



Habitat
for Humanity®
of Greater Charlottesville



2021 IMPACT REPORT

Progress





Dan Rosensweig at Southwood construction site

A message from our President/CEO

“Progress is a nice word. But change is its motivator.”

- ROBERT F. KENNEDY

In addressing the US Conference of Mayors in 1964, Attorney General Robert F. Kennedy shared some sobering facts related to the odds of success for children of different demographic groups. Children born in rural Appalachia had less than ½ the probability of finishing fifth grade than the general population; African American children had less than 1/3 the chance of finishing college than their peers.

He then urged the mayors to think differently, to acknowledge that some prescriptions of the past weren't working and to open themselves up to innovation—not just for the sake of progress but to bring about fundamental change. Change the odds for children, he reasoned, and the outcomes will follow.

Six decades later, right here, right now in Charlottesville, after years of planning, we are beginning to live up to Kennedy's challenge to not just progress through our work, but to change the fundamental odds.



This year, with your support, we built the roads, installed utilities and created building pads for the first 49 Habitat homes of the eventual 1,000+ home redevelopment of the Southwood Mobile Home Park. And throughout the region outside of Southwood, scores of children moved into their new Habitat homes built and purchased by their parents. Statistically, the chances of them graduating high school has increased by 19% and they will be more than 2x more likely to complete post-secondary education.

And the odds are improving across the entire housing sector in our region.

This year, the University of Virginia committed three parcels of land toward the creation of up to 1,500 units of affordable housing. Charlottesville passed a broad ranging new housing policy aimed at eliminating the 4,000-unit deficit in the City. Albemarle County created a new affordable housing fund to seed projects at various

levels of affordability. And, redevelopment projects by Habitat's close friends and partners at the Charlottesville Redevelopment and Housing Authority and the Piedmont Housing Alliance broke ground and thereby put thousands of local neighbors on a path to better housing.

Here at Habitat, we know that changing the odds—bringing about true, lasting progress—always begins with a hand up.

Take Karen David (featured on page 4), for example. For years, Karen volunteered her time as a community planner, creating the site plan for the first village at Southwood. This year, Karen and her three children will be able to leave behind their dangerous, leaky trailer and move into a brand-new home they will build and purchase at Southwood.

And consider 12 year old Keri (featured on page 6) who this year came to see her mother as “superwoman”

during her homebuyer preparation. Keri's outlook will be forever changed after witnessing her mother pushing through long nights of financial coaching and long days of sweat equity on the job site so that she could enjoy the stability of their *Forever Home* in a beautiful new Charlottesville City neighborhood.

So, this year—as we build the first homes in Southwood, as we more than double our annual home production (from 18-40), as we repair more homes in Louisa and Greene counties than ever before—let's keep our focus on the fundamental change that is possible when we improve the outlook for Karen and Keri and members of the hundreds of the other families that we are blessed to work with.

Thank you. By investing yourself in our mission—as a donor, advocate, volunteer or homebuyer—you are changing the odds and changing the world. As RFK concludes in his speech, through work like ours, “we will disappoint the oddsmakers and the handicappers. And together we shall collect the winnings for having cheated failure and having glorified opportunity.”



Dan Rosensweig

Southwood: A Community Designed by Residents for their Neighbors



Karen David

For Karen David, a Southwood resident and future Habitat homebuyer, this year represented the beginning of a dream-come-true for her family—a stable, sustainable house of their own in the community they've called home for two decades.

“We moved to Southwood in 2002 living in a rental. We bought our trailer in 2007 and at the time we heard a lot about someone buying the property, and we would have to leave. But then everything changed,” Karen said of learning about Habitat’s redevelopment plans, inclusive of a permanent place for every Southwood family.

After several years of intensive community-led planning by Karen and her neighbors, physical construction began at Southwood in 2021. Construction crews made quick work,



Karen David at one of the Southwood planning sessions

building an access road, installing utilities and creating pads for the first 80 homes. And now, 39 families like the David's are working through the homebuyer program to begin building their homes this month.

