

APPLICATION B: PROGRAMS & SERVICES

This application form should be used for projects seeking funding from City of Madison Request for Proposals #2022-11066; Housing Forward: CDD Financing for Homeownership Development, Programs, and Services and responding to **Subsection B – Programs and Services**. Applications must be submitted electronically to the City of Madison Community Development Division by **noon on September 1, 2022**. Email to: cddapplications@cityofmadison.com

APPLICANT INFORMATION

Proposal Title:	Movin' Out, Inc. Mortgage Reduction Assistance & Financial Literacy/Home Buyer Education		
Amount of Funds Requested:	\$932,350		
Type of Project:	<input type="checkbox"/> Rehabilitation <input checked="" type="checkbox"/> Homebuyer Assistance <input checked="" type="checkbox"/> Homebuyer Education		
Name of Applicant:	Movin' Out, Inc.		
Mailing Address:	902 Royster Oaks Drive, Suite 105, Madison, WI 53714		
Telephone:	(608) 867-6648	Fax:	(608) 819-0623
Project / Program Contact:	Theodore Yancey	Email:	theo@movin-out.org
Financial Contact:	Denise Alexander, Director of Finance Theodore Yancey	Email:	finance@movin-out.org theo@movin-out.org
Website:	www.movin-out.org		
Legal Status:	<input checked="" type="checkbox"/> Non-Profit	Registered on SAM:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Federal EIN:	391833482	SAM/UEI #	W13DBKLHL4G9

AFFIRMATIVE ACTION

If funded, applicant hereby agrees to comply with the City of Madison Ordinance 39.02 and file either an exemption or an affirmative action plan with the Department of Civil Rights. A Model Affirmative Action Plan and instructions are available at <http://www.cityofmadison.com/dcr/aaFormsID.cfm>.

LOBBYING REGISTRATION

Notice regarding lobbying ordinance: If you are seeking approval of a development that has over 40,000 gross square feet of non-residential space, or a residential development of over 10 dwelling units, or if you are seeking assistance from the City with a value of over \$10,000 (this includes grants, loans, TIF, or similar assistance), then you likely are subject to Madison's lobbying ordinance, sec. 2.40, MGO. You are required to register and report your lobbying. Please consult the City Clerk for more information. Failure to comply with the lobbying ordinance may result in fines of \$1,000 to \$5,000. You may register at <https://www.cityofmadison.com/clerk/lobbyists/lobbyist-registration>.

CITY OF MADISON CONTRACTS

If funded, applicant agrees to comply with all applicable local, state and federal provisions. A sample contract that includes standard provisions may be obtained by contacting the Community Development Division at (608) 266-6520.

If funded, the City of Madison reserves the right to negotiate the final terms of a contract with the selected agency.

SIGNATURE OF APPLICANT



Name: Date:
Kathryne Auerback, Executive Director, August 31, 2022

By submitting this application, I affirm that the statements and representations are true to the best of my knowledge.

By entering your initials in this box initials you are electronically signing your name as the submitter of the application and agree to the terms listed above.

PROPOSAL OVERVIEW

Provide a brief overview or abstract of your proposal. Include how your proposal meets the goals and objectives, and if applicable, responds to preferences outlined in the RFP. Include the impact of your proposed program on the community, key characteristics, and if applicable, targeted populations to be served. Examples of target populations can include BIPOC, LGBTQ+, immigrant, income-level, disability, and/or individuals, households, and geographic clusters, etc.

Proposal, Goals and Objectives:

Proposal: \$750,000 to assist 15 first-time homebuyer households who will use up to \$50,000 of CDBG/HOME funds for assistance with the acquisition of their first home.

Proposal: \$50,000 to assist with the creation, development, and implementation of a Financial Literacy/Wellness & Homebuyer Education Program for the Southside community with the possibility of expansion to other communities.

By providing a deferred loan, the first mortgage financing is reduced making the monthly payments affordable to low-income households and provides our homebuyers with more leverage in this competitive market. The loan is repaid when the buyer no longer occupies the home and the money is then available to other low-income buyers to continue to support Madison affordable housing, in perpetuity. The homes purchased are modest and the housing counseling process assures the homes meet the needs of the household to assure safety, affordability, compatibility with service needs and stability for the long term. Movin' Out will target 15 families who have a family member with a permanent disability.

All 15 households will be first-time homeowners and will be below 80% county median income. Preference will be given to households who have a family member with a disability and BIPOC families. Income barriers are addressed by providing enough of a deferred payment loan to allow the first mortgage payments to be manageable for the household, thus creating a long-term, sustainable housing situation. Pre and post purchase individualized housing counseling will also be provided.

In years past, Movin' Out received deeper subsidies from the City of Madison and/or was allowed to layer that assistance with the Homebuy American Dream program. Due to higher purchase prices and interest rates, coupled with Movin Out families whose income has remained stagnant, we feel that subsidy amounts need to be increased. Almost all families that Movin' Out works with using City of Madison funds require additional layering of subsidies to complete the transaction. The average purchase price in the City of Madison last month was \$378,000 per the Madison Housing Market: House Prices & Trends. There continues to be a shortage of housing stock available in Dane County, especially homes for first-time buyers. Sellers receive multiple offers on homes so in order for low-income buyers to be competitive they require deep subsidies now more than ever.

Our Financial Literacy & Homebuyer Education Program will give Movin' Out the opportunity to be a more visible community partner and provide us with the opportunity to address the racial wealth gap in Madison's Southside community through financial literacy and financial wellness. We feel that these efforts will help residents become self-sufficient and achieve better financial understanding and stability therefore, leading to better opportunities for homeownership. Through the financial wellness program, clients will learn to create and manage a budget, develop a plan to pay off debt, establish a savings plan, and understand credit. They will also have access to our online homebuyer education program to develop more knowledge of the homebuying process and prepare for homeownership.

