

Neighborhood Revitalization Initiative Capacity Building Project

Final Report - October 30, 2012

Compiled by Lauren Mitchell

The Training and Technical Assistance Grant provided capacity building services to HFH Affiliates in three areas: mortgage origination and servicing, resource development, and REO property acquisition and rehab. This final report compiles the result

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4.1 Result #112-13

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*Citi Foundation,
You've
Impacted Our
NRI*

*"We have a better,
cleaner, and
measureable fundraising
plan!"*

*"Plans formulated for
2012-13 fundraising.
Board Members are
making personal
contacts and planning
special events for 2012
fund-raising activities."*

*"In financial counseling,
we have better
accountability, greater
understanding of
budgeting and credit,
and building savings for
emergencies that will
result in fewer
delinquencies."*

1.0 Project Summary and Goals

The overarching goal of the 2011 Citi Foundation Neighborhood Revitalization Initiative (NRI) Capacity Building Grant is to increase the capacity of the NRI affiliates to sustain their NRI programs. This page outlines the results, outputs and outcomes sought.

Result #1: From July 2011 to October 2012, **895 people will increase their knowledge** of how to improve organizational sustainability. 675 people (75%) are expected to achieve these results during the grant period.

Result #2: Within one year after receiving resource development and mortgage service training, technical assistance or support from HFHI:

1. 50 affiliates will be verified as compliant, resulting in improved mortgage servicing and reduced risk of non-compliance penalties.
2. 75 affiliates will create new NRI fundraising plans or strengthen existing ones, resulting in increased revenue up to 10%.

Outputs and Outcomes Evaluated

Project Charter	Results
Critical Success Factors (Outputs)	# of people attending trainings (Registrants)
	# of people tested (Participants)
	# and type of learning materials
	# of workshops, webinars, and conference calls
	# of people who access and use online resources
	Comments from Habitat affiliate staff
Short Term Outcomes	Increase in Knowledge
	Strengthen Existing or Develop New Fundraising Plan
	Increase Knowledge in CDBG and Local/State Gov't Funds
	Increase Knowledge of State/Federal Regulations and Best Practices in Mortgage Origination and Servicing

Citi Grant Summary	Outputs
Mortgages	200 NRI Affiliate Staff served
General Fundraising	300 NRI Affiliate Staff served

Government Fundraising	300 NRI Affiliate Staff served
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2.0 Compilation of Training Types

HFHI facilitates learning opportunities through in-person and virtual methods. The Habitat Affiliate Summits presented a host of regional workshops for staff members to attend. Within Habitat’s internal website, *My.Habitat*, affiliates also have access to a variety of online learning tools that cover topics relevant to an Affiliate’s operations.

Below is a list of additional training tools now accessible through the My.Habitat as a result of the NRI Capacity Building Project:¹

Types of Online Learning Materials on My Habitat 2.0		# Posted
Audio Recording:	Recordings of training conference calls	9
Training Presentations	PowerPoint or PDF slides of training presentations	9
Guides/Manuals	Instructional manuals and resources on training topics	8
Forms/Templates	Job aides that can help affiliates get started on implementing a policy or procedure	16
Samples	Document or procedure created for use with one affiliate that others can adapt to local context	30

Out of the various training tools, the NRI Capacity Building Project seeks to track and evaluate the following:

- Workshops (Affiliate Summits),**
- Webinars,**
- and Conference Calls.**

Out of these three training types, this report analyzes participants who attended resource development and mortgage topics.

The total number of people who registered for NRI Capacity Building trainings covering resource development and mortgage topics is **1,801**.

Registrants²	Summits	Conference Calls	Webinars	Total #'s Served
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¹ Critical Success Factors: “# and type of learning materials”

² Critical Success Factors: “# of people attending trainings”

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# of People Attending Training	678	734	389	1801
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2.1 Affiliate Summit Workshops

Between 2011-2012, Habitat for Humanity offered 4 Affiliate Summits to train US Affiliate staff members. The locations and dates include:

- Charlotte, NC: (12.7-8.2011)**
- Sacramento, CA: (1.19-20.2012)**
- Philadelphia, PA: (4.18-19.2012)**
- Detroit, MI: (5.10-11.2012)**

A total of 24 workshops³ have been analyzed covering Mortgage Practices and Regulations (MPAR), Government Fundraising, and General Fundraising topics.

