



Frequently Asked Questions Draft

1. What is Hope Village?

Hope Village Tiny House Alternatives, Inc. is a 501(c)3 non-profit organization founded in January of 2016 to provide transitional housing for the unhoused in Chippewa Valley. These Tiny Homes, built by volunteers, are available to house individuals and families who need shelter. Tiny Home guests pursue weekly goals that include financial stability, a health resource connection and pathway to permanent housing. Hope Village services also include a volunteer mentor team to work with guests.

2. What is the Capital Campaign goal for Hope Village?

Hope Village has initiated a \$2.7M Capital Campaign to continue and expand services to the community's unhoused individuals. Hope Village has built 10 Tiny Houses as of 2022 to provide transitional housing for those who find themselves without a roof over their heads. This capital project plan will create a community: Tiny Houses, affordable housing of one-, two-, and three-bedroom units, a workshop, playground, pavilion, and garden.

3. How will the \$2.7M campaign help Chippewa Valley?

There is a significant shortage of affordable housing in Chippewa Falls. Hope Village will construct affordable housing for those who need continued supportive housing before they transition to open market units. The property, already acquired, can accommodate up to 28 rental units available both to those who have been guests in the Tiny Houses, but also the general public that may need affordable housing.

4. Why is a Capital Campaign needed?

Hope Village has access to funding through the state and federal government in order to build the 28 affordable housing units. The campaign will provide 30 percent of the funds, the required matching portion to secure the federal grants. The campaign will also cover the development of the Tiny House community, grounds work, and the current mortgage on the community building to ensure long-term sustainability of the organization.

5. What is the need for affordable housing in Chippewa Valley?

Levels of housing insecurity in Chippewa County have been rising since the founding of the Chippewa County Council on Homelessness and Hunger in 1990 and are now at an unparalleled level. Rising housing costs, lack of rental spaces, lack of living wage jobs, and the challenges of the pandemic have contributed to the current situation. Without more affordable housing units in the area, more individuals will find themselves unable to provide housing for themselves or their families and will have to leave the community.

6. What is the need for housing the unsheltered in Chippewa Valley?

From January-December of 2021, 2,685 individuals in Chippewa Valley sought housing stabilization services, according to numbers compiled by the Chippewa County Council on Homelessness and Hunger. This is an average of 224 monthly, up from 99 on average per month in 2020. Of 2,685 individuals in 2022 seeking services for shelter from a number of agencies, 1,976 (an average of 165 monthly) were assisted by Hope Village and other local agencies. Still, 709 (an average of 59 monthly) had unmet needs.

7. Is there a need for affordable housing in Chippewa Falls?

The average rental unit costs \$825 in the City of Chippewa Falls for a one bedroom. An individual making minimum wage (\$7.25 an hour), working 40 hours a week, 52-weeks-a-year, would bring in \$15,080 a year. For that individual the price of renting an apartment would be equal to 66% of their monthly income. In addition, housing stock in general is low, with even these out-of-reach priced units hard to come by.

8. Will the County or City be contributing to the campaign?

The conversation with the County is in progress, but a decision has not been made. However, there is a strong partnership between Hope Village and the city. The land for the Hope Village affordable housing and Tiny Homes was developed through a CDBG grant that was received through the City of Chippewa Falls.

9. How do individuals or families become unsheltered?

There are many reasons that families and individuals end up without a permanent home. Low wages, illness, high childcare costs, high housing costs, and a lack of affordable units create unattainable situations in many lives. Studies have shown that the low-income worker making minimum wages who spends upward of 50 percent on housing costs per month leads to economic instability. This kind of instability means that one missed paycheck, a broken-down car, or an unexpected health expense could lead to eviction or homelessness.

10. Who is unsheltered in Chippewa Valley?

Many people have stereotypes of the people that they believe are homeless. In this community, the unhoused population looks very much like the housed population with one difference – they don't have a roof over their head.

11. Who are the unsheltered individuals served by Hope Village?

Past guests of Hope Village include single men that are veterans, fathers, and grandfathers. Hope Village has housed single women and widows who lost housing after a spouse died. Hope Village has had four families who have brought newborn babies directly from the hospital to a Tiny House, and also served four high school students. Local hospitals have also contacted Hope Village on individuals' behalf who have had medical conditions and needed a place to stay.