"When we got accepted into the [Habitat Homebuyer] program, I told the family at dinner and all the kids started cheering," said David. "They know how much this means to us. But they also know it's going to be a lot of work and that they will have to help us with the sweat equity hours."

The first of an eventual nine villages will be complete in late 2023. Over time, the aging trailer park will be transformed into a national model 1,000+ home mixed-income community with multiple housing options—from deeply affordable rentals to single family homeownership—to meet the needs of every resident of Southwood.

"Things are happening fast," said Habitat President and CEO Dan Rosensweig. "Because the foundations are so strong, because so many Southwood families worked together to create the plans and so many in the community have stepped up to support their efforts, 2022 will bring about a complete transformation for Karen and so many others."

A Place for Everyone. At Southwood In 2021...

- Building pads for the first 80 homes (49 Habitat, 31 Market Rate) were completed
- Site plans inclusive of another 165 affordable homes were under County review
- The first 39 families entered the homebuyer program, choosing from 11 unique options
- The first 14 renters began choosing from four unique options
- Habitat and the resident design team submitted a rezoning application for the remaining 100 acres of the park
- Two market rate builders signed contracts to purchase land to construct 125 homes in Phase I
- Habitat's partner, the Piedmont Housing Alliance, received low income housing tax credits to construct 121 affordable apartments

A Home for Children to Flourish

“I remember my mom came home from the job site and was so sore and tired and so happy,” says Keri, the twelve year old daughter of a recent Habitat home buyer. “That was the first time I really learned about Habitat and the work my mom was doing to buy our house.”

Keri was one of 44 children to move into her forever home built this past year. For many Habitat partner families, their kids are the reason to push through the long nights of financial coaching and the hard days on the construction sites.

“At our home dedication, people kept telling me that my mom did this for me,” reflects Keri. “I feel like [my mom] is Superwoman.”

A safe place for children to grow and flourish is central to the commitment Habitat Charlottesville has made to the region. According to a 2012 study of more than 400 Habitat homeowners, children raised in a Habitat home are more than twice as likely to go to college compared to the average for similar demographics and economic groups.

Keri’s favorite room in the house is her school room. It is right off the kitchen and she shared that she “could not wait to set up her desk” and “come home from school to her own place to do her homework.”

Keri has big goals for the future. “I am getting my black belt in karate this fall. . . I’d like to study business in college. . . and in a few years when I’m old enough, I’d like to volunteer on the Habitat job site like my mom did for us.”





Habitat Chief Partnership Officer Janette Kawachi with Kia Jones, Habitat Advocate

Building a Stronger Community

In coordination with local, state and national partners, Habitat successfully supported and witnessed a number of housing advancements in 2021...

- The University of Virginia advanced an initiative to utilize three of its properties to catalyze the construction of between 1,000 and 1,500 affordable residences within 10 years
- Governor Ralph Northam and the Virginia General Assembly allocated \$70.7M into the Virginia Housing Trust Fund to leverage private investment in affordable housing
- The City of Charlottesville passed an Affordable Housing Plan providing tools to facilitate the creation of thousands of units of affordable housing
- Redevelopment projects by the Charlottesville Redevelopment and Housing Authority and the Piedmont Housing Alliance broke ground putting thousands of local neighbors on a path to better housing
- The Albemarle Housing Improvement Program rehabbed 18 homes and completed 79 emergency repairs
- 40 Habitat Pathways participants, Homebuyers and Homeowners completed the Cost of Home Advocates training program and took an active role in housing advocacy at the local, state and federal levels

A Second-sale Habitat Home for a First-time Homebuyer



Ferris B. gets the keys to his Habitat home.

In 2021, Ferris purchased a rehabbed Habitat home in the Sunrise community, becoming the first in his family to own a home.

“I didn’t know that owning a home was an option for me until the Habitat program came along,” said Ferris. “I definitely didn’t know it would be an option so quickly.”

Ferris is among the first-time homebuyers benefitting from Habitat Charlottesville’s buy-back initiative. To preserve affordable housing in the region, Habitat homes have a mortgage structure that allows the organization to repurchase homes from Habitat families who decide to sell. Through this program Habitat matched a bona fide offer by a private purchaser, renovated the home and resold it at an affordable rate to Ferris.

