



Thank you for applying to the Martin M. Sacks Memorial Fund, a fund of The Foundation for Enhancing Communities. Tell your story clearly and concisely. Attachments are required; follow all directions. Failure to answer questions, utilize this template, or attach required documents will disqualify your application. **Answer all questions using information that applies to the project seeking support of grant funds.** Contact Jennifer Strechay, Program Offer for Community Investment, at 717-236-5040 or jstrechay@tfec.org with questions.

APPLICANT SNAPSHOT

Applicant Organization Name

Bridge of Hope Harrisburg Area

Provide your organization's name as currently recognized by the IRS

- Check box if the Applicant Organization Name above is a "Doing Business As" name and the provided 501c3 letter states a different name. To be recognized by the "Doing Business As" name, attach ONE legal document using the provided name. If not provided, TFEC will utilize the 501c3 name.**
- Check box if the Applicant Organization uses a Fiscal Sponsor and provide name here**
Click or tap here to enter text.

Project Title

Homeownership Track

Project Title must match title listed throughout application and online

Name, Title, Email, Phone of Executive Leader

Johanna Fessenden, Executive Director, bridgeofhope.hbg@gmail.com, 717-635-5957

All contracts and notifications of grant status will be addressed to the individual provided here

Applicant Organization's Physical Address

22 8th Street, New Cumberland, PA 17070

Applicant Organization's Address for Mailed Communications

P.O. Box 15212, Harrisburg, PA 17105

All contracts and notifications of grant status will be sent to the address provided here

Name, Title, Email, Phone of Contact Completing Application

Jenny Nace, Development & Communications Coordinator, jnace@bridgeofhopeharrisburg.org, 717-839-7077

If application questions arise, this individual will be contacted by TFEC staff

Areas to be served as part of the project; check all that apply

City of Harrisburg Immediate Surrounding Areas of the City of Harrisburg Other

Counties to be served as part of project; check all that apply

Cumberland Dauphin Perry

Projected Number of Individuals to be served by project

13 single mothers _____

Total number of ADULTS served

26 (average 2 children/family)

Total number of CHILDREN (ages 17 and under) served

39 mothers & children _____

Total number of ALL INDIVIDUALS served by the project

If above data is not appropriate to project, be sure to fully state the audience type and numbers to be served in Question 2 of the Impact Narrative

Organization's Mission Statement: Do not exceed this page

The mission of Bridge of Hope Harrisburg Area is to engage Christian faith communities in ending family homelessness through neighboring relationships that demonstrate Christ's love.

Organization History: Do not exceed this page

In 2007 a group of women joined together to address the growing need for homelessness services for single women and children in the Harrisburg Area. By 2009, a Director was hired and shortly after the first family was served. Steady increase of families served and financial support generated over the years has led Bridge of Hope Harrisburg Area to our current operations with one full-time Executive Director and three part-time staff members.

Recent Grant History: Do not exceed this page

Did you apply for and receive a grant from the Martin M. Sacks Memorial Fund in 2019? Yes No

If so, state the project's name, amount awarded, and describe the current status of the project that was awarded funds in 3-4 sentences or less. If "no" type NA.

The project was titled "Rental Assistance" and we were awarded \$500. The funds were used to provide rental assistance for a single mother and her children in our program to pay for their rent to maintain safe, permanent housing.

PROJECT SNAPSHOT

1. Capture your project and the community need it seeks to address in 200 words or less.

Bridge of Hope Harrisburg Area is a long-term program (9 to 24 months) for single mothers with children who are experiencing homelessness. Our solution to the problem of homelessness and need for safe, affordable, permanent housing for our families, is to offer a homeownership track alongside our rental established assistance program. Families will benefit from our community collaborations with Fulton Bank, Blue Collar Realty and Coldwell Banker to attain assistance with the home buying process. Our collaborators will offer credit and borrowing education, help with identifying affordable housing options, and assistance with attaining competitive mortgages. Families will benefit from a 1:1 savings match from Bridge of Hope Harrisburg Area allowing them to save for a down payment and moving costs over a period of 1-2 years. Our vision is for families to recognize their ability to become homeowners of affordable, permanent housing while simultaneously being part of the revitalization of their neighborhoods through homeownership.

PROJECT NARRATIVE

Answer questions 2-10 clearly and concisely; no limit.

