



# We Believe

2020 IMPACT REPORT



**Habitat**  
for Humanity®  
of Greater Charlottesville

# A message from our President/CEO

*“Faith is taking the first step  
even when you don’t see  
the whole staircase.”*

- DR. MARTIN LUTHER KING, JR.

This has been an historic and challenging year here in Charlottesville and indeed across the global community. Throughout, our belief in a better tomorrow has not wavered, in large measure because our partner families have consistently inspired us to take a leap of faith even before we see “the whole staircase.”

Nowhere was that faith more prevalent than during the early days of COVID, when, driven by our motto that we need to **run to the fire and stay through the hurricane**, we immediately began reaching out to our partner families and Southwood residents to see if they needed support. In doing so, we found that so many of them had already rolled up their sleeves and gotten to work helping the community endure.

Take Patrice and Troy Newton, for example.

Facing imminent displacement from their home of 15 years, Patrice and Troy had been working with Habitat for about a year

to improve their finances and qualify to purchase a new home right around the corner from their current rental unit. Then COVID hit and their situation got murky.

Troy was furloughed from his job at a local construction company. Patrice had to put aside her plans to return to work as a Patient Care Assistant for elderly individuals in order to focus on her new role as a teacher for her five children who were suddenly thrust into a tenuous on-line learning situation out of their living room. They spent sleepless nights waiting for signs of hope as they saw their dream of homeownership slowly slipping away.

Eventually, Patrice’s passion for her work providing eldercare and her determination to continue on the path toward homeownership inspired her to return to work in a modified, safe way. With Habitat’s help, Troy is also back to work in a new full-time position with another construction



company. Now, the Newtons are just months away from leaving their aging rental unit and moving into their brand new home. Though each of our pathways to safe, decent, affordable housing is different, we believe that, for all of us, **housing is the foundation of our lives.**

And that's why over the next few years, we are poised to build more than ever.

We are already among the most productive Habitat affiliates per capita in the country. But, given the need for thousands more housing options regionally, we are gearing up to do more -- much more. Whereas we have built and sold an average of 18 homes a year over the past decade, we will build more than 40 annually going forward because we believe that **everyone deserves a fair opportunity.**

Key to this ramp up in production is the Southwood Mobile Home Park. This year, after many years of planning, we broke

ground on the redevelopment of Southwood into a new community of 1,000 permanent homes and a small downtown anchored by a vibrant social center. What makes Southwood truly unique is that, instead of us designing the new community and hoping to achieve the "buy in" of the people who live there, we worked side-by-side with resident planners like Lourdez Vasquez as they imagined the roads, villages, parks and streetscapes of the future village. We believe that this national demonstration project is changing the dynamics of community reinvestment, showing the nation that **people who live in communities are the true experts.**

Though times are rough, we can see the first risers of the staircase. Thank you for helping us build houses, invest in community, change lives and create a brighter future that will last for generations.



  
Dan Rosensweig



# We believe

**that we must run to the fire and stay through the hurricane**

This was no time for business as usual.

When the COVID pandemic arrived, we needed to think and act quickly to help the community endure something unlike it had ever faced.

On April 2nd, just after Governor Ralph Northam issued his first stay at home order, the Habitat Board adopted an interim mission to guide our work redeploying resources to aggressively attend to immediate and emerging community needs.

Our team sprang into action, setting up a mask-making center at our Habitat Store, helping with food distribution, and serving as the conduit for emergency financial relief to find its way to those most in need.

Community Engagement Manager Kim Purdy was part of a team-wide logistics effort to quickly ascertain community-wide gaps and re-think our operations to meet that need. Within days Purdy and her colleagues had reached out to 574 families.



*Habitat volunteer, Gloria Beard, holding a mask made for her through the Habitat and Cville Craft Aid partnership*

“The first wave was families losing jobs,” Purdy says. “We did a lot of triaging, making sure people knew about all their resources for support.”

