elderly:	
			Ethnicity:	
			Gender:	
			Head of Household:	
			Marital Status:	
			Race:	
Credit:				

Total Homebuyers: 1

**Borrower Documentation** 

<b>Verification of Employment *Required</b>	
Tr I verification of Employment Required	

Letter regarding potential homeowner.pdf

Verification of Income - Paystubs (2 consecutive monthly/W-2 form/Income tax return) \*Required

Letter regarding potential homeowner.pdf

Credit Report \*Required

Letter regarding potential homeowner.pdf

Copy of Driver's License \*Required

Letter regarding potential homeowner.pdf



Copy of Social Security Cards of all that will reside in property \*Required Letter regarding potential homeowner.pdf



# 15. Applicant Certification

Completed by bfortune@augustahabitat.org on 3/29/2025 11:21

AN

Case Id: 15250

Name: H-86 AUgusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

### 15. Applicant Certification

Please read, understand and sign the HOME Rental Application Disclosure. The signed disclosure must be notarized and uploaded below.

**HOME Homeownership Certification and Disclosure Statement** 

### **Documentation**

HOME Homeownership Certification and Disclosure Statement \*Required HOME HOmeownership Cert & Disc SIgned.pdf





# 1. Applicant Information

Completed by bfortune@augustahabitat.org on 3/28/2025 3:45 PM

Case Id: 15270

Name: H-85 Augusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

Applicant Information				
Applicant must be a non-profit organization or for profit organization.				
APPLICANT INFORMATION Applicant/Organization Name Augusta/CSRA Habitat for Humanity	CO-APPLICANT INFORMATION Co-Applicant Name			
Contact Person Bernadette Kelliher	Contact Person			
Title CEO	Title			
Street Address 1301 Greene Street	Street Address			
Augusta, GA 30901-2371 Phone	Phone			
(706) 481-8681	Fax			
Fax: (123) 456-7897	Email			
Email bkelliher@augustahabitat.org	CO ADDITIONAL CODDODATE STATUS			
APPLICANT CORPORATE STATUS	CO-APPLICANT CORPORATE STATUS  Non-Profit			
✓ Non-profit ✓ 501(C)(3)	501(C)(3)			
501(C)(4)	☐ 501(C)(4) ☐ For-Profit			
For-Profit	□ <sub>РНА</sub>			
Federal Tax I.D. Number 58-1712416	Federal Tax I.D. Number			

# 2. Project Summary

Completed by bfortune@augustahabitat.org on 3/28/2025 3:45 PM

Case Id: 15270

Name: H-85 Augusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

2. Pr	2. Project Summary		
Pleas	e provide the following information.		
Nam	e of Project		
3035	Hummingbird Lane, Augusta, GA 30906		
PROI	POSED LOCATION		
	Albion Acres		
	Bethlehem		
	Harrisburg		
	Laney-Walker		
	May Park		
	Olde Town		
	Sand Hills		
	Turpin Hill		
	West End		
Gree	n Meadows Estate		
	TE SPECIFIC, IDENTIFY THE CENSUS TRACT AND PARCEL NO: us Tract 06		
	ssors Parcel # 3-036-00-0		
	Project Cost ,771.26		
	s Requested 856.22		

Are you submitting more than 1 application to Augusta, Georgia Housing and Community Development Department for this funding cycle?



Yes

What is the priority of this application (#)?



# 3. Project Description

Completed by bfortune@augustahabitat.org on 3/28/2025 2:33 PM

Case Id: 15270

Name: H-85 Augusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

3. Pr	3. Project Description			
Chec	Check all that apply.			
	Acquisition Only			
	Acquisition and Rehabilitation			
	Rehabilitation Only			
	Acquisition and New Construction			
V	New Construction			
	Single Room Occupancy			
	Group Housing			
	Transitional Housing			
	Multifamily			
$\checkmark$	Single Family			
	Scattered Site			
	Mixed Use			

## 4. Project Narrative Description

Completed by bfortune@augustahabitat.org on 3/28/2025 3:38 PM

Case Id: 15270

Name: H-85 Augusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

### 4. Project Narrative Description

Provide a concise but definitive description of the project or program (in the space provided). Describe how the need for the project was determined, how the project meets a local community need (including needs identified in the Consolidated Plan), and note any special project features.