According to the Citi Project Charter, Habitat Affiliate staff must be tested to measure improvements after participants attend NRI Capacity Building training. The major performance indicator was determined by whether an affiliate staff member increased their knowledge in the trainings.

Stage 1 – Learning Assessment Surveys

The first step in the tracking and evaluating increased knowledge acquired by US Habitat Affiliate staff was to distribute learning assessment surveys directly after all 24 Affiliate Summit workshops.

Out of 24 training sessions, a total of 592 responses were collected from participants of courses on General and Government Fundraising and Mortgages.

Output: Increased Knowledge Results

4 Affiliate Summits	NRI (enrolled)	Not NRI	Total #
<i>Habitat Affiliates</i>	91	95	186

Increased Knowledge⁴	Affiliates	Participants⁵	% Applied Learning
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³ Critical Success Factors: “# of workshops”

⁴ Short Term Outcomes: Increase in Knowledge

⁵ Critical Success Factors: “# of people tested”

% of the Total	90%	76%	56%
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Respondents represented over 186 Habitat affiliates and 91 of those affiliates were enrolled in NRI enrolled. When asked to indicate whether their knowledge increased as a result of attending the NRI Capacity Building training, **76% of responses indicated an increase in knowledge.**

Stage 2 – Follow Up Survey

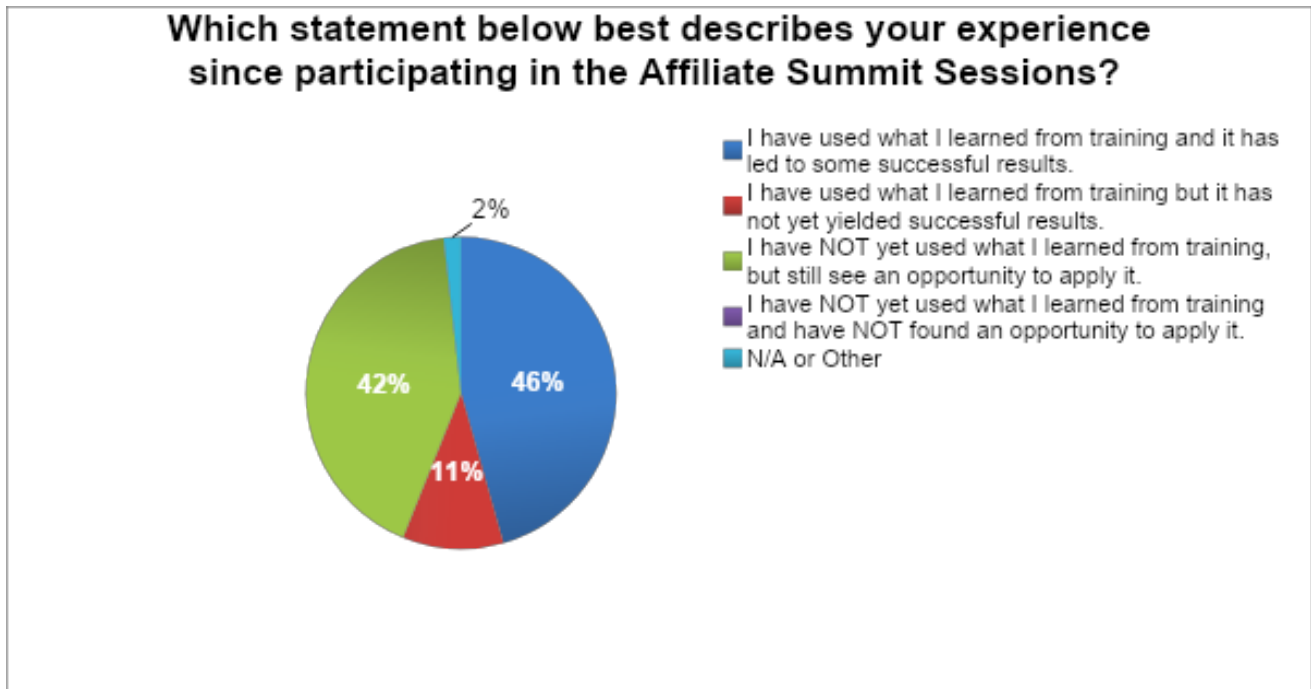
All participants who indicated an increase in knowledge were sent a follow up survey at least 45 days after attending the Affiliate Summit to assess whether they had an opportunity to use what they learned.