The second wave came as people returned to jobs without child care. Purdy and the team linked unemployed neighbors with those who needed to go back to work. Families lacking groceries were connected





*Volunteer sewer Betty Bettinger making masks at the Habitat Store*

to churches and provided food gift cards. For the unemployed, the team created a job hub. As a trusted partner of more than a thousand homeowners, homebuyers and Southwood residents, the Habitat team leveraged our relationships with local low wealth families to match aid with need and, critically, to ensure that correct information was disseminated.

And it was hard.

Some Habitat household members tested positive for COVID, became sick, and in one case died.

“So many of our neighbors struggle to cover the costs of unsafe and crowded conditions,” says Purdy. “These spaces, with countless unaddressed issues ignored by landlords, are now doubling as children’s classrooms. This health crisis has only compounded the challenge of not being able to afford a safe place to live.”

Working creatively in a socially distanced environment, our construction team pushed ahead, completing nine homes at Harmony Ridge by the end of summer and all of the families are now safely living in their new homes.

“It’s been a huge team effort,” Purdy says. “There’s something truly different about moving after being quarantined in an unsafe place.”



## In the past year...

After COVID-19 arrived in the Charlottesville community in March, HFHGC leveraged its culture of innovation and responsiveness to aggressively attend to community needs by adopting an interim mission plan. In alignment with this new initiative HFHGC...

- Converted the Habitat Store to a mask-making operation; with Cville Craft Aid we made **18,600+** masks for 140 organizations and businesses
- Coordinated with local partners to offer nearly **\$250K** in rent relief to Southwood residents
- Distributed **117,000** FEMA masks to over 100 organizations
- Distributed **500+** meals in partnership with Meals on Wheels
- Helped **100** families navigate emergency rental and mortgage assistance programs
- Distributed **450** books and games to quarantined children
- Helped facilitate the delivery of **3,000** meals to Southwood residents



# We believe

**that everybody  
deserves a fair  
opportunity**

The disparate impacts of COVID have laid bare nationally what has been abundantly clear locally for some time. We have an acute housing shortage and, without access to decent shelter, family and community health suffers—often catastrophically.

“There just isn’t enough housing in our area,” said Andrew Baxter, Habitat’s new Chief Operating Officer. “Housing is one of the critical social determinants of health. If you have to pick one, whether health care or transportation or healthy food or mental health care, if you don’t have housing then managing these other challenges is just insurmountable.”

Baxter joined Habitat this year to lead the logistical effort to double our building capacity from an average of 18 homes per year to more than 40.

“Although we were already the most productive Habitat affiliate in the country for a service area of our size, we know that we can do more,” said Habitat President and CEO Dan Rosensweig. “This goal is audacious, certainly. But given the need in the community, failure is not an option.”

It is not just about the number of homes built. A century of housing policy has stripped the local African American community of opportunities to build wealth. On average, black residents of Charlottesville hold 1/10th the wealth of their neighbors. Almost all of that wealth gap is a result of unequal access to homeownership.

“The increase in construction is a way for wealth to pass down through families,” says Harold Folley, co-chair of the new Habitat Homeowner Council with fellow homeowner Shymora Cooper. “So often



black and brown families don't have the ability to get a second mortgage to put their kids through schools. It's an opportunity to build wealth that is long lasting."

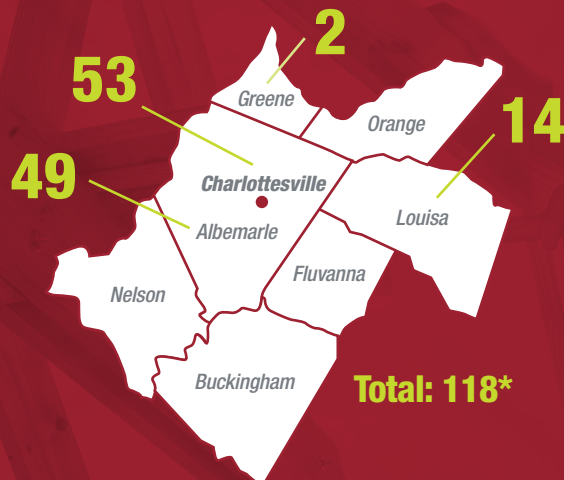
Doubling Habitat's home production is being boosted by two key initiatives: launching the physical redevelopment of the Southwood Mobile Home Park and increasing operations regionally in Louisa and Greene Counties. Within two years, Habitat will be building unprecedented numbers of homes across all four jurisdictions that we serve—Charlottesville, Albemarle, Louisa and Greene—because we believe that everyone, no matter where you live or where you come from, deserves a fair opportunity.



