# REBUILDING HOMES, REBUILDING LIVES

THE SAGE HOUSE FOUNDATION'S AFFORDABLE HOUSING INITIATIVE FOR
NORTHERN DELAWARE COMMUNITIES

LAUREN FORAKER THE SAGE HOUSE FOUNDATION

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# **GRANT COVER LETTER**

April 11, 2025

Dear Grant Committee Members,

With great enthusiasm, we submit our proposal requesting \$25,000 in funding to support The Sage House Foundation's affordable housing initiative in northern Delaware. Founded in August 2024, our 501(c)(3) nonprofit organization is dedicated to transforming abandoned properties into affordable homes while creating vocational training opportunities for local youth.

The housing crisis in northern Delaware has reached a critical point, with a significant shortage of affordable housing options for low-income families, veterans, and individuals at risk of housing insecurity. Many properties sit abandoned and deteriorating because they are not financially viable for traditional investors due to high renovation costs and low return potential. This perpetuates a cycle of urban blight and housing instability that affects our most vulnerable populations.

The Sage House Foundation proposes a sustainable solution by purchasing and rehabilitating these abandoned properties to provide below-market housing options. Our approach is uniquely positioned for success, as our leadership team brings extensive expertise in real estate, property renovation, healthcare, and community service. Our founder, Eric Foraker, is both a licensed contractor and real estate agent who generously donates his commissions back to the foundation, maximizing the impact of every dollar invested.

We have already demonstrated our commitment to community service through outreach events, including serving meals and providing warm clothing to the homeless during the 2024 holiday season. With your support, we can expand our impact by initiating our first property acquisition and renovation project, creating tangible change in our community.

The \$25,000 grant would provide essential startup capital for our first renovation project, enabling us to begin addressing the critical need for affordable housing in Wilmington, Newark, Claymont,



and New Castle. Through our innovative partnership with local vocational programs, each renovation project will also provide hands-on training opportunities for students pursuing careers in the trades.

We look forward to the possibility of partnering with you to create lasting change in our communities by providing stable housing and new opportunities for those who need them most. Sincerely,

#### **Lauren Foraker**

CEO, The Sage House Foundation

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TABLE OF CONTENTS  GRANT COVER LETTER	. 0
EXECUTIVE SUMMARY	. 4
ORGANIZATIONAL OVERVIEW	. 5
MISSION	. 5
VISION	. 5
CORE VALUES	. 6
STATEMENT OF NEED	. 6
PROJECT DESCRIPTION	. 8
PROJECT TARGET MARKET	. 9
GOAL AND OBJECTIVE(S) OF THE PROJECT	. 9
PROJECT KEY PERSONNEL	11
PROJECT TIMELINE, ACTIVITIES, AND MILESTONES	12
PROJECT BUDGET AND BUDGET JUSTIFICATION	13
PROJECT DISSEMINATION AND SUSTAINABILITY PLAN	14
PROJECT OUTCOME AND IMPACT	16
PROJECT MONITORING AND EVALUATION	17
CONCLUSION	19



# **EXECUTIVE SUMMARY**

The Sage House Foundation is a recently established 501(c)(3) nonprofit organization based in Delaware, founded in August 2024 with a commitment to revitalizing communities through affordable housing initiatives. Led by a passionate team with expertise in healthcare, real estate, construction, and community advocacy, we are uniquely positioned to address the critical housing challenges facing northern Delaware communities through innovative, sustainable solutions.

Northern Delaware faces a significant affordable housing crisis, with many properties sitting abandoned while families struggle to find safe, stable homes. These abandoned properties contribute to urban blight and neighborhood deterioration, yet remain financially unattractive to traditional investors due to high renovation costs and limited profit potential. We aim to break this cycle by purchasing and rehabilitating abandoned properties in Wilmington, Newark, Claymont, and New Castle, offering them as affordable housing options to low-income families, veterans, and individuals at risk of housing insecurity while simultaneously providing vocational training opportunities for local youth through partnerships with educational institutions.

We are requesting \$25,000 in grant funding to initiate our first property acquisition and renovation project. This seed funding will cover essential startup costs including property search applications and web hosting, with the majority directed toward rehabilitation expenses for our inaugural property. This initial project will serve as a proof of concept for our sustainable model that combines affordable housing development with educational opportunities.

