

February 18, 2015

City of Ashland
ATTN: Ms. Linda Reid
City of Ashland Planning Division
Ashland, Oregon 97520

Dear Linda:

Enclosed please find the proposal and grant application to the City of Ashland for the 2015 Ashland CDBG from Habitat for Humanity/Rogue Valley. The proposal consists of funding requested to continue the repair/rehab program for low income home owners in Ashland, Oregon.

The program was developed within the Habitat organization in 2012 implemented strictly in Ashland with the funding award from the CDBG funding in 2014. The program was slower to get started than expected. We hired a part time staff to manage the projects marketing of the program was also slow and a staffing transition delayed the process as well.

The majority of those interested in the program were mobile home owners, and we had elected to exclude mobile homes from the program. A critical home repair project for a homeowner on Avery St has been in progress with completion expected by March, 2015. Several smaller exterior projects have been identified and we are confident we will fulfill the agreement of the previous grant award by June 30, 2015.

Through evaluation of the 2014 program, we have decided to include mobile homes for future projects as that appears to be of the greatest need. We have staff fully trained, have developed volunteers strictly from and for Ashland projects, and have made great strides in educating the Ashland community of the Habitat repair program.

The Board of Directors fully supports the application to the City of Ashland for the home repair program project in the amount of \$80,000.00, and is willing to answer additional questions or address concerns if necessary. You are always welcome to visit, and tour our current projects. On behalf of the Board of Directors, volunteers, and especially our selected families, I thank you for your consideration of this request.

Sincerely,

Denise James
Executive Director



Habitat for Humanity Rogue Valley
Contact: Denise James, Executive Director
541-773-3411
PO Box 688
Medford, OR 97501

2015 CBDB Proposal Narrative

Project Cost: \$100,000
Funding Request: \$80,000

2) Project Summary:

Habitat for Humanity/Rogue Valley (HfHRV) is a nonprofit organization which provides an opportunity for suitable, decent housing to the low income by either building houses or providing needed repairs for low-income people living in Jackson County. The proposed project is to continue with a repair program in Ashland, which was established in 2014. Funding is requested in the amount of \$80,000 in which at least 15 repair projects can be completed to benefit Ashland residents with a part time staff person to oversee and manage each project through completion.

The project addresses Goal # 3 in the City of Ashland's 2010-2014 Consolidated plan to maintain the existing affordable housing supply with priority funding to projects that will provide benefits to residents with the lowest incomes. Also, funding priority is given to those programs which recapture rehabilitation costs for further use in Ashland. The National Objective met is to benefit low and moderate income persons. There is a need for critical home repair to many homes in Ashland, small exterior projects as well as critical issues many mobile home owners face. Habitat for Humanity/Rogue Valley has the capacity, and experience to fulfill the expectations of the project. The entire community will benefit in the able to offer a range of repairs available to low income home owners including the working class and lower-income population.

Habitat for Humanity/Rogue Valley's philosophy is that this is a hand *up*, not a hand*out*. Each selected applicant must contribute "sweat equity" by working on the project, assisting the volunteers or helping in some way for the organization. HfHRV is the general contractor for each project, following all building codes and requirements. Providing most of the labor for construction, volunteers are the backbone of the organization. Professionals, contractors and trades people donate their skills while others perform most of the daily tasks. Most of the materials are donated or sold at a discount to Habitat/RV by local suppliers.

HfHRV requests funding in the amount of \$80,000 of CDBG funds to continue the repair program established in Ashland in 2014. Funding will contribute towards the completion of an estimated

four critical home repair projects as well as a minimum of 11 smaller exterior projects. An environmental assessment will be complete and approved by the city of Ashland for each project to maintain compliance with HUD requirements. To qualify for the program, applicants must have low income, between 30-60% of the federal median income, and have an ability to repay a micro loan. In addition, the applicant must be a homeowner and a resident of the property. The applicant must have need for repair and those with the evaluation of greatest need will be given priority. Upon completion of the project a micro-loan will be provided to the selected applicant with repayment terms manageable. All repayment of funds received to HfHRV will be restricted to future projects.