Output: Successful Results

Of the 217 people who were sent a follow-up survey, 57 people responded to the question of whether they applied what they learned. Of the 57, 32 indicated that they applied what they learned (56%).

Most attendees, at least 46%, have used what they learned AND indicated a successful result achieved. (See Chart 1 below)

Chart 1: Workshop Session Learning Application Experience



2.2 Virtual Learning

In addition to the workshops, HFHI has conducted national training conference calls and webinars involving at least 1,123 HFH affiliate staff. Specific to NRI Capacity Building training in resource development and mortgage topics, **7 webinars⁶** and **9 conference calls⁷** have been held between November 2nd and August 31st, 2012.

Webinars

The tables below indicates the date and title of training conference calls held, the number of phone lines dialed in, the number of people who completed the evaluation, and the number of people who reported an increase in their knowledge.

Table 1: National Webinar Training Data

Training Date	Webinars	# of Participants	# of People Filling Out Evaluation	# of People Recording Increased Knowledge ⁸
Mar 27, 2012	<i>Controlling and Managing Delinquencies and Board Governance re Mortgages</i>	85	56	44
Apr 4, 2012	<i>Using CDBG to Catalyze Economic Development, Rehabs, and Repair</i>	101	49	27
May 3, 2012	<i>CDBG: On the Ground Experiences from Successful Affiliates</i>	26	18	14
May 15, 2012	<i>Delinquency, Pre-Foreclosure, Foreclosure and Bankruptcy</i>	60	42	28
May 16, 2012	<i>Fundraising, It's Really Not About the Money Part 1: Making the Case for Relational Fundraising</i>	44	16	7
June 7, 2012	<i>Mortgage Leveraging and Risk</i>	35	17	9
June 13, 2012	<i>Fundraising, It's Really Not About the Money Part 2: Practical Steps in a Relational Fundraising</i>	38	17	12
	TOTAL	389	215	141

⁶ Critical Success Factors: “# of webinars”

⁷ Critical Success Factors: “# of conference calls”

⁸ Short Term Outcomes: Increase in Knowledge

Neighborhood Revitalization Initiative Capacity Building Project

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Out of 389 registrants, 215 people⁹ were evaluated after participating in NRI Capacity Building webinars that covered resource development and mortgage services.

Results

Out of the total number of people who dialed in to **Citi-funded webinars**, there is a **66% increase in the knowledge levels** of people who have participated in the evaluation.

<i>Training Date</i>	<i>Conference Calls</i>	<i># of Participants¹⁰</i>	<i># of Times Call Recording Accessed (as of 8.23.12)¹¹</i>
Jan 5, 2012	<i>Avoiding Mortgage Crisis: Basic Mortgage Collection Practices to Help the Affiliate and the Homeowner Stay</i>	87	77
Feb 22, 2012	<i>Fundamentals of Mortgage Origination and Mortgage Documents</i>	111	117
Mar 7, 2012	<i>Incorporating NRI into Strategic Planning</i>	53	241
Apr 11, 2012	<i>House Pricing and Subordinate Mortgages</i>	139	103
June 5, 2012	<i>Community Development Block Grants: Part One: CDBG and You – Partnering for Success</i>	71	141
June 21, 2012	<i>Shared Appreciation and Mortgages: An Overview of How to Use Shared Appreciation</i>	53	268
June 27, 2012	<i>Community Development Block Grants: Part Two: Making Lemonade from Lemons – How to Use CDBG Federal Requirements for Your Benefit</i>	43	169
Aug 14, 2012	<i>ABWK: Fundraising Strategies</i>	81	295
Aug 23, 2012	<i>Managing Multiple Messages and Funding Opportunities: Communicating the Range of Partnership Options to Donors</i>	96	271
TOTAL		734	1682

Conference Calls

The tables below indicates the date and title of training conference calls held, the number of phone lines dialed in, and the number of times people have accessed the call recording.

Table 2: National Conference Call Data:

⁹ Critical Success Factors: “# of people tested”

¹⁰ Critical Success Factors: “# of people tested”

¹¹ Citi Grant Summary: “200 NRI affiliate staff accessed online resources” and Critical Success Factors: “# of people who use and access online resources”

Although we are unable to ask evaluation questions following conference calls, we can estimate increased knowledge using webinar results. Based on the evaluation trends revealed through the Citi-funded webinars, currently there is a 66% increase in the knowledge out of the total number of people who have participated.