Through this initiative, we will create immediate impact by providing safe, affordable housing options while addressing the long-term challenges of housing insecurity and neighborhood deterioration. Additionally, our partnership with local vocational programs will offer valuable hands-on experience to students pursuing careers in construction trades, creating a dual benefit that strengthens our communities today while investing in their future.



# ORGANIZATIONAL OVERVIEW

The Sage House Foundation, established in August 2024, is a 501(c)(3) nonprofit organization committed to revitalizing communities in northern Delaware by transforming abandoned properties into affordable housing. Named in honor of co-founder Lauren Foraker's daughter who lives with a disability, our organization embodies resilience and hope. Led by a dedicated team with diverse expertise in healthcare, real estate, construction, and community advocacy, we approach our work with both professional knowledge and personal understanding of the challenges facing vulnerable populations. Our unique model addresses affordable housing needs while simultaneously creating educational opportunities through partnerships with local vocational schools, offering students hands-on experience in construction trades. Though recently established, we have already demonstrated our commitment to community service through outreach initiatives, including providing meals and warm clothing to the homeless during the 2024 holiday season, working in collaboration with local elected officials. With our foundation firmly established, we are now poised to begin our core mission of property acquisition and rehabilitation.

#### **MISSION**

The Sage House Foundation exists to restore hope and opportunity in underserved communities by transforming abandoned houses into affordable homes, while providing hands-on trade education and career pathways for local youth in partnership with vocational programs. By combining housing rehabilitation with skilled trade internships, we're not just rebuilding houses—we're rebuilding lives, empowering neighborhoods, and creating long-term impact through equity, education, and economic development.

#### VISION

To create thriving communities where every family has access to affordable housing and every young person has a pathway to a successful career. We envision revitalized neighborhoods with



reduced housing insecurity, diminished urban blight, and enhanced economic opportunities for residents. Through our innovative approach that connects housing needs with educational opportunities, we aim to build sustainable, inclusive communities where dignity, stability, and opportunity are accessible to all.

#### **CORE VALUES**

- 1. **Dignity and Respect**: We believe in treating everyone with dignity and respect, recognizing the inherent worth of each individual regardless of their circumstances.
- 2. **Community Empowerment**: We are committed to empowering communities by providing affordable housing solutions and creating educational and economic opportunities.
- 3. **Collaboration**: We value partnerships with vocational programs, local contractors, government agencies, and community organizations to maximize our impact.
- 4. **Sustainability**: We prioritize sustainable approaches to housing development and organizational growth to ensure long-term impact.
- 5. **Integrity and Transparency**: We maintain the highest standards of honesty, accountability, and ethical conduct in all our operations.
- 6. **Innovation**: We embrace creative solutions to address complex housing and community development challenges.
- 7. **Inclusivity**: We foster inclusive communities where diversity is celebrated and everyone has the opportunity to thrive.

#### STATEMENT OF NEED

In northern Delaware, particularly in Wilmington, Newark, Claymont, and New Castle, a dire affordable housing crisis persists while paradoxically, numerous houses sit abandoned and deteriorating. This contradiction represents a devastating missed opportunity for our communities and the families who desperately need stable housing.



According to our analysis, these properties remain vacant not because of lack of demand for housing, but because they present an unsustainable financial equation for traditional investors. The high costs of acquisition and renovation—averaging \$170,000 per property when accounting for purchase price, rehabilitation expenses, and incidental costs—combined with the market rate rents sustainable in these areas, result in negligible returns for investors. Our detailed cost breakdown reveals that after accounting for mortgage payments, property management fees, repairs, taxes, and insurance, an investor might net as little as \$2 monthly per property—and this calculation doesn't account for vacancies or non-payment of rent. This economic reality explains why these properties continue to sit vacant despite the pressing need for housing.

The consequences of this market failure are profound. For the communities affected, abandoned properties lead to decreased property values, increased crime rates, and a general sense of neighborhood deterioration. For low-income families, veterans, and individuals facing housing insecurity, the shortage of affordable housing options means making impossible choices between paying for housing and meeting other basic needs like food and healthcare. Unstable housing situations directly impact educational outcomes for children, employment stability for adults, and the physical and mental health of entire families.

In Wilmington alone, despite being Delaware's largest city with a population of over 70,000, more than 23% of residents live below the poverty line, and the median household income significantly lags behind the state average. These economic challenges make quality housing increasingly unattainable for many residents. The COVID-19 pandemic has only exacerbated these disparities, with more families facing economic uncertainty and housing insecurity than before.