2. Describe the proposed project, the geographic area it will serve, and the audience to be served; state why this audience was selected. You **MUST** use and complete the following statement within your answer, "Grant funds will be used to _____".

Laura became a single mother while working a full-time job as a Probation Officer. She graduated from college with a degree in Criminal Justice. Laura had been suffering from a chronic physical ailment and while in treatment for this ailment they also found cancer. Despite being told by her doctors that she would not be able to have children she became pregnant. Unable to work during treatment, she used up all of her savings within 6 months. She and her infant son were living out of her car and on friend's couches for the next two years. In her words, "The more I tried to help us, the deeper I got." Homeownership nor the benefits of it were ever a consideration for Laura. Bridge of Hope Harrisburg Area provided the rental assistance, case management services, and neighboring volunteer support she needed to get to a place of long-term sustainability again. Shortly after graduating from Bridge of Hope Harrisburg Area, Laura recognized her capacity to own a home and is now reaping the benefits of homeownership.

Bridge of Hope Harrisburg Area serves single homeless mothers with children residing in their home in Dauphin, Cumberland, and now York Counties (funding received from The Martin M. Sacks Memorial Fund grant will be restricted to Dauphin and Cumberland Counties only). Our solution to family homelessness is to offer a homeownership track alongside our established rental assistance program.

Across the country, "Renters in poor neighborhoods are excluded from both home ownership and apartments in middle-class communities on account of their poverty, poor credit, eviction, or conviction history, or race (through discrimination)" (as cited Florida, 2019). Many families seeking assistance from our program are not only facing eviction, but also living in conditions that are subpar for the marketplace rents they are paying. They are being taken advantage of by landlords who accepted their poor credit history or past eviction records in exchange for unsafe, subpar living conditions with rents similar to or higher than rents in wealthy neighborhoods or in many cases, mortgages. Just in the past 2 years, two families that we served, were living in properties owned by the same landlord, both apartments were full of mold. The children were suffering mold related ailments. The landlord refused to repair the property damage that was causing the mold and attempted to blame the families for the problem. Through our program, both families were able to leave the apartment but lost security deposits from falsified reports from the landlord citing "damage". Families who are able to own their homes will be investing in their properties, maintaining them for the safety of their children, and lessening family transitions by moving out of subpar living conditions.

This homeownership track will add to the revitalization of our neighborhoods through homeownership as opposed to disposable rentals which are mainly transient because the properties are owned by landlords. Quite often transience and crime in neighborhoods are fueled by poorly kept rentals. Jonathan Lee, an

Associate Professor at Penn State Harrisburg explained that location or “place” matters. “Places that reveal social disorganization, through trash and broken windows, are magnets for crime because they show a lack of guardianship.” Harrisburg police are even noticing a correlation between “new housing construction and a bold new cleanup effort by neighbors in south Allison Hill may be helping to displace violent crime....” (as cited in Vendel, 2019). More homeowners like Bridge of Hope Harrisburg Area families who take pride in maintaining their properties and creating a safe place for their families to live will have influence on revitalization of their neighborhoods.

Alongside our homeownership track, we will continue to offer our permanent housing program with a model of neighboring volunteers that support our families through social networks, case management services, and rental assistance on a decreasing basis in safe rental properties. Within 60 days of intake into our program, each family receives 1st months rent and a security deposit to assure safe housing. Going forward, our support is presented on a decreasing basis through a rental assistance schedule as follows: 75% of housing costs for three months, 50% of housing costs for three months, and 25% of housing costs for three months.

Several families have graduated from our rental assistance program and moved into homeownership without a formal homeownership track in place. This trend is evidence that our program is already a stepping stone toward homeownership. We anticipate that with a formal homeownership track we can increase the percentage of families who graduate prepared to move into homes they own. Single mothers in our program often have never considered homeownership as an option. They've been raised in family units where renting has been the norm for generations and they are unaware of the affordability, programs available to help them with the purchase of a home, and benefits of home ownership. One of our families was living in a rental home in need of many repairs for it to be habitable. The landlord, aware of the work needed in the home to continue renting it, offered to sell the home to this single mother. Wisely, she declined; however, the offer made her aware of her potential to own a home. She began to research what it would take for her to become a homeowner. She set out to reduce her outgoing expenses, obtain a higher paying wage, and work to better her credit. Shortly after graduating from our program, she bought her home. Similarly, once our single mothers envision themselves as potential homeowners and establish homeownership as a future goal, they are able to take the steps necessary to reach that goal while in our program.