12. Will you build one affordable housing building at a time? What is the building timeline?

Hope Village will build the rental units over a period of five years, starting with Phase III-A from 2023-2024 and ending with Phase III-B from 2024-2027. It is likely that Hope Village will seek grants and project support from donors to help with the majority of the construction cost through this timeline.

PHASE	TIMING	FEATURES	TOTAL INVESTMENT	PROJECTED GRANTS *	\$2.7M GOAL
Phase I	2016-2021	Hope Village Property	\$35,000	Funds Secured	
		Build/remodel 10 Tiny Homes	\$85,000	Funds Secured	
Phase II CDBG Grant	2022	Community Building Remodeling	\$220,000	Funds Secured	
		Tiny Home Infrastructure	\$408,603	Funds Secured	
		Motel Vouchers	\$124,950	Funds Secured	
		Administration to Chippewa County Housing Authority	\$99,444	Funds Secured	
Phase III A Capital Campaign	2023-2024	Community Center Mortgage	\$273,000		\$273,000
		2 Affordable-Rent Duplexes/4 units	\$435,200	\$304,640	\$130,560
		Affordable-Rent 6-Plexes/6 units	\$1,458,000	\$1,020,600	\$437,400
		Architectural/Contingencies/Site Prep/Fundraising	\$431,000		\$431,000
Phase III B Capital Campaign	2024-2026	3 Affordable-Rent Duplexes/6 units	\$652,800	\$456,960	\$195,840
		1 Affordable-Rent 6-Plexes/6 units	\$1,458,000	\$1,020,600	\$437,400
		Landscape Community Area/Pavilion	\$150,000		\$150,000
		Playground	\$60,000		\$60,000
		Operational Contingency/Building Supply/Workshop Construction	\$200,000		\$200,000
	2027	1 Affordable-Rent 6-Plexes/6 units	\$1,458,000	\$1,020,600	\$437,400
TOTAL PHASE III A & B WELCOME HOME CAMPAIGN			\$6,576,000	\$3,823,400	\$2,765,260

Projected grants: American Rescue Plan Act

Additional grant research/writing is ongoing. We anticipate securing additional private grants throughout the campaign.

13. Who else is providing support for the unsheltered in the area?

The agencies providing emergency housing assistance in Chippewa Valley include the Career Development Center's Resource Center, Chippewa County Housing Authority, Klein Hall, Hope Village, WestCap, and the Family Support Center, which specializes in domestic abuse victims only. There are three shelters in Eau Claire. Though these agencies provide services to the areas homeless, only Hope Village provides free shelter to the unsheltered in the Chippewa Valley,

14. What are the demographics of those served by Hope Village to date (Data through February 2022)?

Twenty-two percent of Hope Village's guests were households with children, struggling to afford the cost of childcare and unexpected vehicle maintenance expenses while working at low-paying service jobs. Twenty-seven percent of guests have been households with a member with a disability, struggling to afford market rents and out-of-pocket medical expenses on a fixed income.

- Total households 54: 46 exited to other housing, 8 currently housed at Hope Village
- Average stay: 134 days
- 39 single households (72% of total households)
- 18 single males (46% of single households)
- 21 single females (54% of single households)
- 2 couples w/o children (4% of total households)
- 13 households with children (24% of total households)
- 9 single parent households (69% of households with Children)
- 4 two parent households (31% of households with children)
- 14 households with member with disability (26% of total households)
- 4 veterans (7% of total households)
- 4 high school students (must be over the age of 18) 3 of the 4 graduated or attained their GED (7% of total households)

15. Why can't the County or City provide for the needs of this population?

Nonprofits in the community fill an important gap in assisting the unsheltered. Chippewa County Housing Authority assists with rental assistance for a limited number of individuals including for homeless veterans (27 slots), victims of domestic violence (10 slots), homeless or at risk of homelessness through the mainstream voucher program (33 slots) and foster youth aging out of care through the Foster Youth to Independence voucher program (5 slots). The general Section 8 voucher program provides rental assistance to income eligible residents (382 slot limit).

16. How will the rest of the region and its residents benefit from this kind of project?

Without affordable housing employers have a hard time attracting workers, especially for those in entry level or low paid positions. Housing security and quality affordable housing is the best way to attract employers, leading to economic growth and development for the entire population.