Results

Using the 66% increased knowledge rate of webinars, we estimate that **484 people¹² have increased their knowledge through conference calls.**

3.0 Compilation of Training Topics

The tracking and evaluation results of general fundraising, government fundraising, and mortgage procedures and regulations topics in the NRI Capacity Building trainings have been summarized in this report.

Of the total number of Habitat affiliate staff who registered for general fundraising, government fundraising and mortgage topics, the number of people who participated in the evaluation are listed in Table 3 below:

Table 3: Participants by Training Type and Topic

¹² Short Term Outcomes: Increase in Knowledge

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Participants	General Fundraising¹³	Government Fundraising¹⁴	Mortgages¹⁵
Affiliate Summits	415	120	56
Webinars	33	67	115
Conference Calls	230	114	390
TOTAL	678	301	561

Based on the follow-up survey sent to participants from the Summits, affiliate staff reported ways they expect to or are currently applying what they have learned. Table 4 contains a sampling by training topic.

Table 4: Sampling of Learning Applications by Topic

General Fundraising Applications	Government Fundraising Applications	Mortgage Practices and Regulations Applications
<ul style="list-style-type: none"> ✓ Meeting with Affiliate Leadership on development planning ✓ Individualized donor appeals ✓ Donor segmentation (e.g. increasing “major donor” definition) ✓ Working on community partnerships ✓ Staging successful fundraising events ✓ Determining ROI on fundraising activities ✓ Using social media marketing 	<ul style="list-style-type: none"> ✓ Working on partnership with local government ✓ Researching applicability of extended list of government funding programs ✓ Utilizing land banks ✓ Utilizing deconstruction funding 	<ul style="list-style-type: none"> ✓ Providing required notices to borrowers ✓ Handling foreclosure proceedings properly ✓ Complying with RESPA ✓ Appropriately handling credit reporting ✓ Providing appropriate credit counseling ✓ Contracting with 3rd party servicer

3.1 General Fundraising

Top 3 Actions Yielding Successful Results	
Action s	General Fundraising

¹³ Citi Grant Summary: “Over 300 affiliate staff served through General Fundraising training”

¹⁴ Citi Grant Summary: “Over 300 affiliate staff served through Government Fundraising training”

¹⁵ Citi Grant Summary: “Over 200 affiliate staff served through Mortgage training”

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During each of the four regional Affiliate Summits held in 2011/12, the general fundraising workshops included:

- “Development Planning and Your Neighborhood Revitalization Initiative”
- “The Expanded Array of Housing Products: Telling the Story of Community Impact”
- “Fundraising Forum”
- “Funding Tools and Tactics for a Turbulent Economy”

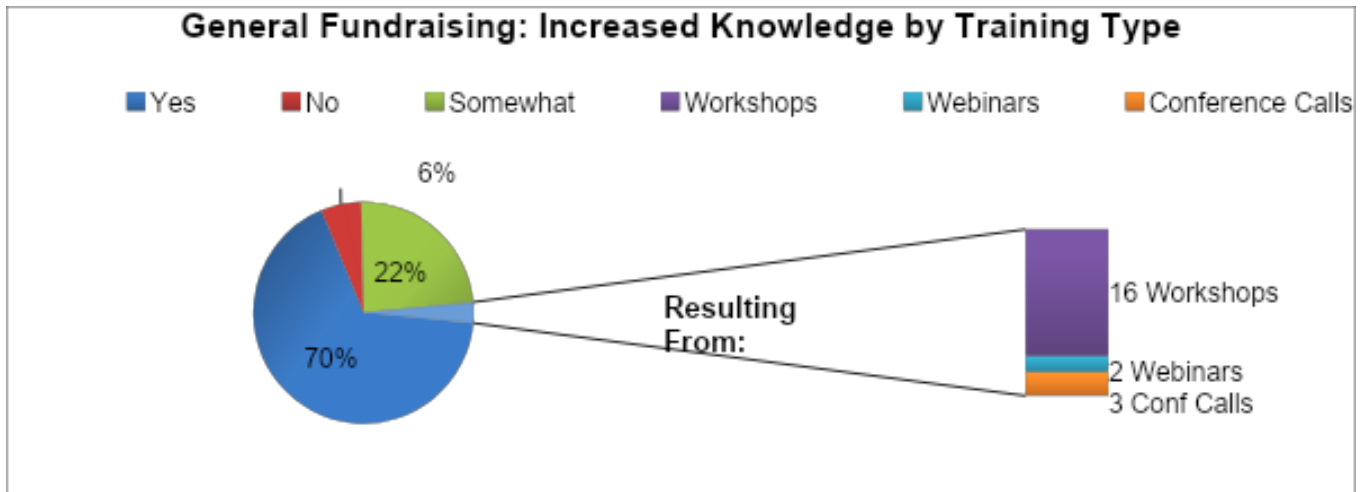
Within virtual learning, three conference calls and two webinars were held on general fundraising. Course titles include:

- “Fundraising, It’s Really Not About the Money, Part 1: Making the Case for Relational Fundraising”
- Fundraising, It’s Really Not About the Money, Part 2: Practical Steps in Relational Fundraising”
- “Incorporating NRI into Strategic Planning”
- “ABWK: Fundraising Strategies”
- “Managing Multiple Messages and Funding Opportunities: Communicating the Range of Partnership Options to Donors”

General Fundraising Outputs

At least 70% (468 out of 675) of participants increased in knowledge¹⁷ after workshops, webinars and/or conference calls that offered general resource development training. (See Chart 2 below)

Chart 2: Measure of Increased Knowledge from General Fundraising Training



3.2 Government Fundraising

¹⁶ Critical Success Factors: “comments from Habitat affiliate staff”

¹⁷ Short Term Outcomes: “Increase in Knowledge”

One workshop offered during the Affiliate Summits covered government fundraising topics:

“Funding through Government Partnerships (a.k.a. Public-Private Partnerships)”

Two webinars and two audio-recorded conference calls were conducted to train Habitat affiliates in government fundraising included:

“Using Community Development Block Grants to Catalyze Economic Development, Rehabs, and Repair”

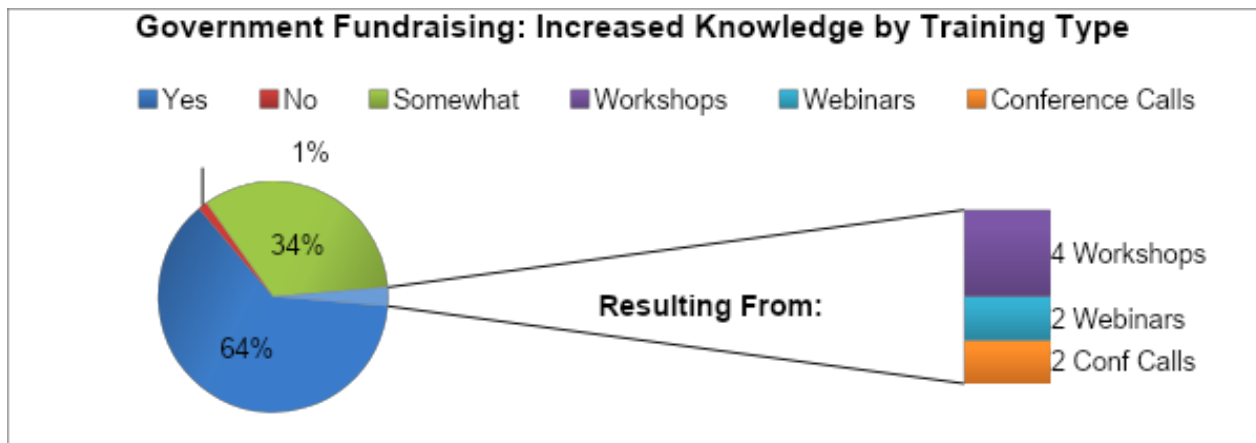
“Community Development Block Grants: On the Ground Experiences from Successful Affiliates”

“Community Development Block Grants, Part One: CDBG and You – Partnering for Success”

“Community Development Block Grants. Part Two: Making Lemonade from Lemons – How to Use CDBG Federal Requirements for Your Benefit”

Government Fundraising Outputs

Chart 3: Measure of Increased Knowledge from Government Fundraising Trainings



As illustrated in Chart 3, at least **64% (192 out of 299) of participants increased in knowledge¹⁹** after workshops, webinars and/or conference calls offering resource development training, specific to government fundraising.