There has been an increasing interest from our donor base to have their financial support going toward home ownership for our families versus local landlords. This interest along with the vast network of social connections that our donors can offer our families for home repair and renovation services has moved us toward seeking out partnerships for a homeownership track. We have established the following formal collaborations:

Fulton Bank has agreed to provide the following services:

1. Financial Recovery: Assessing the current financial situation of the family, identifying ways to increase income and decrease and prioritize expenses, and developing a financial recovery plan.
2. Homeownership Readiness: Educating on benefits and pitfalls of buying vs renting, understanding steps required to buy a home, exploring mortgage options, and determining the readiness to buy a home.
3. Borrowing Basics: Understanding Loans, defining “credit” and “loan”, distinguishing between secured and unsecured loans, identifying three types of loans, identifying the costs associated with getting a loan, and identifying the factors lenders use to make loan decisions.

Coldwell Banker has agreed to provide the following services:

1. First Time Home Buyer Seminars explore what to expect during the home buying process, provide information on low down payment and closing cost programs, extend a mock buyers cost sheet so there is a full understanding of all costs involved, and provide general tips on the Do's and DONT's when preparing to purchase a home.
2. One-on-one counseling session addressing: Family's wants and needs, goal planning, directly working with Fulton Bank to ensure financial preparedness, follow-up phone calls to ensure progress is being made toward the family's goal of homeownership.

Blue Collar Realty has agreed to provide the following services:

1. Help the family understand her credit score, how it works, what factors determine her score, and how to improve her score if needed to obtain a mortgage approval.
2. Discuss what does or does not make a specific home a wise investment and what to be aware of when evaluating a home.
3. Explain the different mortgage options, help the family understand the mortgage approval process, and explain the costs associated with borrowing money to purchase a home.
4. Look at the tax advantages that come with home ownership.
5. Build a working housing budget that is unique to each family's specific circumstances.
6. Ultimately, assist them in finding a place to call home for their family and walk with them through the process of purchasing that home.

Our homeownership track will specifically offer families the following assistance:

1. Intake Interview: The Case Worker will present the homeownership tract to families as an option and will explain the requirements and outcomes of this program option.
2. 60 Day Check In: Once families are housed within 60 days of entering our program, the Case Manager will work with the families to determine their preference of either renting as a long-term solution to homelessness or to establish goals moving toward the homeownership track. Families interested in homeownership will be connected to our collaborating community partners for services.
3. Our collaborating partners will work with the families over the next 1-2 years to ready them for homeownership. The Case Manager will continue to assist families with establishing goals and providing accountability for the steps they must take to reach their goals.
4. Families will begin saving toward a downpayment, moving costs, and savings toward future home repairs with the 1:1 savings match offered by Bridge of Hope Harrisburg Area.

Our vision for 2021 is to have 50% of our families on the homeownership track this calendar year. Over the last 9 years, we can identify that 60% of our families served would have been ideal candidates for a formal homeownership track. Without a formal homeownership track, 20% of those families have become homeowners. Our Strategic Plan includes baseline goals of: 50% of our families on the homeownership track by December 2021 and 30% of our families becoming homeowners by December 2023. By owning a home, single mothers have an opportunity to change the trajectory of their family's safety and economic sustainability long after they graduate from our program. Should families begin our program with the intention of homeownership, but find themselves unable to move in that direction due to unforeseen circumstances, they will remain in our program, and will receive the same rental assistance geared toward long-term sustainability through safe rental housing as our program was designed to achieve. No family will be left behind, instead, they will be empowered to make the best, most educated choice for the future of their family.

We respectfully request \$500 from the Martin M. Sacks Memorial Fund grant. GRANT FUNDS WILL BE USED TO provide emergency fund assistance, rental assistance, and/or homeownership matching funds to homeless families headed by single mothers in Dauphin and Cumberland counties.

Works Cited:

1. Vendel, C. (2019, Sep. 27). *Harrisburg Homicide map: 8 of 9 Killings This Year Happened Within a Fraction of A Square Mile*. PENNLIVE. Retrieved from <https://www.pennlive.com/news/2019/09/8-of-harrisburgs-9-homicides-this-year-happened-within-a-fraction-of-a-square-mile.html>.
2. Florida, R. (2019, March 21). *How Poor Americans Get Exploited by Their Landlords*. Retrieved from <https://getpocket.com/explore/item/how-poor-americans-get-exploited-by-their-landlords>.