Repair Program

- The repair program was implemented in Jackson County in 2012 and 10 small projects were complete in 2013 throughout the Rogue Valley
- The program was introduced to the Ashland area in 2014 with the award of the 2014 CDBG grant with an expectation to complete two critical repairs and 10 small projects. The program was slow to start as applicants remained unsure of the program. A campaign to increase community awareness was implemented developing new interest.
- Criteria developed in 2014 denied work on mobile homes, due to a high possibility of critical needs higher than could be completed. However, the highest number of applicants in 2014 were mobile home owners. In 2015, the program has been expanded to include mobile homes, restricted to specific repair issues.
- Staffing cost was not included in the original program development. One part time staff manger is dedicated to Ashland only projects. Staffing costs have been included in the funding proposal.

3) Property and Project Information relating to acquisition, rehabilitation, site clearance, and development (section not applicable for social service applications involving direct services to qualified low- or extremely low- income persons)

Project locations will be strictly limited to the boundaries of the city of Ashland.

Describe details regarding any property proposed for acquisition, indicating the following:

- a) Property location relative to jobs, schools, transportation, shopping and services

Project sites will vary, and will be evaluated individually

- a) Total floor area of buildings, and size of land site

Project sites will vary, and will be evaluated individually

- b) Types of residential units, number of each type unit, and total number of bedrooms

The number of units have not been specifically identified, projects will vary in size and need. Projects will be limited to low income home owners.

- c) Number of extremely-low, low-, and moderate-income units proposed

All selected applicants will have an income between 30-60% of federal median income. An estimated five critical home repair projects will be identified and completed as well as 15 smaller exterior projects.

- d) Number of units accessible to the disabled

Handicap accessibility will be a focus, as well as renovate to accommodate aging in place.

- e) Square footage of units and description of amenities such as private balconies or storage areas

n/a

- f) Square footage of common areas such as community or laundry rooms

n/a

- g) Square footage of commercial space, if any

n/a

- h) Year property was built. If pre-1978, will it be occupied by children under the age of six?

All projects for properties built prior to 1978 will be screened for lead and asbestos. Each project will be screened for any environmental issues, and appropriate measures will be used.

- i) Describe condition of any existing housing proposed for acquisition and any alterations planned. Briefly discuss the total cost of the proposal relative to new construction.

n/a

- j) If the project involves rehabilitation attach a description of the work to be completed.

The scope of work for rehabilitation projects will depend on the need of repair based on each individual need.

- k) Describe the target population. Include the suitability of the property for the target population, the tenant selection process, brief description of any residential services and the resources identified to fund the services.

The target population includes income levels between 30-60% of the federal median income specific to Jackson County and have the ability to repay a loan of the cost of repair. The program will be available to the low income residents of the city of Ashland.

- l) Indicate how many years the property will remain affordable and the mechanism that will be used to ensure the affordability period.

In the event the property is sold, or when title transferred, the entire balance of the note will be due. Liens are placed on homes

with construction loans over \$3,000 and affordability restrictions upon sale for up to 10 years. All funds received from loan payments will be used in future projects for low income housing in Ashland.

4) Briefly describe the services to be provided, if any, and describe the eligible target population receiving direct benefit from these services (low-income, homeless, special needs).

The repair program will provide services of home repair to an estimated 20 families in Ashland. The target population will be any homeowner in need of service that fits within the income criteria. Homeowners must be current in taxes, have no other liens or judgments against the property and have current property insurance. Seniors with needs for aging in place will be a focus as well as mobile home owners to a limited degree.

5) A work program and time line including a complete list of tasks with estimated start and completion of each task (please complete attached Form A – Project Schedule).

The process of identifying clients will include an application process, verification of income with the ability to repay, as well as willingness to participate with Habitat for Humanity in the process. The scope of work will be assessed and a memorandum of understanding agreement will be developed with the homeowner. The project work will commence within the guidelines of the funding restrictions.

6) Financial Information

A budget describing total cost, cost per task, existing (secured) project funds and unfunded costs. Identify any and all source(s) of funding. This would include other Federal and State grants and loans, monetary donations, in-kind contributions, volunteer labor, donation of materials and supplies, etc. In addition to addressing the questions below please complete attached Form B – Uses of Funding & Form C – Sources of Funding.

Funding will primarily be secured through the City of Ashland Community Development Block Grant Program, as well as monetary donations, donations of professional services and material from community partnerships as well as volunteer labor.

Provide a detailed financial description of the proposed project, including Rent Schedule, Sources/Uses of Funding and Operating Budget Income/Expense, and utility allowances

- a) Describe the assumptions used to determine the total project cost. Indicate the sources consulted and how costs were determined.
All assumptions have been based on the experience of construction and previous projects.
- b) Was consideration given to remaining economic life of the property and potential cost increases such as unanticipated repair or relocation costs? Maintenance costs? Operating costs?