Habitat envisions a world where everyone can enjoy a quality living environment. Our approach involves fostering resilience, stability, and self-sufficiency in collaboration with families seeking affordable and suitable housing. Through partnerships within the community, Habitat for Humanity assists individuals in crafting their own living spaces. This collaborative effort involves homeowners actively participating in construction alongside volunteers. Family partners will also partake of classes which will assist them in learning how to manage being a homeowner as well as financial literacy and responsibility. Once they have completed the program and become a homeowner, they will pay an affordable, interest-free mortgage. Our ultimate aim is to empower Habitat homeowners to achieve the robustness, security, and autonomy necessary for a better life for themselves and their loved ones. By engaging in the Homeownership Program, Habitat for Humanity is extending its provision of decent and affordable housing reach to a greater number of people. At the heart of Habitat's mission lies the engagement with and integration of various voices within our diverse community. Recognizing that community-led approaches are pivotal for effective and sustainable initiatives, we team up with communities to share tools and offer training on construction practices. We strive to leverage local resources including materials, labor, and technical expertise to bolster local economies while constructing shelter solutions that are culturally fitting and environmentally sustainable. Moreover, we are committed to reducing waste by creating opportunities for the reuse of housing construction materials. Central to our efforts is a strong commitment to equity and inclusion. We work diligently to ensure that even the most vulnerable members of a community are included in shaping housing requirements and finding solutions that suit their unique circumstances. Armed with these resources, these communities can prioritize their own housing needs, disaster preparedness, and climate resilience for a more sustainable future. Turning our attention to the particulars of House 85, our upcoming project is located at 3035 Hummingbird Lane in Augusta, GA, marking our first build in this area. This residence will boast four bedrooms, two bathrooms, and span 1395 square feet. Embracing modern efficiency, we will employ spray foam insulation in both the attic and the exterior walls. This choice not only enhances energy efficiency but also surpasses traditional fiberglass batt insulation. Additionally, the home will feature energy-efficient, double-paned vinyl windows.



## 5. Project Market Feasibility

Completed by bfortune@augustahabitat.org on 3/28/2025 3:38 PM

Case Id: 15270

Name: H-85 Augusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

### 5. Project Market Feasibility

Describe the project's feasibility including local market conditions that would justify the project or program. Include a summary statement that explains the anticipated impact of your proposed housing development project or program on the affected market.

In pursuing our mission, Habitat's vision of providing a decent living space for all hinges on a thorough understanding of local market conditions and the feasibility of our projects. Our approach is grounded in ensuring that every endeavor is not only sustainable but also justifiable within the context of the housing market in the respective area. Before embarking on any project or program, we conduct comprehensive assessments of the local housing market. These evaluations take into account factors such as housing demand, supply, pricing trends, and economic indicators. We collaborate closely with experts who possess an in-depth understanding of the local real estate landscape. This meticulous analysis allows us to determine the specific housing needs and gaps that exist within the community. The success and viability of our projects are rooted in our ability to offer solutions that align with the dynamics of the local market. Our projects are designed not only to meet housing demand but to do so in a manner that reflects the prevailing economic circumstances and affordability thresholds. This approach enables us to craft housing solutions that are both attainable for families in need and congruent with local market realities. In light of our commitment to feasibility and sustainability, our proposed housing development project or program stands to have a significant impact on the local market for houses built by Habitat for Humanity. By addressing the genuine housing needs identified through our thorough market analysis, we anticipate a twofold effect: Market Balancing: Our projects are strategically positioned to fill the existing gaps in the housing market. By providing affordable housing options that align with local economic conditions, we contribute to stabilizing the market and preventing imbalances that can arise from inadequate housing supply or unaffordable pricing. Positive Ripple Effect: As we create a sustainable model for housing development that suits the local context, our projects can serve as a catalyst for positive change. The ripple effect extends beyond our immediate beneficiaries, potentially influencing broader housing practices, affordability standards, and community-driven development efforts. In essence, our proposed housing development project or program is not just a standalone endeavor; it's a well-considered intervention that harmonizes with local market conditions. By adhering to feasibility and aligning with the realities of the housing landscape, we not only uplift families in need but also contribute to the overall health and equilibrium of the housing market itself.