DATES & LOCATIONS

3. When and where will the project take place? List dates and locations as appropriate in chronological order. State if provided dates/locations are confirmed, estimated, or to be determined.

Funding, if provided, will be used to serve families who reside in Dauphin and Cumberland counties. We anticipate to be serving 5 families by January 2021. Families remain in our program for an average of 1.5

years. The following schedule is an estimated number of intakes from January 2021 to December 2021 in addition to the five already being served.

- Family #6 & 7 - January - March 2021
- Family #8 & 9 - April - June 2021
- Family #10 & 11 - July - September 2021
- Family #12 & 13 - October - December 2021

The Intake Process for Families is outlined below:

1. Neighboring Volunteers trained (30 days prior to family interview & selection process)
2. Family Interview & Selection (process takes on average 7-14 days)
3. Case Management Services Begin (immediately upon family intake)
4. Family Housing Established (within 60 days of family intake)
5. Neighboring Volunteers meet Neighboring Family (within 30 days of family intake)

ROLES & RESPONSIBILITIES

4. Does the project involve partnerships, collaborations, service, or affiliations with other organizations that will strengthen the project? If so, LIST their name(s) and corresponding role(s) within the categories below OR if this does not apply to you, state why your project would be best positioned for success as a single organization.

SINGLE ORGANIZATION STATEMENT: [Click or tap here to enter text.](#)

PARTNERSHIPS: *We are equally invested in providing this project and success is dependent upon all organizations and shared roles although one entity serves as the applicant for this grant. Our application includes a letter from each partner that states their role in this relationship.*

[Click or tap here to enter text.](#)

COLLABORATIONS: *We are working with other organizations to make this project happen, but we serve as the lead organization for this grant opportunity and our project success is enriched by, but not dependent upon, our collaborators. An additional letter is NOT required, but may help the application.*

1. Fulton Bank – Credit, financial and borrowing counseling and mortgage services
2. Blue Collar Realty – Homeownership counseling including understanding credit scores, mortgage options and approval process, weighing the benefits of ownership vs renting, homeownership as investment, tax advantages, budgeting and identification and purchase of a home.
3. Coldwell Banker - First Time Home Buyer Seminars exploring home buying process, low down payment and closing cost programs, preparation for purchasing a home as well as a one-on-one counseling session addressing the family's wants and needs, goal planning, and directly working with Fulton Bank to ensure financial preparedness.

SERVICE: *Our project will serve these organizations and cannot take place without their commitment to accept service. Our application includes a letter from each organization (this includes schools) that states their intent to participate.*

[Click or tap here to enter text.](#)

AFFILIATIONS: *Our project may be affiliated with these organizations in some way, but is not 100% dependent upon their participation. An additional letter is NOT needed.*

1. Someone To Tell It To offers listening services to the families we serve.
2. She's Somebody's Daughter refers to us single mothers they work with who are in need of our permanent housing program.
3. Mind Steward provides summer camp options for the children in our program.
4. Art Feeds provides us with the professional support needed to offer trauma informed therapeutic art to the children in our program.
5. Many of our volunteers come from various Christian Faith Communities throughout our community who are also working to serve those most vulnerable.
6. Capital Area Pregnancy Center/Life Choices Clinic were Neighboring Volunteers for a family in our program and they also refer single mothers from their organization to our services.
7. Fathering.me

COMPARABLES

5. Are other organizations in your service area providing services that are similar to your proposed project? If yes, state their names or services and explain how your project differs. If no, state NA.

The Bridge of Hope Harrisburg Area program is unique to our organization. Our permanent housing model has been tried in the field for over 30 years and has proven itself successful in permanently ending and preventing homelessness. To our knowledge, most other organizations in our service area provide shelter services or transitional housing options which do differ from our model. We recognize, though, the importance of those housing options for certain populations of our community. We are not aware of any in our community offering a homeownership track.