17. Why Tiny Houses?

The Tiny House Shelter Program offers a cost-effective and sustainable shelter model, utilizing volunteers in a variety of ways. From initial construction to ongoing maintenance, restocking the Tiny Houses and providing mentors to ensure each family has the support needed to make progress on their Secure Living Plan goals and exit to permanent housing.

18. Are residents vetted?

Yes. Upon referral potential guests are vetted through a series of interviews to ensure that the individual is willing to abide by the rules of the community and the expectation of the program. Hope Village then conducts a background security check which is afterwards reviewed by the Chippewa Falls Police Department Police Chief. Upon acceptance, Tiny House guests agree to abide by the rules of the community including no weapons, drugs, or alcohol. Hope Village is not able to house anyone coming directly out of a domestic violence situation and will not accept anyone with a dangerous legal past, such as a violent crime, etc. The organization is also not equipped to accept people in the midst of addiction, but Hope Village will work with individuals after the successful completion of a rehab program.

19. What happens if all Tiny Homes are full?

Hope Village has limited motel vouchers to be used to house unsheltered households who cannot be housed in a Tiny House if the community is at full capacity, because of a larger household size, or because the household is not eligible for a Tiny House. The organization also refers individuals to three housing support programs in Eau Claire, although these agencies are typically full due to limited capacity. The cost of housing someone in a motel with these vouchers for the average stay of one Tiny Home guest is \$10,720, or \$80 per day for 134 days.

20. Has Hope Village had any problems with safety? What about drugs or violence?

Hope Village has had two incidents on the site of a Tiny House in which the police were called. Both situations were resolved by working with residents. There has never been any incidences of violence or drugs on site to date. Chippewa Falls Police Chief, Matt Kelm has stated, "There have been virtually no safety issues with Hope Village. Hope Village has a really good track record with the Tiny Homes."

21. Will people migrate to Chippewa Falls to use the program or secure housing?

No. Those who use the program must be county residents.

22. Have you asked people to leave a Tiny House?

The organization has only had to ask a few people to leave prior to them finding permanent housing. This was not due to any violations of community rules, but rather because of the required progress on housing and finance goals. Programming works to ensure continued accountability to prevent these situations. Each guest only has a Tiny House contract for 7 days at a time. Each Hope Village guest has goals they need to work towards to ensure their 7-day contract is extended including meeting with Hope Village Navigator and mentors weekly. Guests who do not meet the terms of their Hope Village agreement or who do not cooperate with their Secure Living Plan are required to move out.

23. What are the expectations of guests?

Each guest works on a Secure Living Plan as part of their commitment in exchange for housing. Guests are required to contact one of their two mentors daily and the Hope Village Navigator each week. At this weekly meeting the Secure Living Plan is revised. Mentors and the Secure Living Plan support are wrap around services for the Tiny Home guests only.

24. What is a Secure Living Plan?

The Secure Living Plan establishes tasks needed to resolve the issues that led to the housing crisis so guests can overcome their barriers to secure permanent housing. These issues include things like poor credit, poor rental references, insufficient income and health issues. Goals for each participant's plan includes:

- Financial Stability Plan
- Access to Health Care
- A pathway to permanent and secure housing utilizing SMART goals (specific, measurable, attainable, realistic, and timebound)

25. Have the Tiny Homes been 100% occupied?

The average occupancy of the Tiny Homes since inception is 76%. There are three main reasons why the Tiny Homes have not been fully occupied. Hope Village made the decision not to place someone in a Tiny Home unless Hope Village had mentors to support the guest. There have been shortages of mentors for Hope Village in the past. The second reason is that Hope Village started to build houses that could house more than a single person. When Hope Village had a Tiny House that could house a family, instead of moving a single into the house, Hope Village kept the house empty so that they could move a family into the house if the opportunity presented itself. The third reason is that Hope Village did occasionally and intentionally leave a Tiny Home vacant to serve emergency situations.

26. What is considered "affordable" housing?

"Affordable Housing" is most typically defined as housing expenses that comprise no more than 30 percent of gross monthly household income.

27. How will you identify possible renters for the affordable housing units?

During the first five years Hope Village has searched for and found housing for 29 of the 46 households Hope Village served during that time period. That count will be larger in the coming years because Hope Village currently has 10 Tiny Houses.

Hope Village could realistically fill six of the proposed rental units each year, just among its own service numbers. In addition, units available will be filled from referral of qualified individuals and families by our partnering organizations such as the Career Development Outreach Center, The Chippewa County Housing Authority, The Chippewa Falls Mission Coalition, Klein Hall, The Hub and Catholic Charities.