### 6. Neighborhood Assessment

Completed by bfortune@augustahabitat.org on 3/28/2025 2:35 PM

Case Id: 15270

Name: H-85 Augusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

### 6. Neighborhood Assessment

Describe the surrounding area where the site is located (strengths and weaknesses) and other development(s) in the immediate area. Discuss the suitability of the site for the proposed development. Strengths and weakness may include a wide range of factors, Including: location, project design & amenities, unit design & amenities, transportation, competitiveness, compatibility with existing demand, crime, etc. Pictures of area would be of benefit.

The home site that is the subject of this application is located at 3035 Hummingbird Lane, Augusta, GA 30906, nestled between Par Drive and Eagle Drive. It is part of a two-lot site acquired by Augusta/CSRA Habitat for Humanity, and this will be the first of our two lots in this area to be constructed. The home site is in a stable residential neighborhood of modest-sized homes of similar design to those we are constructing. The adjacent area to the west isAUgusta Technical College. Wheeless Elementary School is less 1.1 miles away and Josey High School is 3.7 miles away. There are multiple shopping opportunities nearby. As noted above, the design of the Habitat home being built in conjunction with this application will be of a size and design in keeping with neighboring residences, and the exterior will have similar finishes of surrounding homes, including brick front, vinyl siding and an asphalt shingle roof.



## 7. Fair Housing

Completed by bfortune@augustahabitat.org on 3/28/2025 2:35 PM

Case Id: 15270

Name: H-85 Augusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

### 7. Fair Housing

Explain how the project affirmatively promotes fair housing and complies with fair housing laws and regulations.

Habitat for Humanity does not discriminate against race, color, religion, sex, handicap, familial status, or national origin, to impose different terms, conditions or privileges relating to the sale of a dwelling. Families are selected based on the need, ability to partner with Habitat and completion of the Habitat for Humanity program, including the completion of sweat equity hours and attendance at classes focused on improving stability for the family partner.



# 8. Project Site Characteristics

Completed by bfortune@augustahabitat.org on 3/28/2025 2:38 PM

Case Id: 15270

Name: H-85 Augusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

8. Project Site Characteristics	
Please provide the following information.	
SITE CONTROL IS IN THE FOLLOWING FORM:  Deed	Does the project consist of more than 1 site? No
99 Year Leasehold Option/Purchase Agreement	Is the site properly zoned for your project? Yes
Not Applicable IN ORDER TO BE CONSIDERED FOR FUNDING, AN AS	Current Zoning Residential (R-1A)
BUILT APPRAISAL IS NEEDED. ALL APPLICATIONS WILL BE DENIED IF APPRAISAL IS NOT SUBMITTED. ATTACH A COPY BELOW.	Does the project include development of vacant land? Yes
Appraised Value \$200,000.00	If yes, what is the site size?
Date of Appraisal 08/21/2024	Acres 1
Method of Appraisal As Built Appraisal	<b>Sq. Ft.</b> 13,500
Name of Appraiser/Firm Hardy Appraisal Co.	Are all utilities available at site? Yes
	Has an Environmental Assessment been completed? Yes
SPECIAL NOTE TO APPLICANTS REQUESTING FUNDS FOR ACQUISITION: APPLICANT MUST INCLUDE WITH APPLICATION SPECIFIC PROJECT ADDRESS (ES), SITE CONTROL DOCUMENTATION AND NAMES OF TENANTS (IF APPLICABLE).	Does the project include the acquisition of an occupied building/unit? No
Documentation	