Other organizations in our community that provide shelter services and/or transitional housing include the following:

- Bethesda Mission
- Christian Churches United: Help Ministries; Susquehanna Harbor Safe Haven,
- Shalom House
- YWCA of the Capital Region
- Catholic Charities
- Family Promise of the Capital Region
- Brethren Housing

Most permanent housing programs in the United State offer Permanent Supportive Housing which focuses primarily on a population struggling with long-term/permanent substance/alcohol abuse, mental/physical health concerns and other issues which eliminate these services for the family population Bridge of Hope Harrisburg Area is serving.

- Volunteers of America
- Coalition for the Homeless
- HUD

ASSESSMENT & IMPACT

- 6a. What will project success look like? Provide a brief overview of the project's key outcomes, outputs, and/or other results of success.

Bridge of Hope Harrisburg Area's program is outcomes based. We seek to empower families to set goals early and to meet those goals all of which lead to successful graduation attaining sustainable outcomes that strengthen their long-term future whether as renters or homeowners. Successful reach of program outcome safe and sustainable housing is measured by achieving the four benchmarks below.

Safe and Sustainable Housing

- 80% of Families move into safe and sustainable housing within 60 days.
- 80% of Families exiting the program live in safe and sustainable housing.

80% of Families increase income including income from employment.
80% of exiting women are employed.

- 6b.** How will project success be measured and documented (i.e.: how will you know the project is successful? Are you collecting value statements, numbers served, surveys, photos, before and after images, or using other methods)?

Bridge of Hope Harrisburg Area's program outcomes and benchmarks are evaluated by the Executive Director, Case Manager, the Program Committee (consisting of the Board of Directors and volunteers), Board of Directors, and our oversight affiliate, Bridge of Hope National. Program outcomes and benchmarks are measured results obtained through standard reports completed and provided by the Families we serve, Neighboring Volunteers, and the Case Manager on a quarterly basis. All measured results are tracked by outcomes management software, *Vista Share*, by the Bridge of Hope network. Subsequently, results per fiscal year are calculated within *Vista Share* and published to the Bridge of Hope network through our annual Aiming for Excellence Report ensuring success is measured and documented each fiscal year.

FUNDING & SUPPORT

- 7.** If this proposal is not funded at the level requested, will you be able to implement the project as stated? Explain as needed.

This project will be implemented if this proposal is not funded at the level requested; however, not in the same time frame.

- 8.** This grant opportunity will not fund 100% of any project. Restate the amount you are seeking and describe other funding sources and amounts.

We are respectfully asking for funding in the amount of \$500 from the Martin M. Sacks Memorial Fund grant. Other funding sources for this project are as follows:

1. United Service Foundation - \$20,000 - Pending
2. The Benjamin Franklin Trust Fund - \$1,700 - Pending
3. The Greater Harrisburg Community Foundation UPstream Grant - \$10,000 – Pending
4. Emerging Philanthropist Program Grant - \$5,000 - Pending
5. The Stabler Foundation - \$15,000 – Pending
6. Hilliard Hasenkamp - \$2,000 - Pending
7. Wells Fargo – Caroline J. S. Sanders Trust - 15,000 – Pending
8. Wells Fargo - Harry John Erbe Charitable Trust - \$5,500 – Pending
9. Wells Fargo - Leo Niessen, Jr. Charitable Trust - \$5,000 – Pending

- 9.** Did the applicant organization end its most recent fiscal year with a budget surplus or deficit? If so, briefly state the amount of the surplus or deficit and how the surplus may be used (i.e. is it earmarked for another program) and/or how the deficit may be handled.

We have operated with on average three months of expenses in savings for the last 10 years to ensure we can buffer any tumultuous seasons in our economy and continue to provide services to our community. It is our goal to ensure we have that safety net built into our budget again this year with the strategic reserve of \$29,857 in the bank account. We are grateful we were able to continue to provide and meet the unexpected financial needs of our families through the COVID-19 pandemic and we were able to do this because of our commitment to ensure our sustainability through a built in three to four months safety net.

ACCESS & INCLUSION

- 10.** As a community foundation, TFEC fosters a climate of purposeful inclusion that values diversity of gender, age, race, ethnicity, national origin, range of abilities, sexual orientation, and socio-economic

status. Please state how your project will be made accessible to all individuals who qualify for participation in the project and describe any accommodations, modifications, technologies, or services you will offer to ensure that all eligible participants experience the best possible services or outcomes.

Bridge of Hope Harrisburg Area accepts families regardless of race, religion, sexual orientation, ethnicity, disabilities or past experiences. Additionally, Bridge of Hope Harrisburg Area actively ensures that individuals who qualify for the program, but who may have language barriers are accommodated via translation services and enrollment in ESL classes to ensure complete understanding and most effective service outcomes.