(Not applicable for social service applications involving direct services to qualified low- or extremely low- income persons)

Homeowners will be responsible for the future upkeep and maintenance unless other arrangements are made, such as senior service care, or other such as church or family commitments. Past history has shown very little relocation necessary, and all situations are evaluated and designed to help the highest number of those in need. Maintenance and repair will add to the economic life of the home, many times adding another 30-40 years of life to a home.

- c) Describe the financial assumptions used to develop the operating budget. Include projected rent increases, other sources of income for operation and maintenance expenses, and inflationary factors. For social service award requests please include financial assumptions relating to increases in wages, materials and overhead, or other costs associated with the proposed activity. *Assumptions were developed based on actual operation and maintenance costs.*
- d) Discuss non-typical expenses or those outside industry standards. *There have been no non-typical expenses identified.*
- e) Attach letters of funding commitment from other sources, if available. *Funding sources are committed upon the identification and approval of individual projects. Thrivent Financial has verbally committed to support small exterior projects completed in 2015.*
- f) Will a property tax exemption be requested for the project? If so, what is the estimated dollar value of the tax exemption over the twenty-year period? Please briefly detail the calculation method used to estimate the value and the process your organization would undertake to obtain the exemptions or appraised value adjustment.

(Not applicable for social service applications involving direct services to qualified low- or extremely low- income persons)

n/a Habitat for Humanity will not take ownership of land or property for the repair program.

7) Financial Information Will any of the following activities be part of the proposed project?

- Property Acquisition
- New Construction (non-residential)
- Removal of Architectural Barriers
- Rehabilitation Costs
- Development Costs
- Client Services
- Specification Preparation (Construction/Rehab)

- Relocation Benefits (if required)
- Appraisal (for acquisitions)

Federal funding has certain regulatory requirements. The following information is required to determine eligibility for federal funding.

Funding will be used strictly for repair and rehab

General Information

- Is the proposed project within the Ashland City limits? If not, explain.
All projects will be within the Ashland City limits.
- Specify the proposed tenant or client income level; state in terms of percentage below area median for the Medford-Ashland standard metropolitan statistical area (MSA). The current income guidelines are included on page 10 above.
Applicants must be within the 30-60% area median income to be eligible for the program
- Describe any financial or legal commitments made to the project.
No commitments have been made.

Housing Development, Land Acquisition, or Rehabilitation Specific Information

- Will permanent housing units be converted or demolished? If so, how many?
Demolition is not expected for repair.
- Is the proposed housing site located in a 100-year flood plain?
Unknown
- Has a Level 1 environmental assessment been done for the site? If yes, attach the report.
No-an environmental assessment will be complete for each project site.
- Is the proposed housing site located adjacent to a major arterial road or near a railroad?
There are no identified projects at this time.
- Is the proposed site located adjacent to an aboveground flammable storage tank?
There are no identified projects at this time, although it is doubtful a project with this issue would be approved.
- Will the proposed project impact historic features? If yes, explain.
There are no projects identified at this time with historic features.

8) Briefly describe the agency's mission and service history. The City may request copies of the agency's financial audit or review for the last two years prior to contract signing in order to determine agency's capability to successfully complete the project.

The mission is to provide a decent place to live for all, including the low income and in partnership with those in need. The repair program is relatively new to the community; typical Habitat projects have been new home construction. Approximately 20 repair projects have been completed in the Rogue Valley and each project becomes a learning experience for future tasks. The agency has constructed 54 homes in partnership with selected applicants, over 1200 volunteers annually and professional staff.

9) Will the project promote self-sufficiency for extremely low-, low- moderate-income families, or individuals with special needs?

The program will promote self-sufficiency for the low income by allowing many to stay in their homes, and the opportunity to live in a safe and decent environment. Many improvements will affect the utility usage, allowing for energy savings, leading to an increase in the monthly cash available which can be used for other priority needs in the family.

10) Please identify how your project benefits extremely low-, low- and moderate-income individuals or individuals with special needs.

a) For proposed projects serving a low-income area (i.e. public facility improvements, community center or other neighborhood serving facility), provide the following data, including documentation of the sources of information for the following statistics:

- Number of extremely low-, low- and moderate-income individuals served in the project area on an annual basis.
- Total number of individuals served in project area on an annual basis.

b) For proposed projects serving a target population (i.e. homeless families, battered women, people with AIDS, special needs populations, etc.) provide the following data, including document sources of information for statistics.