3.3 Mortgages

¹⁸ Critical Success Factors: “comments from Habitat affiliate staff”

¹⁹ Short Term Outcomes: “Increase in Knowledge of CDBG and Local/State Gov’t Funds”

Top 3 Actions Yielding Successful Results	
Action s	Gov’t Fundraising
	<ul style="list-style-type: none"> ✓ Working on partnering with local government ✓ Meeting with Affiliate leadership on development plans ✓ Researching applicability of extended list of government funding programs
	<p>Succes s Story¹⁸</p> <p>“We are anticipating receiving funding for land purchase from one of our municipalities housing trust fund as a result of a collaborative partnership.”</p>

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During each of the four Affiliate Summits held in 2011/12, the mortgage training workshop was titled:

“Mortgage Procedures and Regulations (MPAR)”

Within virtual learning, three webinars and four audio recorded conference calls discussed mortgage origination and servicing:

“Controlling and Managing Delinquencies and Board Governance re Mortgages”

“Delinquencies, Pre-Foreclosure, Foreclosure and Bankruptcy”

“Mortgage Leveraging and Risk”

“Avoiding Mortgage Crisis: Basic Mortgage Collection Practices to Help the Affiliate and the Homeowner Stay”

“Fundamentals of Mortgage Origination and Mortgage Documents”

“House Pricing and Subordinate Mortgages”

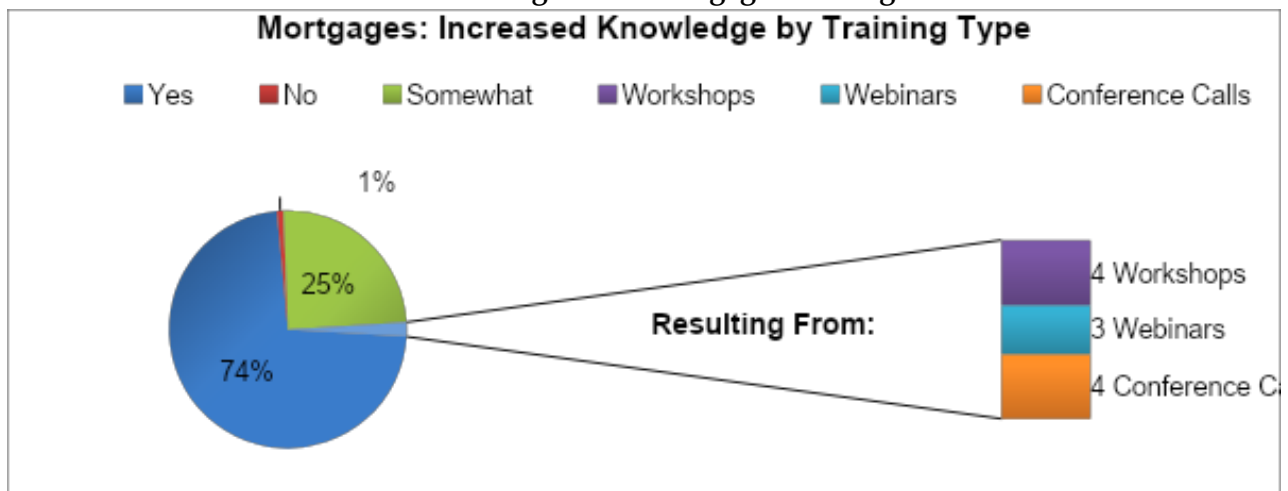
“Shared Appreciation and Mortgages: An Overview of How to Use Shared Appreciation”

Mortgage Training Outputs

At least **74% (412 out of 557)** of participants increased in knowledge²¹ after workshops, webinars and/or conference calls offering mortgage origination and servicing training.

Top 3 Actions Yielding Successful Results	
Action s	Mortgages
	<ul style="list-style-type: none"> ✓ Providing required notices to borrowers ✓ Handling foreclosure proceedings properly ✓ Complying with Real Estate Settlement Procedures Act (RESPA)
Success Story ²⁰	“Since the Summit, we have now focused on year end receipts and thank-you's using best practices learned and will implement better structured, written payment policies.”