BUDGET WORKSHEET

Complete the Budget Worksheet below; a Project Total is required.

ITEM OR SERVICE <i>Examples include: Contracted Services, Equipment, Personnel, Supplies; list your own as appropriate.</i>	DESCRIPTION OF ITEM OR SERVICE	REQUESTED GRANT FUNDS <i>Indicate where funds sought through this grant opportunity will be applied.</i>	OTHER FUNDING SOURCES <i>State the names and amounts of all other funding sources.</i>	PENDING, COMMITTED, OR RECEIVED <i>Using a P, C, or R, indicate the status of all funding sources.</i>	\$ TOTALS <i>Add across to provide a total for each row. Total columns as indicated in bottom row.</i>
Participant Rental Assistance & Homeownership Matching Fund		\$366	UPstream \$10,000 EFF \$5,000 Franklin \$1,700 Wells Fargo \$15,000		\$32,066
Participant Emergency Assistance		\$134	Hasenkamp Trust \$2,000 Wells Fargo \$10,500 Individual Donations \$976		\$13,610
Neighboring Volunteer Training Expenses		\$	Individual Donations \$200		\$200
Bridge of Hope Nights		\$	Individual Donations \$100		\$100
Program Staffing		\$	United Service Foundation \$20,000 Stabler Foundation \$9,644		\$29,644
		\$			\$
		\$			\$
		\$			\$
		\$			\$

TOTALS	\$500	\$75,120		\$75,620
	Total: Requested Grant Funds	Total: Other Funding Sources		PROJECT TOTAL

**Bridge of Hope Harrisburg Area
Board of Directors**

First Name	Last Name	Address	City	State	Zip	Phone	E-mail	Profession/Employer	Current Executive Positions	Committee
Pam	Bennett	4624 Berkley St.	Harrisburg	PA	17109	717-545-6722(H) 717-623-3125(cell)	pjbmsw@juno.com pamebennet@pa.gov	Social Worker, MSW Pennsylvania Commission on Crime and Delinquency (PCCD)	Secretary	Program Chair
Kristen	Sims	509 5th Street	New Cumberland	PA	17070	(717) 770-0232(H) (717) 214-6161 (W) (717)-329-2297(cell)	kristensims77@aol.com krsims@pa.gov	Audit Supervisor, Bureau of Municipal Services, PA Dept. of Transportation		Finance
Justin	Weber	10 Dorsey Lane	Dillsburg	PA	17019	717-497-4206	weberjg@pepperlaw.com	Attorney		Board Service
Denise	Ackroyd	918 Acri Rd	Mechanicsburg	PA	17050	(717) 732-2468	Neicyk212@gmail.com	RN Outcomes Case Manager / UPMC Pinnacle	Board-Chair	Program
David	Warren	2005 Braeburn Drive	Mechanicsburg	PA	17055	717-576-4563	dtwarren5@gmail.com	VP of Everence Asset Management / Everence Financial		Development Chair
David	Reed	4103 Carrington Ct	Mechanicsburg	PA	17050	717-585-2156 (cell)	dereed80@gmail.com	Sr. Associate, GSK Consumer Healthcare	Vice Board-Chair	Development
Vicki	Anthony	648 Whitetail Dr	Lewisberry	PA	17339	717-938-4507	vanthony@anthonyinsuranceinc.com	Co-owner of Anthony Insurance		Blossom Ball Chair
Todd	Cressler	1045 Windsor Rd	Mechanicsburg	PA	17050	717-810-6966	toddcressler@gmail.com	Investor		Development
Tim	Henderson	35 Bluegrass Way	York Haven	PA	17370	Personal Cell: (936)577-8614 Work Cell: (717)819-2832	tjhenderson015@gmail.com	York County District Attorney's Office - Attorney/Assistant District Attorney		Blossom Ball
Ben	Kreps	6114 Almari Lane	Harrisburg	PA	17111	717-943-9258	ben.kreps@livinghopechurchpa.com	Pastor/Living Hope Church		Development
John	Packer	3205 Willow Lane	Harrisburg	PA	17110	717-576-5984	jwpackercpa@comcast.net	Principal, Insight Partners	Treasurer / Finance Committee Chair	Finance Chair



To Whom It May Concern:

Blue Collar Realty is excited to partner with Bridge of Hope to help their clients recognize the reality of home ownership and financial independence. Our goal is take each woman through an educational and collaborative process that will accomplish the following:

-Help her to understand her credit score, how it works, what factors determine her score, and how to improve her score if needed to obtain a mortgage approval.