As Built Appraisal \*Required

As Built Appraisal H-85.pdf





# 9. Not-For-Profit Organization Info

Completed by bfortune@augustahabitat.org on 3/28/2025 2:41 PM

Case Id: 15270

Name: H-85 Augusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

### 9. Not-For-Profit Organization Info

Please provide the following information.

Is your group legally Chartered within Georgia Statutory guidelines?

Yes

Does your organization have a tax exemption ruling from the Internal Revenue Service (IRS) under section 501(c)(3) or 501(c)(4)?

Yes

Do you have evidence of financial accountability, such as a current single audit report? If yes, attach copy below. If no, attach letter of explanation.

Yes

List of Board of Directors. If yes, attach below.

Yes

Do you think your organization meets the requirement for a Community Housing Development Organization? Yes

Do you want this application to be considered for funding as part of the 15% CHDO set-aside HOME funds?

IF YOUR ORGANIZATION IS NOT A CERTIFIED CHDO, BUT WISHES TO BE CONSIDERED AS SUCH, PLEASE COMPLETE THE CHDO DESIGNATION PACKAGE. THE CHDO DESIGNATION PACKAGE INFORMATION IS ONLY FOR THE PURPOSE OF ANTICIPATING YOUR ELIGIBILITY AS A CHDO AND DOES NOT CONSTITUTE AN APPLICATION FOR CHDO STATUS. IF RECOMMENDED FOR FUNDING UNDER THE 15% SET-ASIDE, OR OTHER CHDO FUNDS, YOU WILL BE SUBJECT TO A FORMAL REVIEW.

Is your project a joint venture?

No

Is the non-profit organization acting as the managing general partner?

Yes

What percentage of the partnership is owned by the non-profit organization? 100.00%

What percentage of the profit cash flow is to be controlled by the non-profit organization? 100.00%



What percentage of the project equity is the non-profit organization to receive upon sale? 0.00%

If this project is a joint venture, describe the partnership arrangement and explain how the nonprofit's funds will be applied to to project related costs.

Not applicable

Summarize your organization. Outlined your organization's experience (and track record) in developing or in managing the type of affordable housing proposed in this application.

Habitat for Humanity International was founded in Americus, Georgia, USA, in 1976 and today operates around the globe. It has helped build, renovate and repair more than 1,000,000 decent, affordable houses sheltering more than 6,000,000 people worldwide. Augusta/CSRA Habitat for Humanity was established in 1986 and has constructed or renovated 83 homes using thousands of local volunteers to ensure that hundreds of local citizens have a decent, affordable place to live. We now have nearly 40 years of experience in constructing safe, affordable housing for low-income families using locally and nationally approved construction methods and taking advantage of volunteer labor and in-kind donations to keep the cost of individual homes as low as possible. We also understand the financial constraints that our partner families face. All of our mortgages are interest-free. And, because we are the mortgage lender on all of our homes, we can create a tailored payment structure that addresses each family's needs, helping to ensure that each one of our partner families have the wherewithal to experience success as a homeowner.

Documentation		
State of Georgia Charter *Required  Annual Registration 2024-2026.pdf		
Proof of Non-Profit Status, as registered by the Georgia Secretary of Sate *Required 501c3 Original Letter.pdf		
Copy of your organization's most recent single audit report *Required  Audit FY2022 Final (1).pdf		



# 10. Marketing Strategy

Completed by bfortune@augustahabitat.org on 3/28/2025 2:42 PM

Case Id: 15270

Name: H-85 Augusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

### 10. Marketing Strategy

Please provide the following information.