Chart 4: Measure of Increased Knowledge from Mortgage Training



²⁰ Critical Success Factors: “comments from Habitat affiliate staff”

²¹ Short Term Outcomes: “Increase in Knowledge of State/Federal Regulations and Best Practices in Mortgage Origination and Servicing”

4.0 Summary of Increased Knowledge

The overarching goal of the Citi Foundation NRI Capacity Building Grant is to increase the capacity of the NRI affiliates to sustain their NRI programs.

4.1 Result #1

From July 2011 through August 2012, the **target goal was 895 people having increased their knowledge²²** on how to improve organizational sustainability. Having tracked and evaluated mortgage and resource development trainings, Habitat for Humanity has exceeded the target goal. (See Table 5 below)

Table 5: Overall Increased Knowledge Results

Overall Increased Knowledge	
Learning Method	Increased Knowledge
Affiliate Summits (4)	448
Webinars (7)	141
Conference Calls (9)	484
TOTAL	1,073 as of August 31st, 2012

Summary: **1,073:** actual results > 895: expected results

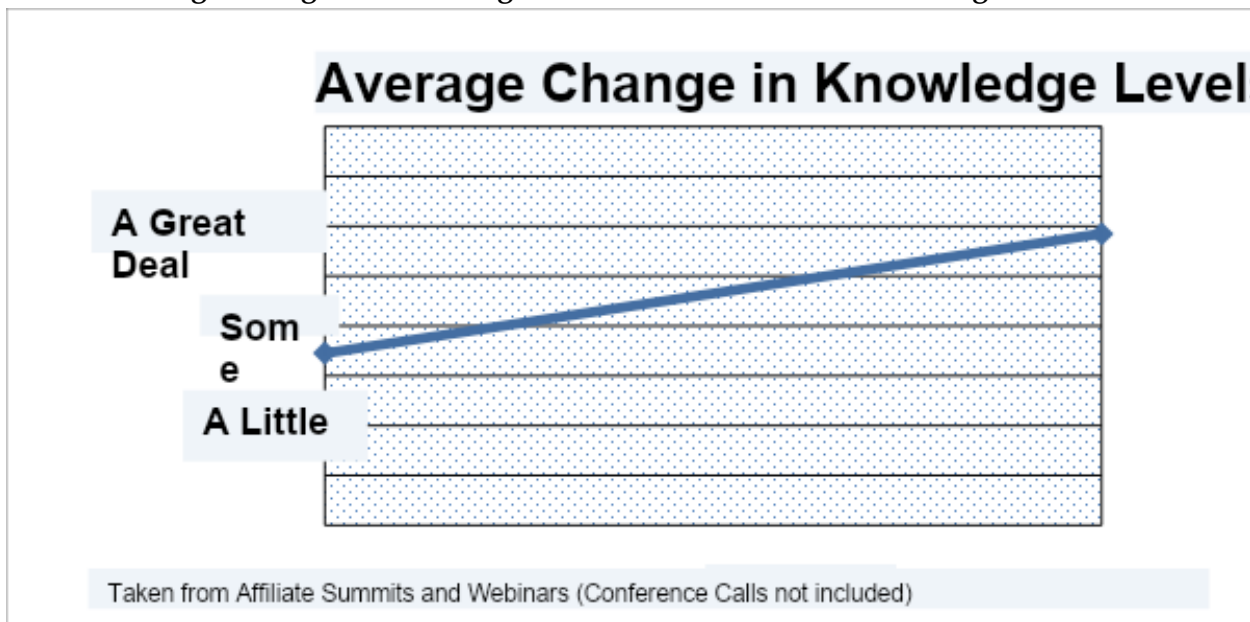
²² Short Term Outcomes: "Increase in Knowledge"

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Habitat affiliate staff members participating in tracking and evaluation were also asked to rate their knowledge levels before and after attending Citi-funded trainings on a scale of 1-4 with the following choices: a) **None**, b) **A Little**, c) **Some**, and d) **A Great Deal** of knowledge. Table 6 shows the results of these ratings and Chart 5 illustrates ratings using a weighted average of results.