- Specify the target population to be served.
- Number of low and moderate-income individuals in target population to be served on an annual basis. (This count cannot include repeated visits or use by the same individuals.)
- Total number of individuals in target population to be served on an annual basis.
- Percent low and moderate income.

The population served is the low income, including seniors and disabled. Approximately 30 individuals are provided service each year directly. An additional 50-100 individuals seek service through specific training programs. The

number served from the population of battered women, special needs is not documented, although verification of income is verified.

- 11) Briefly describe how your proposal will ensure that moderate-income individuals do not benefit to the exclusion of extremely-low or low-income individuals.

Incomes are verified through the application process.

- 12) Indicate if you expect the project to cause low and moderate-income housing to be demolished or converted to another use (see attachment "Relocation Strategy Guidance"). If so, explain.

Projects are not expected to create demolition or create relocation for the client.

13) Project Feasibility

Please describe your readiness to proceed concerning whether land use issues have been resolved and whether your organization has the administrative capacity to complete the project proposed.

There are no land issues identified at this time.

Describe the feasibility of the project:

- a) Does the applicant have the experience and capacity to complete and or manage the project proposed? Briefly describe applicants capacity and experience in providing, maintaining and managing housing, particularly low-income housing similar to the proposed project.

The Habitat for Humanity organization has built and sold 54 homes and plans to complete five-six homes each year. The repair program is fairly new and the organization was slow in developing the applications and community awareness of the program advantages. Each project becomes a learning tool for future ease and increase in benefit. Over 1200 volunteers participate each year with the program, and 1.5 FTE qualified construction staff oversee projects, which includes on part time position specific to management of Ashland projects.

- b) Are the ongoing operating expense and maintenance reserve estimates reasonable?

n/a

- c) Does the applicant have a purchase option on the property, letter of support from the property owner(s), or some other assurance that the property is available for acquisition?

The repair program is strictly for homeowners.

- d) Does the project require temporary or permanent relocation and if so have comparable units been identified and costs of relocation been accurately determined? Provide a tenant relocation strategy, cost estimate and existing tenant survey to address federal Uniform Relocation Act requirements which may impact your project.

There is no expectation of client relocation.

- e) Describe relocation strategy for the project.

n/a

- f) Does the project require land use approvals such as Site Review, Annexation, Zone Change, Minor Land Partition, Demolition, or Conditional Use permits?
n/a
- g) Has a pre-application been completed with the Ashland Planning Department?
n/a
- h) What is the condition of any improvements on the property and what is the expected life of the property?
Projects will be varied in scope and conditions. The program is designed to increase the expected life of each home considerably, as well as the increased energy sustainability components implemented for each project.
- i) Describe commitment of project funding from other sources
Additional funding sources include funds from the general operating budget and specific donations from the Ashland community. Donations of material and professional services is expected and commitments are agreed upon with each individual project.

14) Indicate whether the project will have any negative impacts on historic or architecturally significant properties on the environment. All projects will be subjected to an Environmental Review Report and certain projects depending on scale, i.e. new construction, must undergo an Environmental Assessment.

The program does not expect to have any negative impacts.

15) Please attach any other statistical data, letters of support, applicable experience of the sponsor, evidence of financial support from other funding sources, or other material you believe will assist the City in its review of your proposal.

See attached for letters of support.

16) CDBG Application Checklist (see pages 25-26). Attach Forms A, B, & C.

CITY OF ASHLAND
2015 Program Year
CDBG APPLICATION CHECKLIST

In order to determine compliance with all applicable HUD regulations and to help to ensure that projects will be eligible for CDBG funding, the City of Ashland will need to address all HUD requirements. The purpose of this checklist is to point out areas where potential problems could arise. Obviously, this is a comprehensive list, which must evaluate a wide array of different kinds of proposals. Therefore, not every item will be applicable to every project. **Please fill it out entirely indicating all items which are not applicable and include it as part of your proposal application.**