Projects funded through the HOME Program must follow HOME Affirmative Marketing Procedures. Describe your marketing strategy for the proposed project with particular attention to your plans for Affirmative Marketing. Ensure the following questions are answered in your strategy. 1) Has a need for the type and number of housing units been convincingly demonstrated? 2) Will developer be able to sell the planned units prior to the six month deadline? 3) Will development adversely impact existing affordable housing development? If the project includes more than one assisted units describe your marketing strategy to meet the requirements for each unit.

1. The need for safe, affordable housing has been documented in studies including the HERA-Neighborhood Stabilization Program application; the 2021 CSRA-EOA Community Needs Assessment Report; and the 2018 Augusta-Richmond County Analysis of Impediments to Fair Housing. 2. Because Augusta/CSRA Habitat for Humanity homes are constructed after a partner family has been identified and qualified, we do not need to engage in a process of marketing our homes for sale. Each home is designed to accommodate the partner family, adhering to Habitat for Humanity International guidelines related to total square footage and number of bedrooms. 3. This application involves a single housing unit. Its completion will complement other local initiatives that are addressing the development of affordable housing units.

In which communities will you advertise the project? Who is the target market? Not applicable.



# 11. Project Schedule of Completion

Completed by bfortune@augustahabitat.org on 3/28/2025 3:38 PM

Case Id: 15270

Name: H-85 Augusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

# 11. Project Schedule of Completion

Provide general time line for the HOME Project. Please estimate expenditure of funds that will be requested for project. Please provide from beginning to end of project.

Month	Year	Activity/Milestone Description	Expenditure
April	2020	Build Shed	\$2,000.00
April	2020	Clearing & Hauling	\$5,500.00
April	2020	Water Meter Install/Sewer Tap	\$0.00
April	2020	Order Trusses	\$3,800.00
April	2020	Order Windows	\$2,081.86
April	2020	Order Ext/ Int Doors	\$4,248.08
April	2020	Order Cabinets & Vanities	\$5,204.00
April	2020	Order Siding / Brick Veneer	\$13,228.67
April	2020	Order Electrical Material	\$6,000.00
April	2020	Order Appliances	\$1,200.00
April	2020	Survey	\$850.00
April	2020	Building Permit	\$561.52
April	2020	Footings	\$6,950.00
April	2020	Set Batter Boards	\$1,100.00
April	2020	Block Foundation / Fill Block	\$10,900.00
April	2020	Order Countertops	\$1,940.00
April	2020	Order Flooring	\$8,180.93
April	2020	Rough Flooring System	\$0.00
April	2020	Framing Materials / Labor	\$11,305.92
April	2020	Set Trusses	\$0.00
April	2020	Roof / Porch	\$3,500.00
April	2020	Dry-in Roof	\$0.00
April	2020	Install roofing / shingles	\$5,800.00
April	2020	House wrap/tape/window prep	\$0.00
May	2020	Set windows / Exterior	\$0.00
May	2020	Install siding & soffit/beams	\$0.00
May	2020	Plumbing rough	\$13,570.00
May	2020	Electrical rough	\$4,820.00
May	2020	HVAC Material & Labor	\$10,850.00
May	2020	Install Gutters	\$1,100.00
May	2020	All Rough-In Inspection	\$0.00
May	2020	Insulation Install	\$2,600.00
May	2020	Install Dry Wall	\$10,487.00