28. What is the annual Hope Village budget?

The current annual budget is \$147,570. Please see the associated financial rationale information for the Hope Village budgets through 2027.

29. How is Hope Village going to generate funds to sustain itself?

The Board plans to develop affordable housing that could serve as a transition for guests from the Tiny Houses to permanent housing. Any surplus revenue from the rents would be used to provide the supportive services of the Navigator and ongoing costs of maintaining the Tiny Houses and the community center. The organization expects the capital campaign to provide a portion of the funds for the development of these rental units but will also seek grant funds to supplement the construction costs.

30. What are other sources of revenue when/if the grants dry up?

In addition to grants, Hope Village's goal is to develop a diverse funding system including event sponsorship, ownership of income producing rental properties, financial collaboration with public and private organizations, and an endowment fund. The endowment fund would be used to provide an annual revenue source that can be relied upon and budgeted. There are local resources for management of endowment funds if Hope Village does not manage the funds itself.

31. What's a CHDO status? How does it work?

CHDO stands for Community Housing Development Organization. A CHDO is a private nonprofit, community-based organization that has the capacity to develop affordable housing for the community that it serves. Hope Village meets the requirements to be recognized as a CHDO. CHDO status applies to organizations like Hope Village to help develop affordable housing. The status is normally a matching grant where the organization has to come up with 25 to 30 percent of the funds. These funds are often referred to as HOME funds – Home stands for Home Investment Partnerships Program. The HOME funds are used specifically for the type of development Hope Village is creating.

32. What will the contracts include for the affordable housing units?

A standard Wisconsin lease will be utilized and will follow the standard requirements for rental contracts according to Wisconsin and federal law. The leases will be offered in monthly, six-month or 12-month lengths. The rental amounts will vary slightly based on the tenant's choice with the monthly option being more expensive, six-month slightly less per month, and annual lengths the least expensive. For non-renewals and evictions, Hope Village will follow standard procedures according to eviction law in the state of Wisconsin with the required 14-day notice for yearly renters and 5-day notice for month-to-month renters. Hope Village will screen applicants within the limits of rental laws.

33. Is the goal to move someone from a Tiny Home to affordable housing and then into the broader community?

Once guests have stabilized their personal finances and secured employment, Hope Village will move individuals into affordable housing onsite where they will be able to build up good rental history for future rental references. Hope Village will then assist them in securing housing into the broader community as it becomes available.

34. What vetting was completed through the business plan and budgets to ensure sustainability of operations?

Actual rent levels were used for multi-unit building and utilities from Chippewa County Housing Authority. For other expenses that Hope Village already has, a projected percentage increase was utilized including adjustments year over year to account for inflation and cost of living.

35. Who qualifies for government assistance?

The unemployed, underemployed or those that have low or very low income may qualify for government assistance. Many landlords won't accept people who are on subsidized housing - this is a stigma that Hope Village is hoping to address through the publicity around this project and through further work with advocacy agencies for the unsheltered. In addition, the number of tenants in need of affordable housing is larger than the pool of units available, leading to waitlists of up to 9 months.

36. What agencies support this program?

Hope Village and its guests are supported by the following community partners and agencies:

- Career Development Outreach Center
- City of Chippewa Falls
- Chippewa Falls Area Unified School District
- Open-Door Clinic, Inc.
- Chippewa Falls Mission Coalition
- Literacy Chippewa Valley
- The YMCA
- Volunteer Hope Village Mentors
- The Hub
- The Chippewa County Housing Authority
- Family Support Center
- Catholic Charities
- Lighten Your Load laundry

37. Do vouchers help cover some or all of the rental payment? How do vouchers work?

Chippewa County Housing Authority provides vouchers for tenants' monthly housing costs. These vouchers could potentially pay for a large percentage of rent of the affordable housing units built through this project. Most voucher programs extended by the CCHA require that a renter pay no more than 30 percent of their income on rent each month. The waiting list for the Section 8 Voucher Program is currently 9 months, many families find themselves in a financial crisis before their name reaches the top of the waiting list.

38. Is it possible for Hope Village to give Tiny Home residents preference in securing an affordable housing unit with a voucher?