Community Impact:

With a higher loan amount per household (\$50,000), this will allow individuals and families more leverage in this competitive market. This project will promote the independence and overall stability of households with a family member with a disability, as well as, low-income BIPOC households. Beneficiaries will be contributing to the overall community and economy as property tax payers. A community setting is also likely to reduce the costs to the human services system as beneficiaries grow through natural community support systems.

The CDBG/HOME funds provided by the City of Madison will provide our organization with opportunities to help close the homeownership rate gap between BIPOC and white households in the community. With the additional funds, we will be able to not only provide down payment assistance, but also provide a focused approach to increasing financial literacy education along with an accessible online

homebuyer education program. Movin' Out understands that educating individuals and families on financial literacy reduces income inequality and creates more stable communities.

FUNDING SOURCE PREFERENCE

The funding sources allocated to this RFP have various requirements and restrictions. It is important for applicants to understand the additional federal regulations imposed on HOME and CDBG funds that the City is unable to waive. Please acknowledge which funds your organization would be willing to accept, if awarded funds through this RFP:

City Levy / Affordable Housing Funds HOME CDBG

CDD will make the final determination of the appropriate mix of financial sources to awarded proposals, based on the information identified above by applicants.

AFFORDABLE HOUSING NEEDS

1. Describe your agency's process in identifying affordable housing needs within the City of Madison and how that process informed this proposal
2. Specifically, describe the data used to inform the anticipated demand for the proposed target populations and how your proposal will assist in meeting that demand.

Use the space below to answer questions 1 & 2 under affordable housing needs.

1. For over 25 years Movin' Out has been creating healthier, more resilient neighborhoods with high-quality, affordable, community-integrated homes for people with disabilities. Movin' Out's Real Estate development team leads our affordable housing efforts in Wisconsin. In order to provide an important community-integrated housing option for the people we serve, Movin' Out develops new multi-family housing with most units affordable for low-to moderate-income households. These are affirmatively marketed to households that include members who qualify for long-term care due to their disabilities. We have many decades of combined experience partnering with developers and working on our own to build multi-family housing. To date, Movin' Out has helped create more than 1,200 units of affordable rental housing, with nearly 500 more coming soon in communities throughout Wisconsin. We identify affordable housing needs by researching the 2020 to 2024 Wisconsin Consolidated Plan, Census data, and our internal CRM system. We used this information to determine some of the gaps in housing and focused our proposal on helping to create more homeowners with a family member with a disability and in the BIPOC community. Movin' Out has helped more than 1,800 families to purchase and maintain their own homes in Wisconsin, of which approximately 200 are City of Madison residents.

2. Movin' Out used data from our internal CRM system, Census, and the City of Madison's 2020-2024 Consolidated Plan to inform the anticipated demand for our homebuyer assistance program. We intend to meet this demand through the increase of the amount of subsidy a household can receive. In prior applications, we have requested up to \$40,000 for down payment assistance and have increased the request to \$50,000 with this application to better serve clients who need additional funds to close on their home - due to increased housing costs and interest rates - as well as the shortage of available low cost homes. With Movin' Out's down payment assistance program, low-income and BIPOC families will have the needed funds to address the affordability issues for homebuyers in Wisconsin.

AGENCY OVERVIEW

1. What other funds will your agency leverage to cover program costs?

Movin' Out currently has leveraged funding from numerous sources throughout Wisconsin. Funds for down payment assistance from the Affordable Home Program from the Federal Home Loan Bank of Chicago are available state-wide, as well as, funds from the State of Wisconsin Housing Cost Reduction Initiative. We also receive funding from Dane County for mortgage reduction assistance. In order for people to sustain their living situations, Movin' Out has rehab/accessibility funding from the Federal Home Loan Bank of Chicago and Dane County. Movin' Out also receives housing counseling funds from the U.S. Department of Housing and Urban Development (HUD). All of these funding sources have been consistent supporters for the last 10-20 years.

2. Describe the agency or team's experience using federal HOME and/or CDBG funds. List past programs administered utilizing HOME or CDBG funds.

Movin' Out is a housing agency focused on finding long-term, affordable, safe housing solutions for low-income and disabled households with a focused effort to increase homeownership in the BIPOC community. Movin' Out has administered a HOME and CDBG funded mortgage reduction program, specifically for people with disabilities, since 1995. In more recent years, Movin' Out has contributed to the development of affordable owner-occupied housing and rental housing. Movin' Out provides housing counseling statewide for more than 1,800 households receiving down payment assistance or owner-occupied home rehabilitation to improve safety or make accessibility modifications.

The first program Movin' Out administered was the mortgage reduction program for first-time homebuyers. Since that time, the housing counseling staff grew from one part-time employee to three full-time HUD-certified housing counselors. Movin' Out is a HUD-approved housing counseling agency and holds a certification from the National Industry Standards for Homeownership Education and Counseling. The housing counseling team has over 18 years of combined experience providing all steps of the process including pre-screening, intake, loan origination, loan processing, financial literacy, and income and debt verification tasks including credit checks with prospective home buyers. Movin' Out's housing counselors have also worked in partnership with Rural Development, CAP agencies, appraisers, inspectors, contractors, lenders, realtors, and community partners.