Overall, the program offers a uniquely robust solution that tackles three key barriers to homeownership for low-income families: the high cost of land and homes in

the region, lack of access to capital for credit-challenged individuals, and financial disempowerment.

Habitat’s Homeownership program, which Ferris began in March of 2020, is typically an 18-month journey that provides families with a comprehensive array of financial and social supports to prepare them for long-term successful homeownership.

“It was so nice to have the Habitat staff, their support. I knew I could trust what was being told to me.”

Reflecting on his home, the partnership with Habitat, and those in the community who helped him get here he says, “I have sure-footing on solid ground.”

Habitat Charlottesville remains committed to providing a chance to land on solid ground to all residents in the region. This next year, we will work on more than 40 homes throughout Greater Charlottesville as we scale up to meet the area’s need for affordable homeownership.



Habitat Store staff and volunteer have some fun in the warehouse

The Habitat Store Gaining Ground in the past year...

The Habitat Store has always been an engine for good fueled by community donors, volunteers, and nonprofit partners. Despite COVID challenges in 2021, the Store continued to think creatively about ways to impact greater Charlottesville neighbors in need. This year, the Habitat Store donated items to Shelter for Help and Emergency, the Division of Veterans Services, the Haven, the International Rescue Committee and other partners in the community helping people land on their feet.

In 2021 the Habitat Store...

- Received more than 6200 donations from community individuals and businesses
- Sold more than 85,000 items, 90% of which were donated
- Raised \$265,000 in net profit for affordable housing despite being closed or at reduced hours for the entire year due to the pandemic
- Distributed more than 650 meals to city school children during holiday breaks in partnership with Cultivate Cville and supported Meals on Wheels with home deliveries
- Engaged 425 volunteers in 13,000 hours of volunteer service



Quintin Croxton stands in front of his newly-repaired family home with Habitat Greene County volunteers



When Renovations Bring Stability and Self-Reliance

In 2021, Habitat Charlottesville of Greater Charlottesville stepped up its commitment to a comprehensive regional approach to affordable housing by addressing the specific housing challenges in Greene and Louisa Counties.

In addition to working with the Regional Housing Partnership to create affordable housing plans in the area's rural counties and building new homes, Habitat placed a renewed emphasis on helping long-time residents of Louisa and Greene stay in their homes.

Greene County homeowner and disabled veteran Quinton Croxton, whose home has been in his family for three generations, was having a progressively more difficult time with upkeep when Habitat stepped in to lend a hand up.

"I think the house was built in 1893; it's on my mother's side of the family," said Croxton. "I didn't want to let the house just fall down. I wanted to try to fix it up."

On a sunny April weekend, volunteers from Habitat joined with Croxton to remove a rotted porch, build a porch gutter system and replace his soffit and gutters.

His ancestral home is now in shape for future generations.

"This is my family's legacy," Croxton said. "I'm never leaving. Maybe it'll last another 128 years."

In 2022, with your support, we are ramping up our capacity to help twelve families in Louisa and Greene like Croxton's stay safely in their homes.



Stepping Up to The Plate in the past year...