As a nonprofit organization, The Sage House Foundation is uniquely positioned to address this market failure. Without the need to generate profits for investors, we can direct donated funds



toward purchasing and rehabilitating these properties, then offer them at truly affordable rates to those in need. Our approach not only addresses the immediate housing needs of vulnerable populations but also contributes to neighborhood revitalization, helping to break the cycle of community deterioration that abandoned properties perpetuate.

By investing in our initiative, funders have the opportunity to address both symptoms and causes of housing insecurity in northern Delaware, creating sustainable solutions where the market alone has failed.

## PROJECT DESCRIPTION

The Sage House Foundation's Affordable Housing Initiative aims to address the critical shortage of low-income housing in northern Delaware by acquiring and rehabilitating abandoned properties that traditional investors have overlooked due to economic constraints. Our comprehensive approach transforms vacant, deteriorating houses into safe, affordable homes while simultaneously providing valuable vocational training opportunities. Each property undergoes thorough renovation to meet modern standards of safety, energy efficiency, and livability, including structural repairs, interior updates, mechanical system upgrades, and exterior improvements. Once rehabilitated, these homes are offered at below-market rates to qualified low-income families, veterans, and individuals at risk of housing insecurity. What distinguishes our model is our educational partnership component—we collaborate with the New Castle County Vo-tech school district to provide students with hands-on apprenticeship opportunities during renovation projects, creating a dual benefit of housing creation and workforce development. This holistic approach addresses immediate housing needs while building community capacity for the future. The requested \$25,000 in funding will enable us to launch our first acquisition and renovation project, establishing proof of concept for our sustainable model of community revitalization.



# PROJECT TARGET MARKET

Our primary target market consists of low-income families, veterans, and individuals at risk of housing insecurity in Wilmington, Newark, Claymont, and New Castle, Delaware. These communities have significant populations living below the poverty line who struggle to find safe, affordable housing options in an increasingly expensive rental market. Many of these individuals are employed but earn wages insufficient to afford quality housing without becoming cost-burdened, forcing them to sacrifice other necessities like healthcare, education, or nutrition. Veterans in particular face unique challenges in securing stable housing due to a combination of factors including disability issues, employment challenges, and sometimes complex healthcare needs. By providing below-market rental options, we aim to reduce the percentage of income these households must allocate to housing costs, creating greater overall financial stability.

Additionally, we serve a secondary market through our educational partnerships with vocational

Additionally, we serve a secondary market through our educational partnerships with vocational training programs. Students at the New Castle County Vo-tech school district who are pursuing careers in construction trades benefit from hands-on apprenticeship opportunities at our renovation sites. This practical experience complements their classroom learning and helps prepare them for successful careers while addressing the skilled labor shortage in the construction industry. This dual targeting allows our project to simultaneously address immediate housing needs while investing in workforce development that will strengthen the community's economic foundation for years to come.

# GOAL AND OBJECTIVE(S) OF THE PROJECT

Goal: To increase access to affordable housing in northern Delaware while revitalizing communities and providing educational opportunities in construction trades.

#### **Objectives:**

#### 1. Property Acquisition and Rehabilitation:



- Acquire and completely rehabilitate at least one abandoned property in northern
   Delaware within 12 months of receiving funding
- Ensure all renovations meet or exceed local building codes and safety standards
- Implement energy-efficient features to reduce utility costs for future residents

#### 2. Affordable Housing Provision:

- Offer rehabilitated property to qualified low-income residents at minimum 20% below market rates
- Maintain a tenant retention rate of at least 85% annually
- Achieve full occupancy within 60 days of completion

#### 3. Vocational Education:

- Establish formal partnership with New Castle County Vo-tech school district within first quarter
- Provide hands-on training opportunities for minimum 5 vocational students during renovation project
- Develop structured apprenticeship program with defined learning outcomes

#### 4. Community Revitalization:

- Eliminate at least one source of blight in target neighborhood
- Increase neighboring property values by average of 5% within 18 months
- Engage minimum of 10 community volunteers in neighborhood beautification efforts surrounding property

#### 5. Organizational Development:

- Establish dedicated bank account and financial management systems within first month
- Develop comprehensive property management policies and procedures



• Create sustainability plan for ongoing operations and expansion

## PROJECT KEY PERSONNEL

Lauren Foraker, serving as CEO of The Sage House Foundation, brings over a decade of compassionate service in pediatric nursing to her leadership role, including extensive experience at A.I. DuPont Hospital for Children and as a school nurse at P.S. DuPont Middle School in Wilmington. Her career has been defined by advocating for the health, dignity, and future of children—particularly those in underserved communities—giving her firsthand understanding of how housing stability impacts family wellbeing and child development. As the parent of a child with disabilities, she brings personal insight to the challenges many families face in securing appropriate, affordable housing that meets diverse needs.