3. Describe how your agency builds relationships and authentically engages with individuals and households served.

- a. Specifically include information on previous and new strategies to engage individuals or households (who are BIPOC, LGBTQ+, immigrant, low-to-moderate income, and/or have a dis/ability), into your agency's operations and housing programs.
- b. How does your community shape the direction of your organization?

a.) To encourage diversity among applicants, community contacts are specifically made either in person or in writing to the Urban League, Fair Housing Council and Access to Independence, and The Homebuyers Round Table. In addition, all of our FAQs will be translated into Spanish and Hmong within the next 6 months. Black households are disproportionately impacted by disability, so our mission is to increase the rate of homeownership among Madison's Black households. Additionally, Movin' Out is applying for \$50,000 to increase access to high quality financial wellness education and housing counseling. With this funding Movin' Out will design and administer an accessible, online "Financial Literacy & Homebuyer Education Program" for first time buyers available to City of Madison residents on the southside of Madison, with the possibility of replication for other Wisconsin communities in the future.

b.) The community shapes the direction of our organization by helping Movin' Out recognize the needs of the underserved in the City of Madison and surrounding counties. We are informed of these issues by clients reaching out to us and working with our Housing Counselors, board members with lived experiences, and through community engagement. Movin' Out's Bylaws require; that at least one third of our Board of Directors represent low-income communities and people with disabilities. In addition, Movin' Out has been

intentional over the last 2.5 years about increasing the racial diversity of the governing Board of Directors and team. Movin' Out's board of 14 now includes 3 people of color, 5 clients, 5 representatives of low-income communities, and 7 representatives of people with disabilities.

4. Briefly describe your connection to established systems, collaborations, and networks (i.e. referral process or client support). What is your group/agency's role? Identify any partnerships that have been or will be formed to ensure the success of the program.

Movin Out has developed strong partnerships in the Madison community through its housing counseling, down payment assistance, home repair and rental programs. Mortgage lenders and realtors are positive about their experiences working with Movin Out and their buyers. Counselors take the team approach when working with families.

Lenders and realtors know that they can depend on Movin Out staff to assist families through the often-complicated path of homeownership. Movin' Out's Senior Housing Counselor, Theodore Yancey has also established a strong relationship with the OWN IT Program as part of their education team and intends to further that relationship to help more black families become first-time homeowners with the assistance of our CDBG/HOME funds. Movin' Out also has partnerships with Project Home and The Metropolitan Milwaukee Fair Housing Council to provide referrals and education services.

5. Describe how your agency promotes and supports equity in internal policy and procedures and speak to the diversity of your staff.

Last summer, Movin' Out's Board of Directors approved an acknowledgement that our mission is a social justice mission, our core values are about civil rights, and that our strategic plan recognizes racial and economic disparities as major challenges faced by our target population, and calls for setting targets for triple bottom line impacts (social, ecological, and economic).

Additionally, the governing Board of Directors approved action steps including anti-racism and equity training for our team and members of our Board of Directors, as well as a major initiative to review our operations and programs through a racial equity lens to ensure we are maximizing opportunities to advance racial equity through our work. We recently engaged EQT by Design, a Black-owned and staffed consultancy, to guide us through this initiative, which includes intensive training for team members to achieve a shared understanding of racial equity and social justice concepts, as well as a strategic planning process to redesign our operations and program delivery to ensure alignment with and advancement of racial equity through our work.

In the community, Movin' Out's strategic plan includes supporting and collaborating with organizations that are owned/operated by BIPOC. For example, we are working with Black-led, mission-aligned nonprofit community organizations on the possibility of leasing or selling

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commercial space in our mixed-use affordable housing developments where cooperative programming could benefit both our residents and their clients. We proactively seek opportunities to engage BIPOC-owned/operated vendors.

6. List Percent of Staff Turnover in 2021: 8.7% (is less than 20%)
7. Divide the number of resignations or terminations in calendar year 2021 by the total number of budgeted positions. Do not include seasonal positions. Explain if you had 20% or more turnover rate. Discuss any other noteworthy staff retention issues or policies in place to reduce staff turnover.

Movin' Out has historically low staff turnover. All staff participate in the development and continuous review of our Culture and Group Agreements, a plan of what we want our workplace culture to be and how we will work together to achieve that. Movin' Out provides generous benefits, including considerable paid time off, health insurance, and 401k contributions for eligible employees. Since October of 2020, Movin' Out, Inc has hired eight new employees. We only lost one employee in 2021. Three of the new Movin' Out, Inc staff are a part of the Home Ownership team. We have had no resignations in 2022.

8. Indicate by number the following characteristics for your agency's current staff and Board of Directors.

DESCRIPTOR	STAFF	BOARD
*These categories are identified in U.S. Department of Housing and Urban Development (HUD) Standards.		
GENDER		
Female	12	8
Male	4	5
Unknown/Other		
TOTAL GENDER	16	13
AGE		
Less than 18 years old	0	
18-59 years	13	11
60 years and older	3	2
TOTAL AGE	16	13
RACE*		
White/Caucasian	8	10
Black/African American	8	3
Asian	0	
American Indian/Alaskan Native	0	
Native Hawaiian/Other Pacific Islander	0	
MULTI-RACIAL:		
Black/AA & White/Caucasian		

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Asian & White/Caucasian		
Am Indian/Alaskan Native & White/Caucasian		
Am Indian/Alaskan Native & Black/AA		
Balance/Other		
TOTAL RACE	16	13
ETHNICITY		
Hispanic or Latino	0	
Not Hispanic or Latino	16	
TOTAL ETHNICITY	16	13
PERSONS WITH DISABILITIES	0	6

PLEASE ATTACH THE FOLLOWING ADDITIONAL INFORMATION AND CHECK THE BOX WHEN ATTACHED:

- X** A completed Application Budget Workbook B – “Programs and Services”, showing the City’s proposed financial contribution and all other proposed financing.
- X** A current list of Board of Directors, with home addresses included for each board member.
- X** If this is a collaborative project, attach a Memorandum of Understanding (MOU). MOU should describe the purpose of the collaboration, how it is expected to enhance the activity/project and how it will operate, be governed and share resources. The proposal must identify a lead agency and include a Memorandum of Understanding (MOU) signed by each of the collaborating agencies.
- X** If applying for Financial Literacy and Homebuyer Education, provide evidence that the organization is a current HUD-Certified counseling agency or evidence of submitted application for HUD Approval.

IF APPLYING FOR

- Homebuyer Assistance proceed to **page 6** and complete section.
- Major / Minor Rehabilitation proceed to **page 8** and complete section.
- Financial Literacy and Homebuyer Education proceed to **page 10** and complete section.

