THE JABEZ INITIATIVE

Planting Stability Today So Families Can Thrive Tomorrow

THREE-PAGE FUNDING OVERVIEW | LUBBOCK, TEXAS | 2026 PILOT PROPOSAL

Our Mission

The Jabez Initiative is a Texas 501(c)(3) public charity dedicated to providing safe, stable, dignified transitional housing and supportive services for households navigating life transitions. Through structured support, shared accountability, and practical pathways to economic independence, we help families rebuild stability and prepare for sustainable housing.

Why This Matters

Working households can face housing instability even when employed. Rent, childcare, transportation, and other essential expenses may rise faster than wages, while public benefits phase out as income increases. This "benefits cliff" can leave families with fewer resources despite earning more. The Jabez Initiative addresses the gap between immediate housing need and long-term self-sufficiency.

Our Flagship Program: Sara's House On The Hill (S.H.O.T.H.)

S.H.O.T.H. combines time-limited, tapered housing assistance with case management, education, employment planning, and financial coaching. Each household follows an individualized plan with measurable goals and periodic progress reviews.

Three Program Pathways

Pathway	Who It Serves	Launch Plan
SHOTH 1 — Single-Parent Stability	Low-income single-parent households generally at 100%–250% of the federal poverty level (FPL), prioritizing those at 100%–150% FPL.	3 pilot households
SHOTH 2 — Youth Transition	Youth ages 16–24 transitioning from foster care or navigating emancipation, with age-appropriate legal safeguards and education coordination.	2 pilot households
SHOTH 3 — Medical Income Disruption	Households experiencing income loss due to medical or disability-related barriers while awaiting income or disability determinations; nonmedical support.	Deferred until Year 2 and reserve funding trigger

First-Year Pilot

The initial Lubbock pilot will serve five households: three through SHOTH 1 and two through SHOTH 2. SHOTH 3 will begin only when a designated reserve and operational readiness requirements are met. The pilot will document outcomes before expanding to additional households or authorized partner organizations.

HOW THE SHOTH MODEL WORKS

A stability bridge built on increasing responsibility, education, and measurable progress.

Tiered Monthly Participant Rent

Participation Stage	Monthly Participant Rent	Purpose
Year 1 — Stabilize	$300	Establish safe housing, consistent payments, and a personalized plan
Year 2 — Build	$450	Increase earning capacity, savings, and financial skills
Year 3 — Transition	$650	Strengthen readiness for independent housing
Year 4 — Conditional Extension	$850	Case-by-case extension based on documented need and progress
Year 5 — Exceptional Transition	$1,250 or full market rent	Case-by-case transition; supportive services may continue

Typical participation is two to three years. Extensions are not automatic. Figures are the proposed program model and are subject to individual agreements and funding availability.

Education and Participant Responsibilities

Participants are expected to actively pursue employment, income growth, schooling, vocational training, or another approved stability pathway. Required activities include budgeting and financial literacy, credit education, savings and debt-management planning, and preparation for independent housing. Youth plans incorporate school completion or career readiness as appropriate.

Shared Accountability and Support

Each household develops a written stability plan with milestones, meets with case management, participates in monthly check-ins and quarterly progress reviews, and uses a participant scorecard to track rent consistency, education, income progress, and financial readiness. Staff provide coaching, referrals, and help addressing barriers; participants contribute effort, documentation, and timely communication.

Transition and Exit Pathways

Graduation may lead to market-rate rental housing, homeownership readiness, or referrals to options such as Habitat for Humanity, the Neighborhood Assistance Corporation of America (NACA) homeownership program, and eligible USDA/HUD homebuyer programs. Eligibility and program requirements vary. The aim is durable housing stability and reduced reliance on crisis assistance—not simply the completion of a fixed term.

Special Considerations for SHOTH 3

Once launched, participants awaiting disability income may qualify for temporarily reduced or $0 rent under written policy. Any repayment from retroactive benefits would require an individualized agreement and applicable legal/benefits compliance review. SHOTH 3 is not included in the initial five-household pilot budget.

FIRST-YEAR OPERATING BUDGET

Funding request: $137,000 | Pilot: 5 households | Service area: Lubbock, Texas

Itemized Proposed Budget

Expense Category	Annual Amount	Use of Funds
Housing subsidies	$57,000	Five households; estimated $950 monthly subsidy each
Executive leadership / oversight	$18,000	Part-time leadership, compliance, reporting, and financial oversight
Program staff / case management	$37,000	Intake, individualized plans, coaching, and monitoring
Emergency assistance	$7,500	Policy-governed short-term crisis prevention
Transportation / employment support	$5,000	Work-related transportation and stabilization
Financial literacy programming	$2,500	Budgeting, credit, savings, and financial education
Administrative occupancy	$3,000	Basic space, utilities, and operating needs
Professional fees	$2,000	Legal, accounting, and compliance services
Fundraising / outreach	$5,000	Donor engagement and diversified resource development
TOTAL	$137,000	Proposed first-year pilot operating budget

Housing Subsidy Assumption

Using an illustrative market rent of $1,250 per month and a first-year participant contribution of $300, the subsidy is $950 per household monthly. For five households over 12 months: 5 × $950 × 12 = $57,000. Actual rent and subsidy amounts will depend on executed leases and program policies.

What the Investment Supports

The $137,000 request supports direct rental assistance, individualized case management, emergency stabilization, education, program oversight, and basic infrastructure. This equals approximately $27,400 per household in first-year total program costs, including shared staffing and administration; it is not the rent subsidy per household.

Outcomes and Long-Term Vision

The pilot will measure housing retention, rent payment consistency, income and employment progression, financial education participation, savings/debt improvements, and readiness for independent housing. Once tested and refined, the model may be shared with authorized nonprofit partners through training, standards, and quality oversight, while the original Lubbock site remains a demonstration and learning program.

TheJabezInitiative.org | Supporting documentation, detailed grant narrative, and organizational records available upon request.