Table 6: Change in Knowledge Levels	None	A Little	Some	A Great Deal
Knowledge Levels BEFORE Training	19	177	197	47
Knowledge Levels AFTER Training	1	30	255	152

Chart 5: Average Change in Knowledge Levels from Citi-Funded Trainings



Based on surveys collected from Affiliate Summits and Webinars covering mortgage and resource development training, most affiliate staff indicated that they had **“A Little”** or **“Some”** knowledge **BEFORE** participating in trainings and **“Some”** or **“A Great Deal”** of knowledge **AFTER** participating in trainings. This indicates that Citi-funded trainings were effective in helping affiliate staff increase their knowledge.

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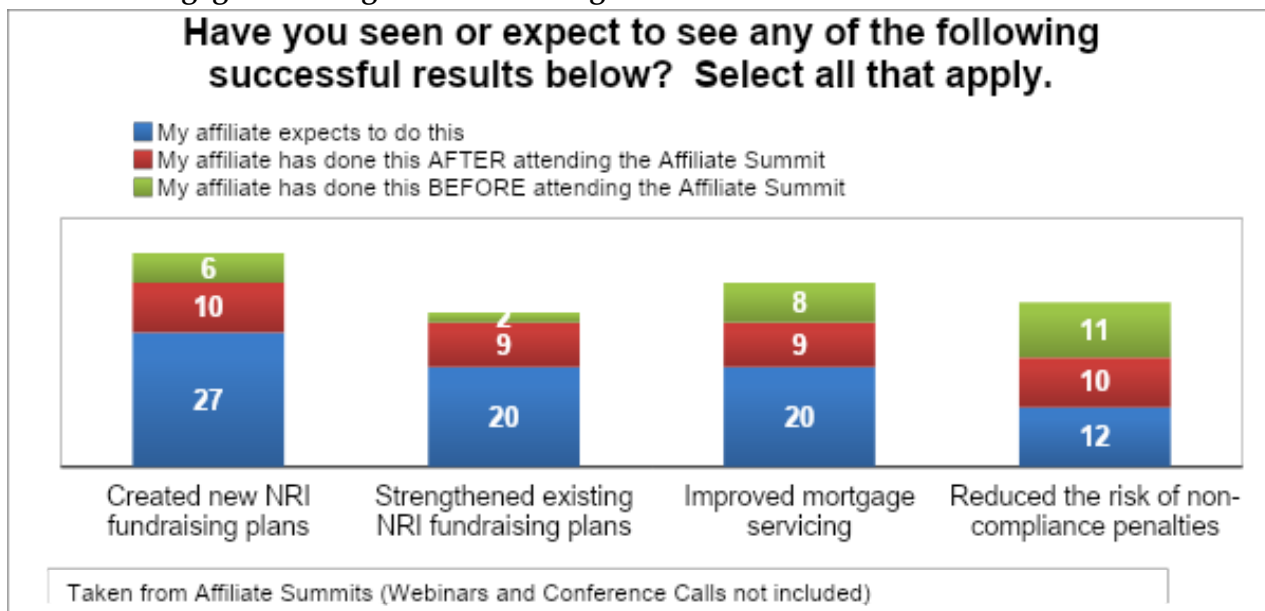
4.2 Result #2

Further evaluation of the participants who indicated that their knowledge increased after attending workshops and webinars reveals that Habitat for Humanity is on track to achieving the following:

1. 50 affiliates will be verified as compliant, resulting in improved mortgage servicing and reduced risk of non-compliance penalties.
2. 60-75 affiliates will create new NRI fundraising plans or strengthen existing ones, resulting in increased revenue up to 10%.

While these specific results are being tracked by HFHI field staff in their consultation work with NRI affiliates, information gathered in the evaluation of increased knowledge adds to the picture of the results under this grant.

Chart 6: Mortgage Servicing and Fundraising Plan Results



Based on Chart 6, we can conclude the following:

1. With 38 total affiliates²³ recorded so far, Habitat is 76% in progress to achieve the target goal of 50 affiliates to be verified as compliant, resulting in improved mortgage servicing and reduced risk of non-compliance penalties.
2. With 27 total affiliates²⁴ recorded so far, Habitat is 45% in progress to achieve the target goal of 60-75 affiliates to strengthen existing or develop new fundraising plans.

In addition, Chart 6 also reveals that most affiliates were more likely to achieve successful results **AFTER** attending General Fundraising, Government Fundraising, and Mortgage topics.

²³ Increase Knowledge of State/Federal Regulations and Best Practices in Mortgage Origination and Servicing

²⁴ Increase Knowledge in Creating and/or Strengthening Fundraising Plans