HOMEBUYER ASSISTANCE (DOWN PAYMENT / MORTGAGE REDUCTION ASSISTANCE)

Estimated total number of units/households to be served:	15
Estimated total number of units/households (<80% CMI):	15
Estimated total number of units/households (<50% CMI):	0
Average amount of CDD funds requested per unit/household:	\$50,000

PROGRAM DESIGN

1. Describe in detail the process participants will go through and services they will receive through your program. Further, elaborate how your organization will support participants who have historically experienced difficulty or barriers to purchasing a home.

Although homeownership across the country has increased in recent years, the homeownership rates for non-white Americans remains low. Wisconsin is ranked last for minority homeownership, according to a 2021 study from United Way of the National Capital Area in Washington D.C., which ranked Wisconsin No. 51, behind all other U.S. states and the District of Columbia. According to the Census (2020), Wisconsin has a notably low median household income of \$38,809 for BIPOC, compared with the national average household income for BIPOC of \$46,859. The unemployment rate for BIPOC in Wisconsin is 14%, compared with the 9.73% national average unemployment rate, according to the study.

For many people with disabilities, housing just isn't affordable compared to the population without disabilities, they tend to have lower incomes and many live alone. Per the Center for Disease Control (CDC), Black/African American, American Indian/Alaska Native, and Hispanics have the highest number of households with at least one family member with a disability. This homebuyer assistance program will allow us the opportunity to continue to promote homeownership for low-and-moderate income households through the provision of loans for down payment and closing cost assistance.

Our Process:

Applicants for this program come from a variety of sources including individuals who find our organization through google searching. Our referral list includes: lenders, realtors, human services agencies, housing agencies, family members, previous MOI home buyers, social workers, government agencies, veteran's groups, advocates, community partners such as the OWN IT program, and many others. Our HUD-approved housing counselors help the buyers determine program eligibility, complete application, and provide the required housing counseling needed to ensure that each first-time homebuyer is educated on the homebuying process and aware of the terms of their down payment loan.

Pre-screening Process:

1. Pre-screening is conducted with every applicant by a housing counselor to determine their past and current housing circumstances, household income and housing affordability, disability status, credit worthiness and housing options of interest.
2. We verify the borrower is purchasing a single-family home and not own other real estate and will be an owner-occupant
3. We confirm the home buyer is a first-time home buyer per 24CFR92.2
4. We verify income to ensure the meet income thresholds for LMI households
5. We verify their liquid assets and ensure are citizens of the U.S. or qualified aliens
6. We check the home price, the borrower's debt-to-income ratio, and ensure they have cash to contribute to the home price.

Application Process

1. Once the buyer is deemed eligible, they fill out the application and mail it to the MO office.
2. MO counselors review documentation to ensure all required documents are accurate and submitted.
3. The buyer has a lender or we will provide a list of lenders for them to select so they can determine the maximum mortgage they can afford and the level of loan commitment a lender would grant. The maximum loan amount may vary per applicant and is based on their personal budget, expenses, and credit history.
4. Housing and budget counseling is provided to identify and address any gaps in available financing.
5. Each household's application is then referred to Movin' Out's underwriting team and a final determination is made as to whether or not granting CDBG or HOME funds is an appropriate avenue for the household. The team determines whether the buyer's purchase is safe, suitable, and sound housing arrangement. Households are serviced on a first-come-first-served basis and a waiting list is managed similarly. This process allows our clients to get the best possible financial resources based on their individual needs.

Target Population:

Movin' Out's target population is low-and-moderate income adults and children with disabilities and the low-income BIPOC population. Disabilities include any long-term sensory, intellectual, physical, mental health, or other permanently disabling conditions. Movin' Out works with households including individuals who want to live alone, families, unrelated adults (roommates), or people in supported living situations (those with live-in or come-in care-givers). Movin' Out has been successfully working with households statewide, and specifically in Dane and the city of Madison, since 1995.

2. Explain how you have calculated the estimated average amount of CDD funds per household.

15 first-time home buyers' households will receive up to \$50,000 each (based on need) for a total awarded amount of \$750,000. This increase is based on the increased need from our clients for additional down payment assistance due to increased interest rates and housing prices in recent years. This program will continue to help bridge the affordability gap by providing homeownership opportunities with a stable monthly payment, one-time moving costs, and permanent community connections to service providers and neighbors. Movin' Out understands the importance of collaboration with community partners is vital to achieving our organizational goals as well as addressing the goals and objectives prioritized in the 2020-2024 City of Madison Consolidated plan.

3. Describe your agency's affirmative marketing strategy, including what strategies it will include to engage the target population or neighborhood.

Our affirmative marketing strategy will build on the strong relationships we already have with other housing agencies in Dane County, such as Project HOME, Habitat for Humanity, Southwest Wisconsin Realtors Association, Wisconsin Partnership for Housing Development, Operation Fresh Start and various city, county and state housing programs. Movin' Out is an active member in the Home Buyers Round Table of Dane County, where it collaborates with professionals interested in affordable housing programs.

Movin' Out participates in an annual training for mortgage lenders and realtors serving Dane county. Housing counselors provide daily information and referral services to individuals as well as organizations looking for information on housing counseling and other housing resources. Movin' Out works in partnership with the UW Dane County Financial Education Center in the area of financial education for Dane County residents. Presentations are made to numerous neighborhood and community organizations to inform them on services provided by Movin' Out. Special outreach and collaboration efforts will be given to organizations supporting families of color such as Madison Urban League, Centro Hispano, and the OWN IT program. Movin Out provides information to local agencies who provide services to people with developmental, physical and persistent mental health issues such as ADRC. Word of mouth continues to be one of the primary ways Movin Out receives referrals. We consider this a strong testament to the positive relationships that we have with our past buyers and housing professionals that we work with.