May	2020	Pour Driveway & Sidewalk	\$6,500.00
May	2020	Electrical pre-power Final & Connection	\$0.00
May	2020	Set Interior Doors	\$0.00
May	2020	Finish / Assemble Cabinets	\$0.00
May	2020	Set Cabinets / Vanities	\$0.00
May	2020	Install Countertops	\$0.00
May	2020	Set Baseboard and Interior Trim	\$3,217.63
May	2020	Install Flooring	\$0.00
May	2020	Landscaping	\$1,200.00
May	2020	Paint Interior & Labor	\$4,563.00
May	2020	Plumbing Trim Out	\$0.00
May	2020	Build Exterior Deck / Sidewalk	\$1,200.00
June	2020	Appraisal	\$475.00
June	2020	Blower Test	\$350.00
June	2020	Install Closet Shelving	\$720.00
June	2020	Final Inspection	\$0.00
June	2020	СО	\$0.00
June	2020	Punch List	\$0.00
June	2020	Utilities During Entire Project	\$650.00
June	2020	Portable Toilet During Project	\$650.00
June	2020	Mobil Mini During Project	\$1,200.00
June	2020	General Contractor Cost	\$25,500.00
June	2020	Architect Fees	\$748.71
June	2020	Construction Bond Premium	\$375.00
June	2020	As Built Appraisal	\$0.00
June	2020	Fence	\$4,500.00
June	2020	Warranty	\$1,000.00
June	2020	Termite Treatment Required	\$200.00
June	2020	Cleanup Interior/Exterior	\$1,355.00
June	2020	Dumpster	\$1,500.00
June	2020	Shutters	\$288.94
June	2020	Silt Fence Required	\$1,400.00
			\$195,371.26



# 12. Project/Program Financials

Completed by bfortune@augustahabitat.org on 3/28/2025 3:38 PM

Case Id: 15270

Name: H-85 Augusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

## 12. Project/Program Financials

Documentation

The information required in this section is divided into two general categories designated as either "Project" or "Program". The submission requirements under this section will be different for each of these categories. Select the category that best describes your proposal and use the appropriate corresponding worksheets.

The "Project" category includes all housing "development" activities such as new construction of for-sale or rental housing (including the acquisition of land) or the acquisition and rehabilitation of nonprofit rental housing. A project involving the acquisition and rehabilitation of housing for resale would fit in this category. The worksheets for the "Project" category are further differentiated between rental activities and owner-occupied activities.

The "Program" category includes activities related to direct assistance benefits such as providing down payment and closing cost assistance, tenant based rental assistance, or owner-occupied housing rehabilitation. In each of the above, the activity centers on a program rather than on a specific development project or address. An application for CHDO Operating would also be included under this category.

$\checkmark$	Owner Worksheet #B1 Targeting and Financing Sources *Required	
Deve	elopment Budget (Worksheet B2) (2).xlsx	

Owner Worksheet #B2 Development Budget \*Required

Development Budget (Worksheet B2) (2).xlsx



# 13. Application Checklist

Completed by bfortune@augustahabitat.org on 3/28/2025 3:39 PM

Case Id: 15270

Name: H-85 Augusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

## 13. Application Checklist

Please review this list before submitting your application to insure you have addressed each of them. If not provided for directly in the application, please attach.

### Documentation

Articles of Incorporation and Bylaws \*Required 35993 Bylaws, Revised Approved 03-14-2019.pdf

Resumes / Job Descriptions of Staff \*Required
GC Resume Job Description.docx

State of Georgia Charter \*Required
Annual Registration 2024-2026.pdf

Proof of Non-Profit Status, as registered by the Georgia Secretary of Sate \*Required 501c3 Original Letter.pdf

Copy of your organization's most recent single audit report \*Required

Audit FY2022 Final (1).pdf

Home Subsidy Layering Review Application \*Required
Home Subsidy Layer App Signed.pdf

List of Board of Directors \*Required
Board of Directors FY2025.docx



Project financing letter(s), if applicable (construction financing, permanent financing)  **No files uploaded
A report prepared by a professional construction consultant delineating the cost of rehabilitation and/o acquisition, if applicable.  **No files uploaded
An architectural report with a program design for the rehabilitation and/or construction, if applicable **No files uploaded
Evidence of site control - if applicable  **No files uploaded
Relocation Plan - if applicable  **No files uploaded
Marketing Analysis of proposed project site. *Required  Marketing Analysis Submittion.docx
As Built Appraisal *Required As Built Appraisal H-85.pdf
Hazardous Materials Control Plan - if applicable  **No files uploaded
Map of project/site *Required 3035 Hummingbird Map.pdf
A photograph of the project *Required Photo of Site 3035 Hummingbird.png