-Discuss what does or does not make a specific home a wise investment and what to be aware of when evaluating a home.

-Explain the different mortgage options, help the women to understand the mortgage approval process, and explain the costs associated with borrowing money to purchase a home.

-Look at the tax advantages that come with home ownership.

-Build a working housing budget that is unique to each woman's specific circumstances.

-Ultimately, assist them in finding a place to call home for their family and walk with them through the process of purchasing that home.

At Blue Collar Realty we are dedicated to the belief that anyone through hard work and determination can achieve the dream of owning their own home. We look forward to this partnership and our role in assisting the women in the Bridge of Hope program to feel empowered and accomplished when we are able to hand them the keys to their very own home!

Sincerely
Michelle L Bush
Owner

To Whom It May Concern,

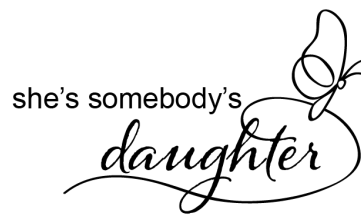
My name is Jennifer Prol and I am a realtor at Coldwell Banker Residential Brokerage in Hershey. I am happy to partner with Bridge of Hope in making their Home Ownership Program a success. Owning your own home has so many benefits that far outweigh just renting a home. It is my goal to get clients into affordable and long term housing.

Over the years, I have worked with so many families who thought that home ownership was unattainable because of imperfect credit scores and not having thousands of dollars saved up. Through the First Time Home Buyer Program that I offer, the dream of home ownership is now becoming a reality for these renters. Tears have been brought to my eyes after hearing horror stories from some of my clients. These people have lived in homes that contain mold, bugs, rodents, broken mechanicals, caving basements and more. These properties have been deemed inhabitable and condemned. It has forced families to uproot their entire lives on a whim and be stuck in this vicious cycle. In most cases, these renters are paying double the price in rent half the amount of space compared to purchasing a home.

As a realtor, I find it extremely important to make sure that all First Time home Buyers are educated in the home buying process and understand the ins and outs of this important decision. The education starts with a First Time Home Buyer Seminars where we will discuss several different topics. These topics include: (a) what to expect during the home buying process, (b) information on low down payment and closing cost programs, (c) a mock buyers cost sheet so there is a full understanding of all costs involved, (d) general tips on the Do's and DONT's when preparing to purchase a home. This seminar also allows for an open discussion and a question and answer time of general questions that could be applied to most of the group.

After attending the seminar, I will set up a one-on-one counseling session to find out more about the potential buyers wants and needs. It is also a time to do goal planning and work directly with Fulton Bank and figure out all the goals that need to be met in order to be able to purchase a home. It also allows me as a realtor to be able to help find them the house that would be a perfect fit for the buyer and their family. Follow up phone calls will be made to give the potential buyer a sense of accountability and make sure that they are still working on goals and see if there is anything that myself or the lender can do to help reach those goals.

It would be my pleasure to partner with Fulton Bank to help families in the Bridge of Hope program reach the American Dream of Home Ownership.



The Foundation for Enhancing Communities
Martin M. Sacks Memorial Fund
200 N 3rd St Fl 8
Harrisburg, PA 17101

My name is Jenn Fasick and I am the Program Director for She's Somebody's Daughter. We are a non-profit organization whose mission is to support and empower women who have been affected by the commercial sex industry and sex trafficking. In my role, I am constantly looking for other organizations that can also come alongside us to help meet the many needs of our women. One of the most consistent and hardest needs to meet for our women is safe housing. Many women in the sex industry are single moms who are forced into the industry trying to provide for their children. We have heard countless women share their stories of wanting to leave the industry, but seeing no other way to pay their bills and keep a roof over their heads. One of the foremost researchers on prostitution and sex trafficking, Melissa Farley, says that one of the greatest ways to combat trafficking is to support organizations that help provide housing for women and their children. Bridge of Hope has been an incredible partner to help with this huge need. They not only provide for the very tangible need of safe housing for a woman and her children, but they also provide a solid, healthy support system which is also often lacking among the women we serve. They come alongside a woman and encourage her to dream again as to what she would like to do with her life, and then help with those step by step goals to begin to reach those dreams. I am very thankful for our partnership with Bridge of Hope and can highly recommend them to be your grant recipient! Not only are you helping homeless mothers and their children, but you are preventing these precious women and their children from experiencing the potential of even more trauma if their desperation for housing leads them down the horrible road of human trafficking. Bridge of Hope is an excellent organization filling a huge need and doing it so well! We are honored to work with them and wish there were more organizations like them out there.