Our project will address the barriers to housing experienced by our target population in several ways. Deep subsidies will be provided to families so they can make a competitive offer on an affordable home. Movin' Out staff will tailor their home buyer education to each family as needed. We are able to take the potential homebuyers from the beginning of the housing process, when they are first thinking about homeownership, to the very end when they sign the papers to own their first home. Post purchase assistance is also available through housing counseling. Our new Outreach Coordinator will help reach BIPOC communities and households with a family member with a disability through a targeted outreach approach.

To encourage diversity among applicants, community contacts are specifically made either in person or in writing to the Urban League, Fair Housing Council and Access to Independence, and The Homebuyers Round Table. In addition, all of our FAQs will be translated into Spanish and Hmong in the next six months. BIPOC and black people in particular are disproportionately impacted by disability. Last summer, Movin' Out's Board of Directors approved an acknowledgement that our mission is a social justice mission and our core values are about civil rights. Furthermore, our strategic plan recognizes racial and economic disparities as major challenges faced by our target population, and it calls for setting targets for triple bottom line impacts (social, ecological, and economic).

4. If this proposal is for a program already operated by your organization, please explain the outcomes of the program to date, including success rates, number of persons from the target population who have closed on their homes, etc.

Since the beginning of 2004, Movin' Out has helped approximately 190 households purchase their first home. All of these households had family members with a permanent disability. Our success rate at using the funds that have been awarded is high. Only one subsidy was returned in 2019, basically due to issues with Covid-19.

5. If awarded federal funds, who will be responsible for monitoring compliance with federal regulations? Please describe the experience of the individual(s) including trainings and/or certifications that the individual(s)/agency has completed and/or attained relevant to federal regulations.

Theodore Yancey, Sr. Housing Counselor, will take the lead for monitoring compliance with federal regulations. Theo is a HUD certified housing counselor, adopter of the National Industry Standards for homeownership and has successfully completed Lead safe housing training. He also takes the lead in compliance for the HUD housing counseling program.

PROPOSAL TIMELINE

6. Describe activities/benchmarks by month/year to illustrate how your project will be implemented.

Activity/Benchmark	Estimated Month / Year of Completion
One new household closed	First quarter 2023

Activity/Benchmark	Estimated Month / Year of Completion
Additional four new households closed	Second quarter 2023
Additional five new households closed	Third quarter 2023
Last five households closed	Fourth quarter 2023
*These numbers will be accomplished by the support, efforts, and direction of our new fundraising & outreach coordinator	

FINANCIAL LITERACY AND HOMEBUYER EDUCATION

Funds will be applied to: General Financial Literacy and Homebuyer Education
 Owl Creek Financial Literacy and Homebuyer Education
 Southside Financial Literacy and Homebuyer Education

Estimated total number of units/households to be served:	100
Estimated total number of units/households (<80% CMI):	70

PROGRAM DESIGN

1. Describe in detail what services your agency intends to offer to participants. Applicant should provide detailed information on how they intend to provide services to the community including: initial contact and outreach, frequency/availability/delivery of the education, intake process, and how both short and long-term outcomes will be recorded and reported.

Movin' Out's Homebuyer Education and Financial literacy/wellness program will help individuals and families from underserved populations achieve and maintain greater economic security. The program will give Movin' Out the opportunity to be a more visible community partner and will provide low-income communities tools to address the racial wealth gap in Madison's Southside. The program will consist of workshops and peer-exchange, on-site counseling, and an online homebuyer education program. We will hold six virtual group workshops yearly that will cover topics such as managing a budget, reducing debt, establishing a savings plan, and understanding credit. These virtual sessions will be structured so there is time for peer-to-peer exchange and group financial counseling. Additionally, a Movin' Out HUD-approved counselor will be available for on-site counseling on a quarterly basis. During these sessions, the counselor will dive deeper into the unique challenges facing residents of the Southside of Madison and provide action steps for financial success. The last component of the program is an online homebuyer education program that will meet the National Industry Standards for housing counseling education and guidelines by the U.S. Department of Housing and Urban Development (HUD). An online format will allow more residents to receive homebuyer education at a time that works with their schedule. The online homebuyer education program will launch in 2023. The second year of the program will be homeownership focused. This will allow a foundation of financial literacy to be built before focusing on homeownership.

We intend to reach residents in Madison's Southside through referrals from realtors, lenders, CAP agencies, City of Madison Housing Authority, local community organizations, and through our website and community partnerships. Movin' Out also hired an Outreach and Marketing staff person to develop a comprehensive marketing plan to reach more low-income and BIPOC communities. This targeted marketing plan will include outreach to residents of the Southside of Madison. We will use an intake form to gather resident information and Movin' Out's CRM will collect program outcomes. These outcomes will be reported on our quarterly report.

2. Describe the applicant or team's experience providing: homebuyer education, one-on-one credit and budget counseling, and financial coaching.

The housing counseling team has over 18 years of combined experience providing all steps of the counseling and homebuyer education process. This includes pre-screening, intake, loan origination, loan processing, financial literacy, and income and debt verification tasks such as credit checks with prospective home buyers. All of our counselors are certified through HUD and have experience providing pre-purchase education and counseling and homebuyer education workshops.

3. Describe your agency's affirmative marketing strategy, including what strategies it will include to engage the target population.

Our affirmative marketing strategy will build on the strong relationships we already have with other housing agencies in Dane County, such as Project HOME, Habitat for Humanity, Southwest Wisconsin Realtors Association, Wisconsin Partnership for Housing Development, and various city, county, and state housing programs. Movin' Out is an active member in the Home Buyers Round Table of Dane County, where it collaborates with professionals interested in affordable housing programs. Movin' Out participates in annual training opportunities for mortgage lenders and realtors serving Dane county. Housing counselors provide daily information and referral services to individuals as well as organizations looking for information on housing counseling and other housing resources. Presentations are made to numerous neighborhood and community organizations to inform them on services provided by Movin' Out. We provide targeted outreach to organizations supporting BIPOC families such as Madison Urban League and Centro Hispano. Access to culturally-sensitive marketing materials in English, Spanish, and Hmong will be available and disseminated to our community partners. Movin' Out shares information with local agencies who provide services to people with developmental, physical, and persistent mental health issues. Word of mouth continues to be one of the primary ways Movin' Out receives referrals. We consider this a strong testament to the positive relationships we have with our past buyers and housing industry professionals we work with to serve our clients.