A. Applicant's Background	Yes	No	N/A
1. Is the applicant a legal non-profit organization or unit of government?	x		
2. Do the proposed clients or users of the project meet HUD Income Guidelines (see page 10 for guidelines)?	x		
3. Does applicant have the capability to maintain written income documentation?	x		
4. Has the applicant made a legal or financial commitment to a proposed project?		x	
5. Is the applicant primarily a religious organization?		x	
6. Has the applicant administered a CDBG project previously?	x		
7. Is your agency willing and able to provide all required reports and accountability to the City as required by HUD?	x		
B. Project Location and Land Use Issues	Yes	No	N/A
1. Has a location for the project been selected?		x	
2. Is the proposed project within the Ashland City limits?	x		
3. Does the proposed project meet local zoning and land use laws?	x		
4. Are any land use permits such as a Site Review, partition, annexation or Conditional Use Permit required?		x	
5. Have these approvals been obtained?			x
6. Does the project comply with current building code requirements?	x		
7. Does the project meet handicapped accessibility requirements?	x		

C. Environmental Issues	Yes	No	N/A
1. Is the project located in the 100-year floodplain?			unknown
2. Is a wetland located on the project site?			unknown
3. Has any environmental contamination been identified on the project site?			unknown
4. Has asbestos been identified on the project site?			unknown
5. If project involves an exiting structure, was it built 1978 or earlier? If year built is known, please specify.			unknown
6. Is the proposed project located on a major arterial or near the railroad?			unknown
7. Is the proposed project located adjacent to an above ground flammable storage tank?			unknown
8. Does the proposed project involve a structure that is 50 years or older?			unknown
9. Will the applicant complete a Phase I environmental review upon receiving a CDBG award?	x		
D. Labor Requirements	Yes	No	N/A
1. Does the project involve construction over \$2,000 in cost?	x	x	
2. Will the project trigger Davis-Bacon wage requirements?		x	
3. Will the project trigger BOLI wage requirements?		x	
4. Does the project involve over \$18,703 in City awarded grants or contracts?	x		
E. Displacement and Relocation	Yes	No	N/A
1. Will tenants be displaced by the project?		x	
2. Will a business be displaced by the project?		x	
3. Will housing units be demolished or converted?		x	
F. Property Data	Yes	No	N/A
1. Does the applicant own the property by fee simple title?			x
2. Are taxes on the property current?	x		
3. Is insurance current?	x		
4. What is the current debt against the property?		x	
5. What is the current use of the property?	resident		
6. Has an appraisal on the property been conducted? If yes, what is the assessed value of the property?			x

Form A-1
To be completed for Development or Rehabilitation Proposals

Housing Proposals

Activity	Start Date	Completion Date
Site Planning & Development		
Option	Applicant approvals	ongoing
Site Acquisition		
Plan Development		
Pre-application		
Land Use Approval		
Construction Plans		
Final Bids		
Contractor Selection		
Building Permits	As needed	Ongoing
Grant applications		
local		
state		
federal	Feb. CDBG	
Non-government	Thrivent	Per identified project
other		
Loan Applications		
Construction loan		
Permanent		
Construction Phase		
Construction	ASAP- ongoing	June 30, 2016
Certificate of Occupancy	Will depend on project	All completed by June 30, 2016

Please provide your best (realistic) date estimates regarding the project schedule

Form A-2
To be completed for Social Service Proposals

Social Services Proposals

Activity	Start Date	Completion Date

Social service providers should list key benchmarks in the table above for their proposed projects (IE hire of personnel, application for further funding, initiation of direct client services, etc)

Form B-1
To be completed for Development or Rehabilitation Proposals

Uses of Funding

Housing Proposals

	Total Cost	CDBG Request	Other Source(s)
Acquisition Costs			
Land	0	0	0
Improvements	71500	61500	10000
Liens and other Taxes	0	0	0
Closing costs	1500	1500	0
Off-Site costs			0
Other			0
SUBTOTAL	73000	63000	10000
Development Costs			
Land Use Approvals	0		
Building Permits/fees (Include Engineering and Community Development Fees)	2000	2000	0
System Development Charges (SDCs)	0	0	0
Relocation Costs	0	0	0
Environmental Report / Lead Based Paint Clearance	1000	1000	0
Soils Report	0	0	0
Survey	0	0	0
Marketing	1500	0	1500
Insurance	2500	2500	0
Other	0	0	0
Fees			
Architectural/Engineering	0	0	0
Legal/Accounting	0	0	0
Appraisals	0	0	0
Lender fees	0	0	0
Construction Loan	0	0	0
Permanent Loan	0	0	0
Tax Credit Fees	0	0	0
Developer Fee	0	0	0
Consultant Fee	0	0	0
Other-Salary	15000	10000	5000
TOTAL	100000	83500	16500