Eric Foraker, functioning as CFO, contributes dual expertise as both a licensed Delaware contractor and real estate agent, along with his background as a network security engineer in the pharmaceutical and healthcare industries. His technical knowledge of property renovation combines with his understanding of real estate markets and financial structures to ensure sound fiscal management and realistic project planning. Eric generously donates his real estate commissions from foundation property purchases back to the organization, demonstrating his commitment to maximizing the impact of every dollar invested in our mission.

Lena Trikaliotis, serving as Board Chairman, brings the essential perspective of lived experience as a dedicated single mother raising five children, including one with special needs. Her personal understanding of the challenges families face in accessing both affordable housing and adequate support systems ensures that the organization's decisions remain firmly grounded in the real needs of the community it serves. Her leadership helps maintain focus on practical solutions that will make meaningful differences in people's lives rather than merely theoretical approaches.



# PROJECT TIMELINE, ACTIVITIES, AND MILESTONES

Timeline	Activities	Milestones
Month 1	- Establish business bank account	- Financial infrastructure established
	- Finalize internal financial procedures	- Digital presence finalized
	- Set up property search tools and website	- Property search initiated
	- Begin property search	
Month 2	- Continue property identification and assessment	- First property shortlist created
	- Initiate vocational program partnership	- Partnership agreement signed
	- Develop tenant selection process	- Housing application process documented
Month 3	- Finalize property selection	- Target property identified
	- Conduct inspection and assessment	- Property assessment completed
	- Secure necessary permits	- Rehabilitation plan approved
	- Finalize rehab plan and budget	
Month 4	- Acquire property	- First property purchased
	- Begin cleanup and demolition	- Rehab work commenced
	- Coordinate student involvement	- Student participation scheduled
Months 5–7	- Complete structural repairs	- Property structurally sound
	- Upgrade plumbing, electrical, HVAC	- Systems up to code
	- Install windows/doors	- Building weathertight
	- Begin interior renovations	- Interior renovation 50% complete
Months 8–9	- Complete interior finishes (drywall, paint, flooring)	- Interior renovation complete
	- Install kitchen and bathroom fixtures	- Exterior enhanced
	- Finish landscaping and exterior improvements	- Final inspections passed
Month 10	- Market for tenants	- Marketing materials produced
	- Process applications and interviews	- Applications received
	- Select tenant(s)	- Tenant selected

Month 11	- Prepare lease	- Lease signed
	- Conduct orientation	- Tenant moved in
	- Move in tenant(s)	- Unit operational
Month 12	- Evaluate outcomes	- Evaluation complete
	- Document lessons learned	- Report submitted
	- Prepare funder report	- Planning for next project begun
	- Start planning next property	

# PROJECT BUDGET AND BUDGET JUSTIFICATION

ITEM	AMOUNT	JUSTIFICATION
Property Acquisition Down Payment	\$16,000	A down payment of approximately 20% will enable us to secure mortgage financing for our first property while maintaining reasonable monthly payments that can be sustained through below-market rental income. This represents the largest portion of our grant request because acquiring the property is the essential first step in our housing creation process.
Permit Fees	\$2,000	These funds will cover city and county permits required for renovation work, ensuring all improvements are properly documented and inspected by relevant authorities. Proper permitting is essential to maintaining code compliance and ensuring the safety of future residents.
Initial Renovation Materials	\$4,000	This allocation will fund the purchase of essential construction materials for the early phases of renovation, including demolition supplies, lumber, drywall, and initial plumbing and electrical components. Having these materials on hand will allow work to begin immediately upon property acquisition.
Tools and Equipment	\$1,000	These funds will purchase specialized tools required for rehabilitation work that may not be available through our vocational program partnerships. Quality tools ensure quality workmanship and create a safe working environment for volunteers and students.
Professional Services	\$1,000	This allocation covers specialized inspections, architectural consultations, or other professional services that may be required during the renovation process.