We are stronger together,
Jenn Fasick

Fulton Bank

July 23, 2020

Dear Advisory Committee,

Fulton Bank is happy to offer single mothers served through the Bridge of Hope Harrisburg Area program educational courses aimed to strengthen their understanding of all aspects of homeownership and subsequently mortgage services should the family be so inclined to pursue homeownership. Educational courses will be facilitated by industry experts at Fulton Bank, will be offered live online, and will offer families guidance on the following topics:

1. Financial Recovery
 - Assess current financial situation
 - Identify ways to increase income and decrease and prioritize expenses
 - Develop a financial recovery plan
2. Homeownership Readiness
 - Benefits and pitfalls of buying vs renting
 - Steps required to buy a home
 - Mortgage options for buying a home
 - Questions to ask to determine readiness to buy a home
3. Borrowing Basics – Understanding Loans
 - Define “credit” and “loan”
 - Distinguish between secured and unsecured loans
 - Identify three types of loans
 - Identify the costs associated with getting a loan
 - Identify the factors lenders use to make loan decisions

Fulton Bank is happy to form this collaborative relationship with Bridge of Hope Harrisburg Area to see single mothers in our community take a forward step toward financial recovery and the possibility of homeownership.

Should you have any questions, please feel free to reach out to me at #717-255-7655 or my email at RSharkey@FultonBank.com. I will put you in touch with the necessary contacts to orchestrate the events.

Thank you!

Rachel Sharkey

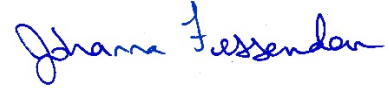
Rachel Sharkey
Fulton Bank
Capital & York Executive Assistant

2020 MARTIN M. SACKS MEMORIAL FUND SIGN & SUBMIT FORM

Provide signatures from the applicant organization, below. Both organization representatives must sign.

By providing your original OR digital signature below, you agree that the provided information in this application is true to the best of your knowledge and may be submitted for review. Completion of this form is one component of your Complete Application.

President/CEO _____
Ink Signature



Digital Signature

Board President _____
Ink Signature



Digital Signature

REQUIRED ATTACHMENTS TO BE UPLOADED & SUBMITTED BY 4PM IN THE DEADLINE DATE

All grant materials must be submitted through the TFEC online application system by 4pm on the deadline date. This grant opportunity does not utilize delivered or mailed materials.

- Complete Application:** Applicant Snapshot, Project Snapshot, Project Narrative, Budget Worksheet, and Sign & Submit Form with original or digital signatures.
- Board of Directors List:** Professional affiliations (ie: work positions and/or titles as applicable) must be included.
- No more than TWO letters of support with original or digital signatures. LETTERS OF SUPPORT ARE OPTIONAL FOR THIS GRANT OPPORTUNITY but must be received by the deadline date.** Letters of support from the applicant organization's Board of Directors will not be accepted. Identical form letters are discouraged.
- If you have indicated PARTNERSHIP with or SERVICE to other Agencies as stated in Question 4, you must include letters with original or digital signatures documenting the relationship.** A letter of Partnership or Service may also serve as a letter of support if support is expressly stated.
- Applicants who utilize a FISCAL SPONSOR** must include a letter signed by the Executive Leader of the Fiscal Sponsor organization indicating agreement to serve as the Fiscal Sponsor. An original or digital signature is required.
- IRS 501(c)(3) determination letter**
- 1st Page of Applicant Organization's Most Recent 990.** If 990 is not available, upload applicant organization's most recent audit or financial statement to meet this requirement.

QUESTIONS

If you should have any questions regarding this form or TFEC grant opportunities, contact Jennifer Strechay, Program Officer for Community Investment, at jstrechay@tfec.org or 717-236-5040.