A Tiny House guest will wait until they are at the top of the housing list for a voucher, just like any other individual or family. They cannot be moved to the top of the voucher list ahead of others. Once they have a voucher in hand, they will be eligible for a Hope Village affordable housing unit.

39. How does Hope Village work with other partnering groups or organizations?

Hope Village is an active partner with several groups working to improve affordable housing in the region and to address the issue of homelessness in the community.

Hope Village is a:

- Member of the Homeless/Hunger Council
- A partner of the Career Development Center
- Referring partner to the Free Clinic for health care support

- A referring partner to Chippewa County Housing Authority for rental assistance
- Workforce resource for employment support
- A partner to the UW Extension for education/support
- Partner of the Mission Coalition for needed supplies/household items/volunteers etc.

Hope Village encourages Tiny House and rental guests to use Agnes' Table and Barnabas for community meals if needed and/or for socialization in addition to using the Shared Ride service and providing vouchers when needed.

40. Who is coordinating the campaign?

More than 50 volunteers and stakeholders, along with the Board of Directors, are providing leadership for the campaign. Crescendo Fundraising Professionals, LLC, which has completed more than 42 successful capital campaigns over the last 22 years, is managing the capital campaign.

41. How does the fundraising consultants' contract work?

The Hope Village Board of Directors pays consultants for the time spent managing the campaign, not based on how much is raised. Pre-approved consulting fees will not increase should the campaign raise more than the stated goal.

42. What is the timing of the fundraising campaign?

After identifying prospective contributors, securing campaign leadership, and finalizing the campaign case statement which provides the rationale for the campaign, the pre-campaign will be completed by June 2022. The campaign's silent phase will begin in June of 2022. The campaign will formally launch in Fall of 2022.

43. What is a pledge and how does payment toward a pledge work?

A pledge is a donor's promise to give a specified financial gift to a campaign over time. The specific amount to be given regularly will be decided by the donor. Payments may be given over several years from 2022 even up to 2025. Individuals and businesses may make payments semi-annually or annually at their discretion.

44. What options can people use to fulfill pledges?

Donors may give cash, appreciated property such as stocks, real estate, paid-up insurance policies, and, in some cases in-kind gifts. When a gift of stock is made to the campaign it will be sold and the resultant funds issued to the campaign. Checks, commodities, appreciated property, land sale, or other property may be used to satisfy pledge payments according to each donor's desired schedule. Payroll deductions may also be an option if companies wish to offer this to their employees. Employees of companies offering matching programs for charitable contributions are encouraged to take advantage of this opportunity.

45. Do most people fulfill their pledges?

Yes. Communities conducting campaigns typically experience pledge fulfillment in the 95 to 105 percent range. According to Crescendo Fundraising Professionals, LLC, one-half of all pledges are

usually paid into the campaign during the first year, one-third is typically paid in the second year, and one-sixth in years three.

46. Are contributions tax-deductible?

Each contribution is tax-deductible according to IRS standards. The campaign office will send an acknowledgment of all pledges. As payments are remitted over time, donors will receive “thank you” receipts and substantiation of the amount gifted for their and their tax advisor’s records.

47. Is there a plan if the campaign doesn’t raise all the money?

With the positive results of the feasibility study that was completed in preparation for the campaign and the strong interest to be involved in pre-campaign committees, Hope Village is confident the goal will be met.

48. Will campaign volunteers seek foundation support?

The campaign will apply for private foundation grants. Philanthropic research shows the majority of funds given in the U.S. comes from individuals.

49. Will a challenge or matching gift be offered to help engage giving?

Opportunities may exist for donors wishing to provide a challenge grant. More information will be available as the campaign is planned and the donors’ wishes are put into place with the consultants, Campaign Co-chairs, and the Steering committee.

50. What if someone wants to give an in-kind gift?

Raising cash to pay the mortgage and construction is the first priority for the campaign at this time. Hope Village in-kind gifts of construction supplies, materials, and potentially labor, may provide significant support to defray the total cost of the construction.

51. How do I give?

Each contributor should consult with his or her tax advisor to identify tax advantages for his or her specific situation. Please call Mike Cohoon at 715-210-5405 or email director@hopevillagechippewafalls.org if you have additional questions. Many donors may pledge over time, which is often an easier way to give or they may give one or several gifts. The campaign will verify each gift.

52. How can I help?

When someone asks you to be involved or give to the campaign, please say, “Yes!”