

25 YEARS OF IMPACT

Since 1991, Habitat for Humanity of Greater Charlottesville has worked side-by-side with families, affording them the opportunity to earn "sweat equity" while they build their homes and those of their neighbors.



Utilizing volunteer labor and donations, Habitat is able to sell homes to Partner Families at no profit and with zero interest mortgages. In turn, Partner Family mortgage payments fund the construction of future homes.

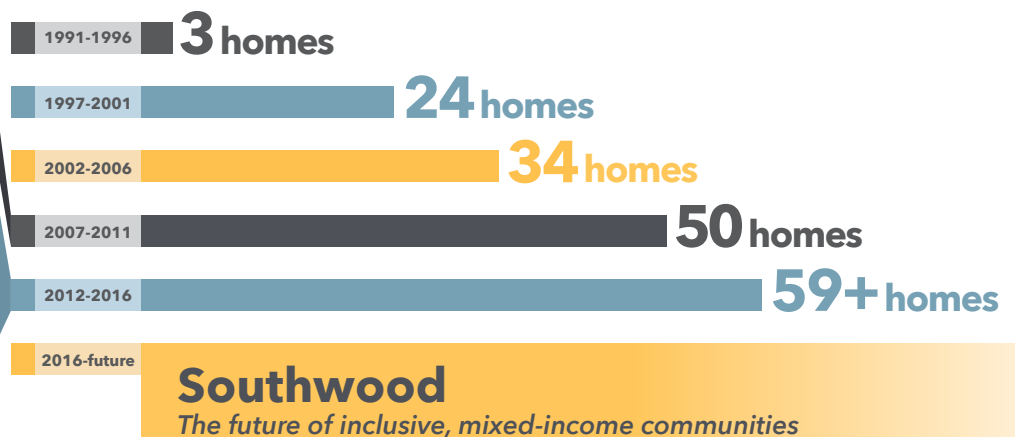


Building Homes, Building Communities

- 2010: Paton Street**
1st intentionally mixed-income Habitat community in Virginia
- 2013: Sunrise**
1st trailer park transformation in the nation without resident displacement
- 2014: Belmont Cottages**
1st Habitat infill community via a land donation
- 2015: Burnet Commons II: The Woods**
1st time Habitat was invited to participate in a new market-rate subdivision
- 2016: Burnet Commons III: The Park**
1st public/private partnership in the City's Strategic Investment Area

We've built 170+ homes over the past 25 years, but given the extent of the local affordable housing crisis, we are scaling up and thinking bigger. We've successfully developed or built homes in five new mixed-income neighborhoods in our community, and on the horizon is Southwood.

Southwood is a 120-acre mobile home park with 341 trailers and 1,500 residents. It represents the region's greatest remaining opportunity to provide inclusive, affordable housing on a significant scale. When completed, Southwood will be a thriving, mixed-income, mixed-use community and a national model for trailer park redevelopment without resident displacement.



Impact Since 1991

170+
new Habitat homes have been built

\$16.8 million

in home equity and mortgage interest savings has been earned by local Partner Families through Habitat's zero-interest-loan homebuyer program



Only **2.5%** of Habitat mortgages have defaulted, less than one-third of the national average of 7.9%

27 homes have been funded by proceeds from the Habitat Store

1,500

local residents have been safely housed in Habitat's Southwood neighborhood

Our Supporters Since 1991

\$7.94

million of labor has been donated by volunteers on our construction site



7,100+

financial supporters have donated funds, greater than half have contributed more than once



40,000+

sweat equity hours have been completed by Partner Families



18,800+

volunteers have swung a hammer in support of our families



150+

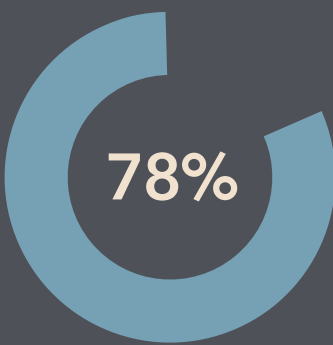
community members have volunteered thousands of hours as Partner Family Advocates

Empowered Families

In 2014, local Partner Families participated in a study measuring changes in their lives since becoming Habitat homeowners. The results demonstrated increased life satisfaction and self-esteem, gains in personal finances, and pursuit of additional education and professional training.



100%
reported that their lives have improved



78%
reported that their feelings about their children's futures had gotten better



70%
reported that one or more members of their family has completed or plans to complete higher education or training programs

Habitat's First Homeowner

Phyllis Meredith



Photo: Daily Progress

I decided to take a chance and apply when I heard that Habitat was starting to build homes here in Charlottesville. The place we lived had wires hanging out of the ceiling—it wasn't safe. My youngest son was very sick in the hospital, and we needed a stable home to call our own.

My sons' lives are so much better because of our Habitat home. When I didn't have to work multiple jobs to afford rent, I had more time to spend with them. I was able to teach them the value of hard work and owning our own home. They had the stability of being in one home for most of their lives, and learned to respect what you own.

I never missed a mortgage payment. In 2007, when I paid off the house in full, my friends at Habitat threw me a party. When I held the deed to my own house it was one of the proudest moments of my life.

This house is invaluable to me—it's something I can leave for my kids when I'm gone. And I helped build it with my own hands, so I know how to fix things when they go wrong. I'm so thankful to have been the first Habitat homeowner in Charlottesville, and to see how many other families have joined me. It's been an amazing blessing, and it's led to so many other blessings for our family.