4. Describe how your agency will retain program participants throughout the duration of the homebuyer education program.

The group peer exchange model that will occur during the virtual sessions will require residents to select another participant as an accountability partner. With this approach, residents with similar goals can help each other to stay focused and on track with their financial goals. Coupled with regular workshops, on-site counseling, and assignments, residents will have the tools and resources to develop a blueprint to meet their financial goals and hold each other accountable to stick with the plan until completed. For those clients interested in home buying, homeownership education is a requirement to obtain down payment assistance for many programs. In order to utilize these funds, clients will be motivated to complete the entire homebuyer education program.

5. Describe how the proposed homebuyer education program is innovative and/or different from other programs currently offered in the community. Explain how this education program will serve the targeted population in a way that traditional homebuyer education courses are not able to do.

HOUSING FORWARD: CDD FINANCING FOR HOMEOWNERSHIP DEVELOPMENT, PROGRAMS, AND SERVICES
APPLICATION B

Movin' Out's program is an innovative approach to homebuyer education and financial literacy. It encompasses three main focus areas:

1. Financial Workshops - The workshop will cover various financial wellness topics such as credit, budgeting, and savings and will include time for peer-exchange. If residents have issues they want to address, Movin' Out's counselor will provide group counseling during these virtual sessions based on the topics that arise from the workshop. These sessions will be recorded and shared with residents, if they aren't able to attend. In year two, the workshops will focus on the homebuying process and topics such as obtaining a pre-approval, insurance, etc.
2. On-site counseling: Counseling will be provided at a location at or near the Southside of Madison to residents and Section 8 participants who are ready for homeownership or who need assistance with developing an action plan to meet a financial goal.
3. Online Homebuyer education: Movin' Out's homebuyer education program will be unique because it will also serve as an option for individuals with disabilities to receive education with accessibility features included in the online format. The online program will be available to individuals and families throughout Wisconsin - not just for the Southside of Madison - so more BIPOC communities will be educated on the homebuying process.

For many residents, their work schedule or challenges with childcare can be a barrier to starting or completing homebuyer education and financial literacy programs. Residents will be able to access and complete their homebuyer education at a time that works with their schedule. Residents will also have access to resources for down payment assistance when they are ready for homeownership. The online homebuyer education program will launch in 2023.

6. If this proposal is for a program already operated by your organization, please explain the outcomes of the program to date, including success rates, number of persons from the target population who have closed on their homes, etc.

This would be a newly developed and implemented program for Movin' Out.

PROPOSAL TIMELINE

7. Describe activities/benchmarks by month/year to illustrate how your project will be implemented.

Activity/Benchmark	Estimated Month / Year of Completion
HBE: Identify consultant experienced in the development of online trainings	Quarter 1 - 2023
HBE: Research and develop content for online homebuyer education program	Quarter 2 - 2023
HBE: Test online homebuyer education platform and include accessibility features	Quarter 3 - 2023
HBE: Finalize and launch online homebuyer education program and market it to clients/general public	Quarter 4 - 2023
HBE: Market HBE & 10 People Receive online Homebuyer Education	Quarter 1 - 2024
HBE: Market HBE & 30 People Receive online Homebuyer Education	Quarter 2 - 2024
HBE: Market HBE & 30 People Receive online Homebuyer Education	Quarter 3 - 2024
HBE: Market HBE & 30 People Receive online Homebuyer Education	Quarter 4 - 2024
FL: Hold 1st Financial Wellness virtual workshop and peer exchange session/Hold on-site financial counseling	Quarter 1 - 2023
FL: Hold 2nd Financial Wellness virtual workshops and peer exchange sessions/Hold on-site financial counseling	Quarter 2 - 2023
FL: Hold 3rd Financial Wellness virtual workshops and peer exchange sessions/Hold on-site financial counseling	Quarter 3 - 2023

HOUSING FORWARD: CDD FINANCING FOR HOMEOWNERSHIP DEVELOPMENT, PROGRAMS, AND SERVICES
 APPLICATION B

Activity/Benchmark	Estimated Month / Year of Completion
FL: Hold 4th Financial Wellness virtual workshop and peer exchange sessions/Hold on-site financial counseling	Quarter 4 - 2023
FL: Hold 1st Homeownership virtual workshop and peer exchange session/Hold on-site pre-purchase counseling	Quarter 1 - 2024
FL: Hold 2nd Homeownership virtual workshop and peer exchange session/Hold on-site pre-purchase counseling	Quarter 2 - 2024
FL: Hold 3rd Homeownership virtual workshop and peer exchange session/Hold on-site pre-purchase counseling	Quarter 3 - 2024
FL: Hold 4th Homeownership virtual workshop and peer exchange session/Hold on-site pre-purchase counseling	Quarter 4 - 2024



Memorandum of Understanding between MMFHC and Movin' Out

The Metropolitan Milwaukee Fair Housing Council (MMFHC) and Movin' Out, Inc. (Movin' Out) are entering into an agreement to jointly pursue fair lending activities in Wisconsin communities.

Specifically, MMFHC responsibilities to Movin' Out may include:

1. Provision of predatory lending training and technical assistance to Movin' Out staff.
2. Provision of predatory lending educational materials to the Movin' Out office.
3. Acceptance of predatory lending complaints for possible case management and investigation, as MMFHC's resources permit.
4. Referral of non-fair housing inquiries, as appropriate.

Movin' Out, Inc. responsibilities to MMFHC may include:

1. Referral of predatory lending complaints to MMFHC for possible case management and investigation.
2. Referral of fair housing complaints to MMFHC.