## In the past year...

→ As of November of 2020, there are 95 families in the HFHGC pipeline. In their first three years of homeownership this cohort will collectively accrue **\$1,593,720** in equity

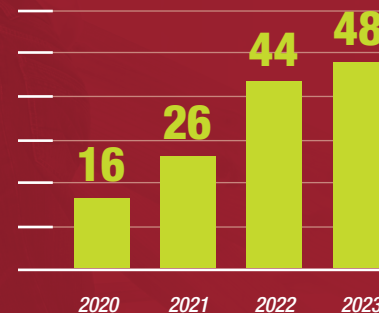
### Projected Habitat Home Sales 2021-2023



\*Total does not include approximately 50 home repairs and families supported in homeownership via the Pathways Program.

### Projected Partner Family Home Sales

→ In the next three years HFHGC will undergo a major step function in build productivity



**Total: 134**



# We believe

**that housing is  
the foundation  
of our lives**

*Patrice & Troy Newton with their family*

Patrice Newton is passionate about elderly care. She was the one who looked after her grandmother and father before they passed away and, throughout most of her adult life, has worked catering to the needs of seniors in the community.

However, at the outset of the pandemic, Patrice was forced to put her professional goals aside in order to focus on the health, educational and emotional needs of her five children who were suddenly thrust into a tenuous virtual learning situation and isolated from friends.

“We had to take the proper measures to keep from getting sick,” said Patrice.

It was not a sustainable situation.

For one, her strong sense of duty—her recognition of the intense need for the community to look after vulnerable seniors during the pandemic—burned brightly inside of her. On top of that, she and her

family were watching anxiously as the bulldozers preparing the site of their rental home of 15 years for a new development crept ever closer. Facing imminent displacement, Patrice and her husband Troy had been working with Habitat for more than a year to improve their finances and qualify to purchase a brand new home right around the corner.

Eventually, her passion for her work providing eldercare and her determination to continue on the path toward homeownership inspired her to get her Personal Care Assistant certification, enabling her to go back to work in a safe way despite the risks.

“Although it does make me nervous to work during COVID, we just decided that we needed to be able to continue to keep our house financially stable and to continue to push toward becoming homebuyers,” said Patrice.



Meanwhile, Troy—who had been laid off from his job as a construction worker when COVID hit—worked with Habitat’s financial coaches to update his resume and apply for jobs. He recently was hired by a local contractor earning more than he was prior to the pandemic.

Now, the Newtons—while taking care of their children and attending to the needs of vulnerable members of the community—are just months away from leaving their dilapidated and cramped rental unit in favor of a brand new home.

This year “we will have something to call our own,” concluded Patrice.



*LaTita Talbert and her family at the dedication of her home on 6th Street*



## In the past year...

- 59 partner families completed **3,198** hours of sweat equity to buy their homes
- **16** families purchased Habitat homes
- Habitat welcomed **36** new partner families—the largest cohort ever—into the Homebuyer and Pathways to Housing programs
- **95%** of Habitat homeowners reported feeling safe and comfortable in their new neighborhoods, giving them a strong foundation from which to grow
- **45** more children have run to forever homes from their school buses



# We believe

**that people who  
live in a community  
are experts on it**

This year, after thousands of hours of intensive community design, we celebrated breaking ground on Phase I of the national-precedent-setting redevelopment of the Southwood Mobile Home Park.