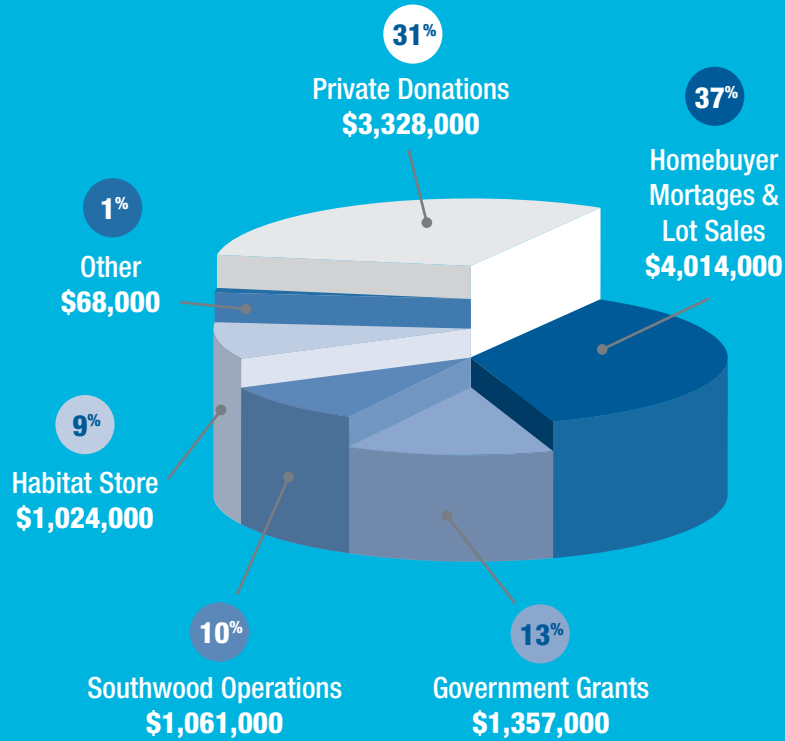
Volunteers power Habitat's mission to transform lives and communities. Despite limitations caused by the pandemic, in 2021...

- 692 individuals completed 24,584 hours of volunteer work with 145 volunteers completing 7,100 hours on Habitat home builds
- Volunteers saved Habitat nearly \$700,000 in labor costs
- 57 families (81 individuals) earned sweat equity, took homebuyer education classes, and prepared to become Habitat homeowners



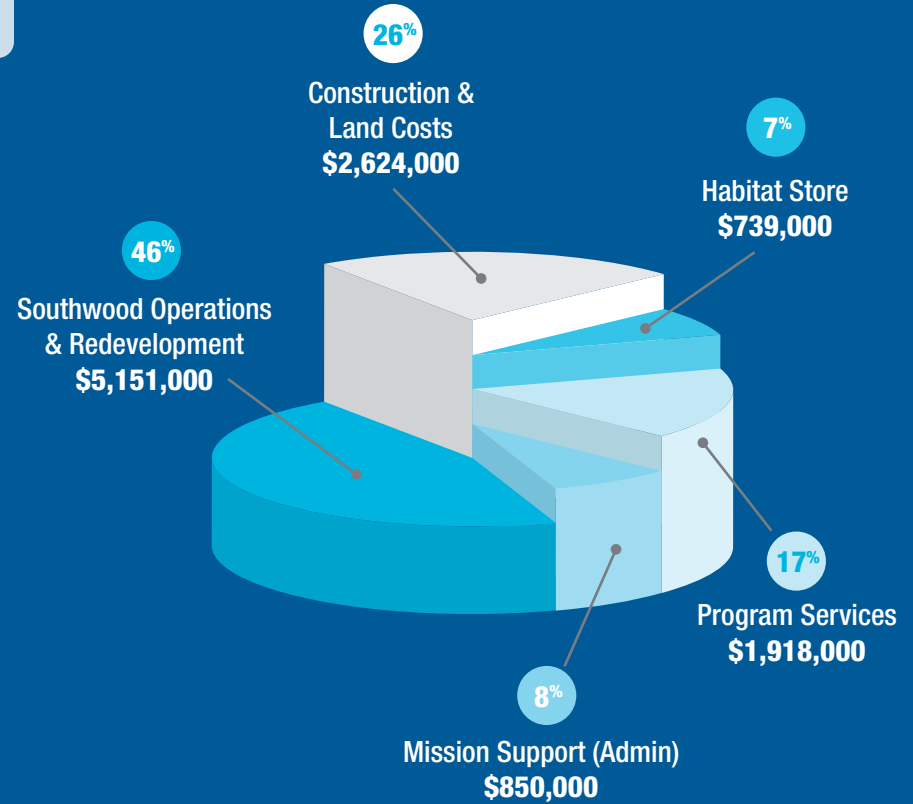
2021 Financials

July 1, 2020 to June 30, 2021



Revenues

Total \$10,852,000



Expenses

Total \$11,282,000

Highlighting Key 2021 Community Partners



Faulconer career fair at Southwood

FAULCONER CONSTRUCTION COMPANY

Faulconer Construction, our land development contractor at Southwood, offered heavy equipment operations training and employment to Southwood residents this year and looks forward to adding even more residents to their staff. So far, six residents have joined the Faulconer team, learning new skills, beginning career ladder jobs and becoming part of the crew preparing the site in their own neighborhood.