A handwritten signature in blue ink that reads "William R. Tisdale".

William R. Tisdale
President and CEO
Metropolitan Milwaukee Fair Housing Council

A handwritten signature in black ink that reads "Vivien Rayam".

Vivien Rayam
Home Ownership & Housing Counseling
Program Director
Movin' Out, Inc.

MAY 2, 2022

Date

5/2/2022

Date


Memorandum of Understanding between Project Home and Movin' Out, Inc.

We certify that we have had and will continue to have a working agreement that enables both agencies/organizations to better serve low income households with disabilities in Wisconsin.

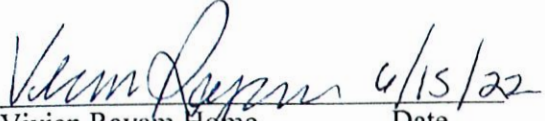
Our collaboration has and/or will include, the following provisions for the target group served by Project Home and Movin' Out:

- Referrals
- Supplemental home rehabilitation assistance funds
- Property weatherization services
- Collaborative housing counseling for homeownership or home rehabilitation
- Homebuyer Education

Please see Strategic Partnership Opportunities between Movin' Out and Project Home chart for elaboration of collaborative services.



Denise Matyka
Executive Director
Project Home, Inc.
Date
6/15/22



Vivien Rayam Home
Ownership & Housing
Counseling Program Director
Movin' Out, Inc
Date
6/15/22



HUD CERTIFICATE

APPROVED HOUSING COUNSELING AGENCY

The U. S. Department of Housing and Urban Development approves the following entity as a Local Housing Counseling Agency.

MOVIN' OUT, INC. (84473)
902 Royster Oaks Drive Ste 105
MADISON, WI 53714-9101

The Department approved this housing counseling agency to provide the following types of housing counseling in accordance with their counseling work plan.

Counseling:

- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Pre-purchase Counseling

Workshop:

- Financial, Budgeting, and Credit Workshops
 - Pre-purchase Homebuyer Education Workshops
-

Approval Start Date: **August 24, 2021**

Approval End Date: **August 23, 2024**

Kisha J Wright

Kisha J. Wright
Director, Oversight and Accountability
Office of Housing Counseling



Amy Wedekind Kallas <amy@movin-out.org>

AA Plan -- Approved -- Movin' Out, Inc. -- CBO -- AAPLAN-2022-00215

1 message

noreply@cityofmadison.com <noreply@cityofmadison.com>

Fri, Aug 19, 2022 at 5:13 PM

To: aw@movin-out.org, amy@movin-out.org

Cc: mewwhite@cityofmadison.com, CDDApplications@cityofmadison.com, mgombar@cityofmadison.com

Dear EEO/AA Officer:

The Affirmative Action Division has reviewed and approved the Affirmative Action Plan for Community-Based Organizations submitted to the City of Madison by your organization in an effort to comply with the City of Madison's Affirmative Action Ordinance requirements. This communication serves as your official notice of approval. This Affirmative Action Plan expires two years from the date of this letter. At that point in time, you are required to notify this department and comply with Section 39.02 of the Madison General Ordinance by filing an AA Plan.

Please be aware that you will be required to submit a new AA Plan application prior to the expiration date of your current AA Plan if you wish to remain in compliance. Please file this letter with your records and make note of your current AA Plan's expiration date in order to ensure timely resubmission of your new AA Plan.

We reserve the right to conduct an audit and/or on-site compliance review of your organization's good faith efforts to implement this Affirmative Action Plan. As such, your organization is required to maintain accurate records in accordance with your Plan.

Compliance with MGO 39.02(9)(e)2 requires you to include the City of Madison Affirmative Action Articles of Agreement in all contracts with your general contractor(s) and subcontractor(s).

All entities doing business with the City of Madison, regardless of their exempt status, are required not to discriminate against any employee or applicant because of sex, age, race, color, religion, marital or student status, disability/handicap, national origin or ancestry, income level or source of income, arrest or conviction record, less than honorable discharge, gender identity, physical appearance, sexual orientation, or political beliefs.

Thank you.

Best regards,

Martha White
Contract Compliance Specialist
Department of Civil Rights
Affirmative Action Division
City-County Building, Room 523
210 Martin Luther King, Jr. Blvd.
Madison, Wisconsin 53703
Direct Telephone: 608-267-1141
Department Telephone: 608-266-4910
Department Fax: 608-266-6514
Email: mewwhite@cityofmadison.com
www.cityofmadison.com/dcr/aaForms.cfm

ACCOUNT CATEGORY	City of Madison HOME	City of Madison ESG	City of Madison CDBG-CV	City of Madison Other	Non-City Sources	Total Program Budget
A. PERSONNEL						
Salary						0
Taxes/Benefits						0
Subtotal A.	0	0	0	0	0	0
B. OTHER OPERATING						
Insurance						0
Professional Fees						0
Audit						0
Postage/Office and Program Supplies						0
Equipment/Furnishings/Depreciation						0
Telephone						0
Training/Conferences						0
Food/Household Supplies						0
Auto Allowance/Travel						0
Vehicle Costs/Depreciation						0
Other (Specify): 15% Service Delivery Fee = \$7,500 per client	132,350					132,350
Subtotal B.	132,350	0	0	0	0	132,350
C. SPACE						
Rent						0
Utilities						0
Maintenance						0
Mortgage Principal/Interest/Depreciation						0
Property Taxes						0
Subtotal C.	0	0	0	0	0	0
D. SPECIAL COSTS						
Rent Assistance (Rent Arrears, Security Deposit, Application Fee)						0
Utility Assistance						0
Assistance to Individuals (Non-Rent or Utility)						0
Service/Program Subcontracts						0
Other (Specify): \$50,000 downpayment subsidy x 15 households	750,000					750,000
Subtotal D.	750,000	0	0	0	0	750,000
TOTAL (A.-D.)	882,350	0	0	0	0	882,350

NOTES:

STAFFING: Include ALL staff working for the program			
Staff Position Title	Total Program FTE	City-Funded FTE	Roles and Responsibilities
Program Manager	1.00	0.05	Home ownership & housing counseling program design, management, evaluation.
Lead Housing Counselor	1.00	0.10	1:1 client counseling, housing plan, downpayment assistance deployment, etc.
Senior Housing Counselor	1.00	0.10	1:1 client counseling, housing plan, downpayment assistance deployment, etc.
Housing Counseling Specialist	1.00	0.10	1:1 client counseling, housing plan, downpayment assistance deployment, etc.