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		Expert guidance at critical junctures ensures we address all structural and safety concerns appropriately.
Technology Subscriptions	\$750	(\$125/month for 6 months) These funds support property search applications and other software needed to identify suitable properties, manage renovation projects, and track program outcomes. Effective technology reduces administrative burden and increases our ability to make data-driven decisions.
Website and Email Hosting	\$250	(\$50/month for 5 months) Maintaining professional online presence enables us to communicate our mission, showcase our work, and engage with potential donors, volunteers, and housing applicants. Digital communication channels are essential for organizational transparency and outreach.
TOTAL	\$25,000	

## PROJECT DISSEMINATION AND SUSTAINABILITY PLAN

The Sage House Foundation is committed to ensuring both the wide dissemination of our work and the long-term sustainability of our affordable housing initiative. We recognize that creating lasting impact requires thoughtful planning for continuity beyond initial funding periods.

For dissemination, we will implement a multi-faceted communication strategy to share our model, results, and lessons learned. Our website will serve as the primary information hub, featuring regular project updates, before-and-after photography, and detailed case studies of our renovation projects. We will complement this with targeted social media content highlighting renovation progress, volunteer opportunities, and tenant success stories (with appropriate permissions). To reach stakeholders beyond digital channels, we will develop quarterly newsletters distributed to donors, partners, and community leaders, and we will seek opportunities to present our work at local housing forums, community events, and nonprofit conferences. Additionally, we will invite local media to cover milestone moments such as property acquisitions, renovation completions, and tenant move-ins.



Our sustainability plan centers on creating a financially self-sufficient model that generates ongoing resources for future projects. The core of this approach is our revolving fund structure—as rehabilitated properties begin generating rental income, a portion will be reinvested into acquiring and renovating additional properties. While rents will remain below market rate to maintain affordability, they will be structured to cover property management costs, maintenance reserves, insurance, taxes, and mortgage payments, with margins directed to our expansion fund. We will supplement this income through diversified funding streams, including individual donations, corporate sponsorships, and additional grant opportunities from both government and private sources.

We will strengthen our sustainability through strategic partnerships that reduce operational costs. Our collaboration with the New Castle County Vo-tech school district not only provides valuable experience for students but also reduces labor costs during renovations. We will pursue similar mutually beneficial relationships with material suppliers, professional service providers, and volunteer organizations.

Furthermore, our founder Eric Foraker's donation of his real estate commissions from property purchases back to the foundation represents a significant operational advantage that helps maximize the impact of every dollar invested. We will explore opportunities to formalize and expand this model of professional service donation through partnerships with other real estate professionals and contractors who support our mission.

Through these combined approaches—effective communication of our impact, creation of self-sustaining financial structures, and development of cost-saving partnerships—we will ensure The Sage House Foundation continues to address housing needs in northern Delaware for years to come.



# PROJECT OUTCOME AND IMPACT

The Sage House Foundation's affordable housing initiative will generate meaningful outcomes at multiple levels—individual, neighborhood, and systemic—creating both immediate impact and laying groundwork for long-term community transformation.

At the individual and family level, we anticipate providing stable, affordable housing for at least one household within the first year of funding, with expansion in subsequent years as our model proves successful. For these families, the impact extends far beyond simply having a roof overhead. Research consistently demonstrates that housing stability contributes to improved health outcomes, better educational performance for children, increased employment stability for adults, and reduced stress levels throughout the family unit. By offering housing at below-market rates, we enable families to direct more of their limited resources toward other essential needs such as healthcare, education, nutrition, and savings. This financial breathing room creates pathways to economic mobility that might otherwise remain closed.

At the neighborhood level, our work directly addresses the problem of urban blight by transforming abandoned properties into well-maintained homes. This transformation generates multiple positive externalities for surrounding communities: increased property values for neighboring homes, reduced crime associated with vacant properties, improved neighborhood aesthetics, and a strengthened sense of community investment and pride. Each rehabilitated property becomes a visible testament to renewal and possibility, potentially catalyzing additional investment and revitalization efforts in the area.

Our vocational training partnership creates additional community impact by providing hands-on learning opportunities for students pursuing careers in construction trades. We estimate that each renovation project will provide practical experience for 5-10 students, helping them develop marketable skills while contributing to community improvement. This workforce development



component addresses the skilled labor shortage in construction trades while creating economic opportunity for young people in our community.

From a systemic perspective, our work addresses a fundamental market failure—the economic equation that leads to properties remaining vacant despite housing shortages. By demonstrating a viable model for rehabilitating properties that would otherwise remain abandoned, we hope to inspire similar initiatives and potentially influence policy approaches to affordable housing. While our direct impact in terms of housing units created will begin modestly, the ripple effects of our approach could extend much further if adopted more broadly.