Habitat CEO Dan Rosensweig and Kelsey Cox, Executive Director of Foxfield Racing celebrate the generous \$50,000 donation at the 2021 Fall Family Day races.

FOXFIELD RACES

In 2021 Foxfield Races named Habitat for Humanity of Greater Charlottesville its philanthropic partner, kicking off a return to the Family Day races with a \$50,000 gift. Foxfield and Habitat are natural allies sharing a core value of maintaining wonderful open spaces—be they pocket parks in mixed income communities or race grounds at Foxfield—where people from all walks of life can come together to interact and celebrate.

SENTARA MARTHA JEFFERSON HOSPITAL

Sentara Martha Jefferson Hospital provided a \$100,000 grant to the Southwood project to help with environmental remediation in order to improve community health. Sentara was inspired by Southwood as a replicable national model for resident participation in creating healthier, more sustainable and equitable communities.



U.S. SOCCER FOUNDATION



The U.S. Soccer Foundation, Dick's Sporting Goods, and the Carson Raymond Foundation helped Habitat fulfill Southwood residents' dream by funding a small-sided soccer field in the revitalized neighborhood. This mini-pitch, the first of its kind in the area, was installed in 2021 and will be a backyard meeting place and a source of joy for generations of children from diverse backgrounds to gather and play.



Thank You for Your Generosity

(Gifts made between July 1, 2020 and December 31, 2021)

\$500,000 AND ABOVE

Anonymous
Oakwood Foundation

\$100,000 – \$499,999

Rebecca Barlow
Stephen and Mary Anne Burns
Christ Episcopal Church
County of Albemarle
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Habitat for Humanity International

- Bank of America Foundation
- Cost of Home
- General Motors
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\$50,000 – \$99,999

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Adiuvars Relief Fund in CACF
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Pepsi-Cola Bottling Company of Central VA
Virginia Housing

\$25,000 – \$49,999

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Virginia Department of Environmental Quality

\$10,000 – \$24,999

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Bill and Nan Massie
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George and Miette Michie
Mr. and Mrs. Richard Nunley
Mark Okusa and Diane Rosin
Olivet Presbyterian Church
Kent Olson and Marsha Trimble

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.

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Wells Fargo Foundation
Westminster Presbyterian Church

\$5,000 – \$9,999

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\$2,500 – \$4,999

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Tashae Anderson with her daughters Amiya (age 7) and Amarah (age 12) and on the steps of their new Habitat home in Charlottesville.

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Kent and Susan Rychik

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Bruce and Karel Seger
Smith Family Trust
The Solak Family
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Bill and Gloria Stackhouse
Standish Family Foundation
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Fred and Ginny Karnas
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John Kluge and Christine Mahoney
Ellen Koslow
Linda Lester
Chris Lorish
Louisa County Ruritan Club
Virginia and Peter Lueders



Kids build Habitat homes out of legos at the Habitat tent at the Fall Foxfield event.

Robert and Patricia Macionis
 John and Marilyn Marshall
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 Julie and Alan Matsumoto
 Mary McCarthy
 Louise McConnell
 Elizabeth Merrill
 Mark Metcalf
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 Mike and Linda Moore
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 J.E.M. Van Beek
 Jim and Hedy Watson
 Peyton and Anda Webb
 Fredric and Karen Weinberg
 Joseph White
 George Yin and Mary Walter

\$250 – \$499

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 Nini Almy
 Marcelino Arroyo
 Lucy Aslett
 Benjamin and Christian Bailey
 Kristin Barmoy

D. Stan and Katherine Barnhill
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