Agency & Program:

City of Madison - Southside Home-Buyer Education &

ACCOUNT CATEGORY	City of Madison GPR	City of Madison ESG	City of Madison CDBG-CV
A. PERSONNEL			
Salary			
Taxes/Benefits			
Subtotal A.	0	0	0
B. OTHER OPERATING			
Insurance			
Professional Fees			
Audit			
Postage/Office and Program Supplies			
Equipment/Furnishings/Depreciation			
Telephone			
Training/Conferences			
Food/Household Supplies			
Auto Allowance/Travel			
Vehicle Costs/Depreciation			
Other (Specify): Outreach & Marketing (annual costs)			
Subtotal B.	0	0	0
C. SPACE			
Rent			
Utilities			
Maintenance			
Mortgage Principal/Interest/Depreciation			
Property Taxes			
Subtotal C.	0	0	0
D. SPECIAL COSTS			
Rent Assistance (Rent Arrears, Security Deposit, Application Fee)			
Utility Assistance			
Assistance to Individuals (Non-Rent or Utility)			
Service/Program Subcontracts			
Other (Specify): LMS configuration & implementation (1-time)			
Subtotal D.	0	0	0
TOTAL (A.-D.)	0	0	0

NOTES: Movin' Out, Inc. will allocate and utilize "Non-City Sources" including, but not limited to: HUD (housing counseling), Human Services (housing counseling), U.S. Bank Foundation and other donors of discretionary funding. This budget excludes Madison funding in 1st year of new 'City of Madison - Southside Home-Buyer Education & Financial Literacy Programs.

Identify ALL staff working for the program
Roles and Responsibilities
Home ownership & housing counseling program design, management, evaluation.
Client education, 1:1 client counseling & create housing plans, etc.
Client education, 1:1 client counseling & create housing plans, etc.
Client education, 1:1 client counseling & create housing plans, etc.
Program admin. -bimonthly registrations, tech deployment, participant supplies, etc.
Outreach/Marketing - BIPOC & disability communities (Southside Madison).

Name of Agency: Movin' Out, Inc.

Date of Report: _____

Period Covered: _____

Person Completing Report: _____

Telephone: _____

All expenditures must be documented. Only program expenses actually paid out for the period covered may be claimed on this report.

****Only use whole numbers, if using formulas or amounts with cents, convert to whole number before submitting to CDD.**

All Program Expenses	2022 City Allocation	City Portion of Expenses billed this Period	City Portion of Expenses billed Year-to-Date	% of City Budget Spend
A. PERSONNEL	36,540	0	0	0%
B. OTHER OPERATING	145,810	0	0	0%
C. SPACE	0	0	0	0%
D. SPECIAL COSTS	750,000	0	0	0%
TOTAL	932,350	0	0	0%

Vendor #:

Contract #:

Budget Adjustments and Method of Reimbursement

- Agency may alter this budget within 10% of each deliverable by formal notification to assigned Grant Administrator. Changes which would result in modifications in excess of 10% of any original deliverable must receive Community Development Supervisor's written approval prior to contractor commitment of funds.
- Costs for this project will be reimbursed pending approval by the Community Development Supervisor upon submission of a) a completed program report describing completed activities (Exhibit 3, Program Activity Report) and b) any other reports specified in the agency contract (Exhibit 1, Scope of Services).
- Any funds not expended by the termination date of the Agreement are not eligible for reimbursement.

Name of Agency: MOVIN' OUT, INC.

All expenditures must be documented. Only program expenses actually paid out for the period covered may be claimed on this report.

****Only use whole numbers, if using formulas or amounts with cents, convert to whole number before submitting to CDD.**

Pgm Letter	Program Name	Program Expenses	2023 City Allocation	City Portion of Expenses Paid YTD	City Portion of Exp. Billed this Period	City Portion of Exp. Billed YTD	% of City Allocation Spent
A	City of Madison HOME - Mortgage Reduction Assistance & Housing Counseling Programs	PERSONNEL	0			0	0%
		OTHER OPERATING	132,350			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	750,000			0	0%
		TOTAL	882,350	0	0	0	0%
B	City of Madison - Southside Home-Buyer Education & Financial Literacy Programs	PERSONNEL	36,540			0	0%
		OTHER OPERATING	13,460			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	0			0	0%
		TOTAL	50,000	0	0	0	0%
C		PERSONNEL	0			0	0%
		OTHER OPERATING	0			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	0			0	0%
		TOTAL	0	0	0	0	0%
D		PERSONNEL	0			0	0%
		OTHER OPERATING	0			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	0			0	0%
		TOTAL	0	0	0	0	0%
E		PERSONNEL	0			0	0%
		OTHER OPERATING	0			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	0			0	0%
		TOTAL	0	0	0	0	0%
TOTAL FOR ALL PROGRAMS			932,350	0	0	0	0%

Funding Source	ESG Match Funds YTD	ESG Match Funds this Period
HUD FUNDS (NON-ESG)		
OTHER FEDERAL FUNDS		
STATE GOVERNMENT		
LOCAL GOVERNMENT		
PRIVATE FUNDS		
OTHER/FEES/PROGRAM INCOME		

TOTAL	\$ -	\$ -
	PI Funds YTD	PI Received This Period
PROGRAM INCOME (PI) RECEIVED		