We will measure our impact through both quantitative metrics (number of units created, rental rates compared to market averages, property value changes in surrounding areas) and qualitative assessments (tenant satisfaction surveys, quality of life improvements, community perception). Through rigorous documentation of both our successes and challenges, we will create a knowledge base that can inform future affordable housing efforts in Delaware and beyond.

## PROJECT MONITORING AND EVALUATION

We have developed a comprehensive monitoring and evaluation framework to track progress, measure outcomes, and continuously improve our program effectiveness. Our approach blends rigorous quantitative assessment with thoughtful qualitative analysis to capture both the tangible and intangible impacts of our work.

Throughout the project lifecycle, we will implement ongoing monitoring processes to ensure timely progress toward objectives. For property rehabilitation, we will maintain detailed project management tools tracking renovation milestones against established timelines, with weekly progress assessments and monthly comprehensive reviews. Financial monitoring will include monthly variance analysis comparing actual expenditures against budgeted amounts, ensuring fiscal responsibility and allowing for prompt adjustment if necessary. For our educational



partnership component, we will track student participation hours, skills development, and satisfaction with the learning experience through structured feedback mechanisms.

Our evaluation strategy encompasses multiple dimensions of project impact. For housing provision, we will assess affordability by calculating the percentage of area median income required for rent payments and comparing our rates against market averages in the same neighborhoods. We will measure housing quality through pre-occupancy inspections using standardized housing quality assessment tools. To evaluate tenant outcomes, we will conduct baseline and follow-up surveys measuring housing security, financial stability, and overall wellbeing, while protecting privacy and respecting boundaries.

For community impact assessment, we will document neighborhood conditions before and after renovation using standardized metrics of physical disorder and property values. We'll supplement these quantitative measures with surveys of neighboring residents to gauge perceptions of neighborhood change and community satisfaction. To evaluate our educational impact, we will track vocational students' skill development, program completion rates, and eventual employment outcomes in partnership with the vo-tech school district.

We recognize the importance of learning from both successes and challenges. Quarterly internal reviews will provide opportunities to assess progress, identify obstacles, and adjust strategies as needed. Annual comprehensive evaluations will incorporate all monitoring data into a holistic assessment of program effectiveness, with results shared transparently with stakeholders including funders, partners, and community members.

Our evaluation process balances accountability with continuous improvement. By systematically collecting and analyzing data on multiple dimensions of our work, we ensure responsible stewardship of resources while building an evidence base for what works in addressing affordable



housing challenges. This learning orientation will inform our own program development and potentially contribute valuable insights to the broader field of affordable housing and community development.

#### CONCLUSION

The Sage House Foundation stands at a critical juncture, poised to transform our vision of affordable housing and community revitalization into tangible reality for northern Delaware communities. With your support of \$25,000, we can launch our inaugural property acquisition and rehabilitation project, creating not just a home for a family in need, but a proof of concept that will serve as the foundation for expanding our impact throughout Wilmington, Newark, Claymont, and New Castle.

Our approach addresses a crucial market gap—properties that remain abandoned and deteriorating despite the pressing need for affordable housing. Through our nonprofit model, we can succeed where traditional investors cannot, transforming these liabilities into community assets while providing truly affordable housing options for those most vulnerable to housing insecurity.

The strength of our proposal lies not only in addressing immediate housing needs but in our innovative dual-impact model that simultaneously creates educational opportunities through vocational training partnerships. This approach multiplies the value of your investment by addressing two pressing community needs with a single initiative.

Though recently established, our organization brings together the perfect combination of expertise needed for success: healthcare experience that understands how housing affects family wellbeing, construction and real estate knowledge essential for property rehabilitation, and lived experience that grounds our work in the real needs of the communities we serve. Our personal connection to this mission—exemplified by naming our foundation after Lauren and Eric's daughter Sage, who



lives with a disability—ensures our unwavering commitment to creating homes where everyone can thrive.

We have laid the groundwork through our organizational establishment, community partnerships, and initial outreach efforts. With your funding support, we can take the crucial next step of acquiring and rehabilitating our first property, demonstrating the viability of our model and establishing the foundation for sustainable growth.

By investing in The Sage House Foundation today, you become part of transforming not just houses, but lives and communities. Together, we can create a northern Delaware where affordable housing options abound, neighborhoods thrive, and opportunities for growth and development are accessible to all.