When complete, Southwood will be a 1,000 unit mixed-income community anchored by a vibrant neighborhood center. But what makes Southwood so unique among large-scale community reinvestment initiatives is not so much the “what,” but the “how.”

“This project is very clearly the most meaningful work I’ve done in my career,” said architect Bruce Wardell describing the resident-led community design process.

“The relationship between who does the fixing and who gets fixed usually stays the same. This time it’s the dozens of people who sat around a table night after night.”

More than 200 families participated in the planning effort, with about 30 joining

their neighbors for two years to envision every element of the design—from streets to parks to housing mixtures to commercial uses.

“We may not have a university education,” said community planner Lourdes Vazquez. “But we know how to make a good plan and we understand what we want for our families.”

This fall, the first 30 acres is being prepared for development. Home construction will begin next spring and will include a mixture of Habitat and market rate for-sale homes, and deeply affordable rentals. The project will continue in phases over the next decade so that families can continue to live on site as they prepare for homeownership.

Meanwhile, Lourdes and her fellow “early adopters” will purchase their sustainable homes while the next cohorts of community planners step forward to design their villages.





*Bruce Wardell of BRW Architects works on the design for Village One alongside Southwood resident planners*

“In our experience piloting mixed-income developments, we’ve found that what makes a community durable over time involves much more than simply building great homes,” said Habitat President and CEO Dan Rosensweig. “It’s the work that future neighbors put into planning their community —the experience of figuring it out together —that creates essential, lifetime bonds. Our phasing plan will allow cohorts of future neighbors the opportunity to dream, plan and build together.”

The resident-led process at Southwood is inspiring similar initiatives in Charlottesville and around the country as more planners, non-profit organizations and government officials have come to recognize the genius that exists in every community.

“The folks at Southwood are great problem solvers,” said Wardell. “We need them in our community, not separated out in a corner.”



## In the past year...

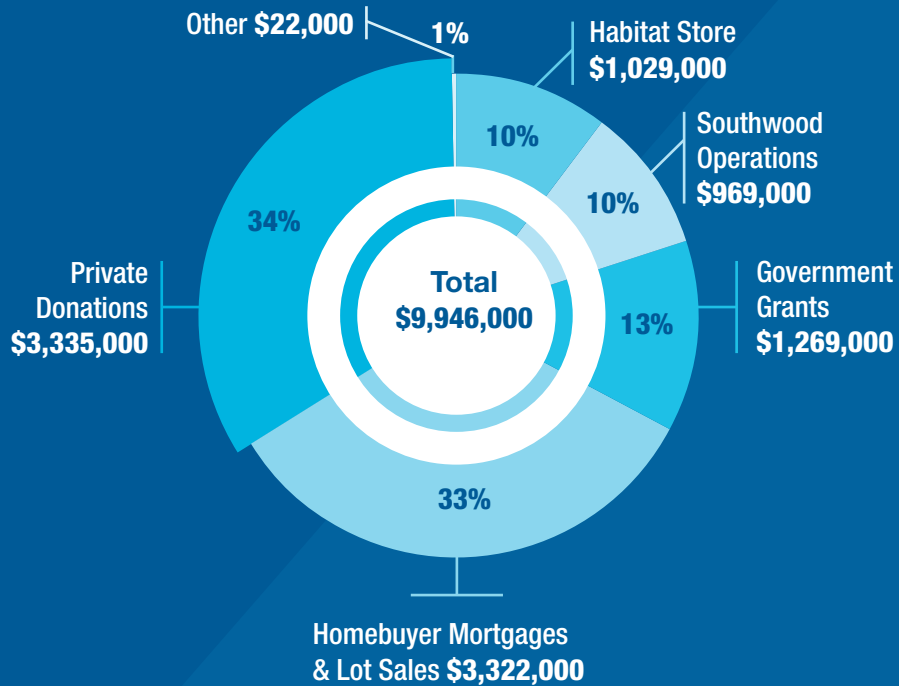
Southwood community members recently celebrated several redevelopment milestones, including site plan approval and an official groundbreaking ceremony this Fall. Their knowledge, skills, and vision have driven the planning process and made the neighborhood’s future their own.