Form B-2
To be completed for Social Service Proposals

Social Service Proposals

	Total Cost	CDBG Request	Other Source(s)
Direct Client Services			
Wages (of personal providing direct client services)			
Materials/Supplies			
Marketing/Outreach			
Program Administration Includes overhead and general staffing necessary to administer the program (accounting, management, grant administration) but that does not provide direct benefits to the client.		CDBG Funds are not available for program administration	
Total Project Cost			

Form C

SOURCE(S) OF FUNDS FOR OPERATING EXPENSES WORKSHEET

Completeness of this worksheet establishes the capacity of the organization to sustain the operations of the program(s).

Sources	Secured	Conditional (awarded with conditions)	Tentative	Commitment Date
Federal Grants	83,500	City of Ashland	x	
State Grants				
Local Grants				
Non Governmental Grants	7500		x	Based upon applicant approval
Donations/Gifts	4000	Based on history		
Applicant Contribution	5000			General fund
Program Income				
Loans				
Other (specify)				
Other (specify)				
TOTAL	100000			

Please provide a description the timeline of loan and grant application dates as related to the proposed project. Specifically, for any tentative funding sources please provide application dates, award dates and funding availability dates.

The repair project in Ashland is dependent upon the approval of the Ashland 2015 CDBG funding.

A commitment of funding from Thrivent Financial has been verbally given depending on the

Program moving forward. Donations of services and material is based on the expectations

Of past history.

Form D
DISCLOSURE OF INTERESTS

To assist the City of Ashland in determining whether there may be a potential conflict of interest related to the expenditure of Community Development Block Grant funds we request the following information be provided by applicants:

ORGANIZATION NAME:

Organization is: _____
1. Corporation ()
2. Non-Profit 501C3 (x)
3. Partnership ()
4. Sole Owner ()
5. Association ()
6. Other () _____

DISCLOSURE QUESTIONS

If additional space is necessary, please attach a separate sheet.

1. State the names of each "employee" of the City of Ashland having a financial or personal interest in the above mentioned "organization" or project proposed.

Name, Job Title and City Department

n/a

2. State the name(s) of any current or prior elected or appointed "official", of the City of Ashland having a potential "financial interest" in the organization or project.

Name/Title

n/a

3. Provide the names of each "board member" of the Organization seeking CDBG funding Name Board, Commission, or Committee (may be attached as a separate Sheet)

1 Bruce Conway, Board President

2 Jim Servoss, Vice President

3 Robert Boggess, Secretary

4 Lois Nobles-Butler, Treasurer

5 Paul Bloom, Director

6 John Ford, Director

7 Ruth Cowan, Director

8 Eugene Miller, Director

9 Trey Burkey

10 _____

11 _____

12 _____

additional _____

If the applicant has provided names in question 1 or 2, please provide details regarding any known potential conflicts of interest in an attached narrative.

February 18, 2015



Subject: Letter of Recommendation Habitat for Humanity Ashland

To whom it may concern,

It is with great thanks and appreciation that I am writing this letter regarding the amazing work being done in our community by Habitat for Humanity in Ashland Oregon. As a Manager at Ashland General Hardware I have known Sherri Vitaris and Dan Thomas professionally for over twenty years. Their work is exceptional and there is a tremendous need for Critical Home Repair in the local area. We at the hardware store consider it a pleasure to work with them by providing discounted products as well as volunteers from our staff and community network.

Sincerely,

Cathy Trower
Ashland General Hardware
249 A Street
Ashland OR 97520



To Whom It Concerns

I am proud to volunteer our support to Rogue valley Habitat for Humanity for the exemplary and tireless services they provide to raise money, organize labor, services and materials in order to build much needed housing for those less fortunate but hard working people in our community. I have personally worked with Denise James, Director of Rogue valley Habitat, on many such projects and I can't say enough for all that she and her staff do, and their compassionate and professional manner. I am honored to be able to assist in their goals to continue to help people help themselves to achieve the dream of home ownership, when unfortunate events in their lives would otherwise have made such a dream unattainable.

Please join me in supporting Rogue valley Habitat for Humanity's endless efforts on behalf of the many beneficiaries in our community.

Sincerely

Gerald Gray

Gerald Gray

Southern Oregon Director of Operations

Solar For All Inc.

632 Schroeder Lane

Grants Pass, Or. 97527

971-300-1001