# 14. Homebuyer

Completed by bfortune@augustahabitat.org on 3/28/2025 3:40 PM

Case Id: 15270

Name: H-85 Augusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

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Please provide information on the individual(s) purchasing the home

Name:	In Selection Process In Selection Process In Selection Process			
SSN:	123-45-6789	Birthdate:	01/01/2024	
Employer:	Not employed	Demographics:	Disabled:	
			Education:	
			Elderly:	
			Ethnicity:	
			Gender:	
			Head of Household:	
			Marital Status:	
			Race:	
Credit:		-		

Total Homebuyers: 1

D	D	
Borrower	Docum	entation

Verification of Employment \*Required
Letter regarding potential homeowner.pdf

Verification of Income - Paystubs (2 consecutive monthly/W-2 form/Income tax return) \*Required Letter regarding potential homeowner.pdf

Credit Report \*Required

Letter regarding potential homeowner.pdf

Copy of Driver's License \*Required
Letter regarding potential homeowner.pdf



Copy of Social Security Cards of all that will reside in property \*Required Letter regarding potential homeowner.pdf



# 15. Applicant Certification

Completed by bfortune@augustahabitat.org on 3/28/2025 3:41 PM

Case Id: 15270

Name: H-85 Augusta/CSRA Habitat for Humanity - 2018

Address: \*No Address Assigned

## 15. Applicant Certification

Please read, understand and sign the HOME Rental Application Disclosure. The signed disclosure must be notarized and uploaded below.

**HOME Homeownership Certification and Disclosure Statement** 

### **Documentation**

HOME Homeownership Certification and Disclosure Statement \*Required HOME HOmeownership Cert & Disc SIgned.pdf



# MEMORANDUM OF UNDERSTANDING BETWEEN

# AUGUSTA, GEORIGA

# HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT AND

## AUGUSTA/CSRA HABITAT FOR HUMANITY, INC.

This Memorandum of Understanding ("MOU", or "Agreement") is being drafted between the roles the City of Augusta, Georgia acting though Housing and Community Development Department ("HCD") with principal offices at 510 Fenwick Street, Augusta, Georgia and Augusta/CSRA Habitat for Humanity, Inc. ("AHFH") with principal offices at 2602 Commons Boulevard, Ste. A., Augusta, Georgia. The purpose of this document is to specify the roles/relationship between the aforementioned organizations to ensure clarity and efficiency in partnering to provide affordable housing to the families that reside in the Augusta, Georgia-Richmond County area.

#### ARTICLE I: PURPOSE OF INITIATIVE

HCD's mission is to create positive change by promoting self-sufficiency through partnership in economic development, quality housing, and neighborhood reinvestment. The mission of AHFH is to bring people together to build homes, communities, and hope. This MOU sets forth the terms and conditions under which the parties express their intent to present and execute a comprehensive approach to achieving this initiative's goals and to create realistic opportunities for the development of affordable housing for families that reside in the Augusta, Georgia-Richmond County area. By partnering we will transform lives of families and communities by promoting dignity and hope.

#### ARTICLE II: PARTNERSHIP GOALS

The goals of the partnership is to continue creating safe, decent, and sanitary housing throughout Augusta, Georgia-Richmond County area, which will:

- Create positive change by promoting self-sufficiency to the residents of the Augusta Richmond county areas.
- Build strength, stability and self-reliance for families in need of decent and affordable housing.
- Provide safe and decent living conditions.
- 4. Build Strength, stability, and self-reliance.
- 5. Strengthen the healthy housing network of Augusta, Georgia-Richmond County area.