- In the last two years, Southwood resident planners have dedicated over **3,200** hours to neighborhood design efforts
- Southwood residents comprise **51%** of the Southwood Architectural Review Board, ensuring their active voice in the ongoing development of the neighborhood
- Cumulatively, the early adopters moving into the first village built in Southwood have lived in the park for a total of **725** years, making them true experts on the strengths and dreams of their community

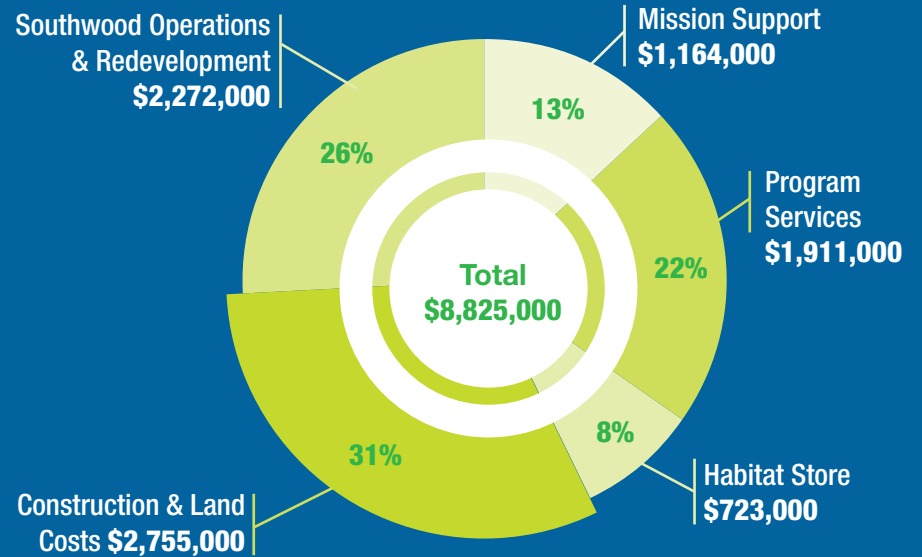
# 2020 Financials

July 1, 2019 to June 30, 2020

## Revenues



## Expenses



# Thank You for Your Generosity

Your support helps build a community where everyone has a decent place to live.

*Gifts made between July 1, 2019 and June 30, 2020*

## \$500,000 AND ABOVE

Anonymous

## \$100,000 – \$499,999

City of Charlottesville

County of Albemarle

Elmo Foundation

Genan Foundation

Habitat for Humanity International

- General Motors
- H & R Block
- Lowe's Companies, Inc.
- Robert Wood Johnson Foundation
- Self Help Ownership Program
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## \$50,000 – \$99,999

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## \$25,000 – \$49,999

Anonymous

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Commonwealth of Virginia Campaign

First Presbyterian Church

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Better Living Building Supply

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Emmanuel Episcopal Church,  
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Joe and Kelly Raichel

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Mark Okusa and Diane Rosin

St. Paul's Episcopal Church, Ivy

Robert S. Stevens

The Dunn Family Charitable Foundation

The Thomas C. and Mary Ann Hays  
Family Charitable Trust

Richard and Susan Tremblay

Wade and Michele Tremblay

United Bank

*We thank our many supporters for their generous gifts to Habitat for Humanity. If an error or omission has occurred, we express our sincere regret and ask that it be brought to our attention. Thank you.*





*Southwood Resident Planner Alfredo Martinez speaking at the Southwood Ribbon Cutting event in September*

**\$2,500 – \$4,999**

Anonymous  
All Souls Charlottesville  
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*Midweek Crew volunteers  
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