6. To expand the supply of decent and affordable housing for low-and very low-income

### ARTICLE III. SCOPE OF COLLABORATION

Areas of collaboration include, but are not limited to:

### 1. HCD Agrees To:

- a. Promote and support the AHFH's mission, services, and events.
- b. Directly refer potential recipients to AHFH.
- c. Assist in coordination and marketing in program-related education and outreach activities and initiatives.
- d. Provide funding in accordance with the guidelines of the Home Investment Partnership Program.
- e. Allow usage of HCD name on all relevant marketing relating to new dwellings
- f. Make every effort for HCD to participate in Community/Neighborhood events hosted by AHFH

### 2. AHFH Agrees To:

- a. To construct new dwellings in the Augusta-Richmond County area as detailed below and to be sold to buyers who qualify under the AHFH guidelines and are subject to the AFHF program requirements prior to being sold a new dwelling.
  - a. Three (3) in AFHF FY24 (July 1, 2023 to June 30, 2024).
  - b. Four (4) in AFHF FY25 (July 1, 2024 to June 30, 2025).
  - c. Five (5) in AFHF FY26 (July 1, 2025 to June 30, 2026).
- Acquire all necessary permits to commence and complete the three (3) new dwellings
- c. Disburse funds to all sub-contractors upon submission of valid invoice(s)
- d. Provide to HCD detailed information relating to new constructions upon request, but no more often than once a month.
- e. Maintain all necessary records relating to construction of new dwellings
- f. General oversight and responsibility for the new construction projects as detailed in
   2.a of "AHFH Agrees To" section of this MOU.
- g. Make every effort to participate in Community/Neighborhood events hosted by HCD

## ARTICLE IV. PUBLIC RELATIONS

The parties mutually agree, throughout the term of this MOU, to promote and advertise the partnership-related service program partnership via the distribution of advertising materials such as flyers, radio advertisements, newspaper ads, website, etc., coordinated among and approved by both HCD and AHFH before public release.

## ARTICLE V. RELATIONSHIP OF PARTIES

Nothing in this MOU shall be deemed to constitute or create an association, partnership, or joint venture among the participating parties or any agency or employer-employee relationship. No party is granted, nor shall it represent that it has been granted any right or authority to assume or create any obligation or responsibility (expressed or implied) on behalf of, in the name of another party, or bind another party in any manner.

# ARTICLE VI. REVISION OF AGREEMENT BY EITHER PARTY

Both parties reserve the right to propose a revision to this MOU agreement after acceptance. The proposed revision must be reviewed and approved by both parties, in writing, before it comes into effect.

# ARTICLE VII. CANCELLATION OF AGREEMENT BY EITHER PARTY

Either party retains the right to withdraw from this MOU agreement upon the provision, in writing, of notice to the other respective party with at least ninety (90) days notice of the intent to withdraw. However, any monies owed for work completed prior to the cancellation of this MOU shall be due and payable.

## ARTICLE VIL SIGNATURE PAGE

This agreement shall be governed by the laws of the State of Georgia, and the parties hereby consent that venue for any dispute arising under this agreement shall be in any court of competent jurisdiction in Augusta, Georgia.

## SIGNATURES ON NEXT PAGE

IN WITNESS WHEREOF, the parties have set their hands and seals as of the date first written above.

By: Garnett L. Johnson As Mayor, Augusta, GA	Date: <u>8/8/2023</u>	
By: Chel — Takiyah A. Douse As Interim City Administrator	Date: 7/3/25	
By:  Hawthorne E. Welcher, Jr.  Housing & Community Development	Date: 1 25 23	
Hawthorne E. Welcher, Housing & Community Development Department  Approved as to Form by:  Augusta, GA Law Department  SEAL  Lens Bonner  Augusta/ SRA Habitat for Humanity  By:  Date: John 20, 2023  Name: Bernadette M. Fortune		
Title: Executive Director		