



Habitat
for Humanity®
of Greater Charlottesville



BEYOND THE HOUSE

2017 IMPACT REPORT AND VISION FOR THE FUTURE

It never rains roses; when we want more roses, we must plant more trees.

—GEORGE ELIOT



NOTE FROM THE PRESIDENT

Dear Friends,

Today, Angel Turner is celebrating her first year of homeownership. With this newfound stability, she has created a brighter future for her son Zechariah—and for herself.

With your support over the years, more than 200 families like Angel's have achieved stability and independence through Habitat homeownership, and we have preserved affordable housing for more than 2,000 of our neighbors.

But—as you will see on page 3—the Charlottesville housing system remains out of balance.

That is why we are challenging ourselves to reach deeper and to think “beyond the house.” The result of this challenge is our new five-year strategic plan, which calls for us to dramatically increase our impact in three areas: building, rebuilding, and housing system development.

The goal of our plan is simple: to ensure that everyone in our community can find a decent place to live.

For every family like Angel's, there are countless more who would also thrive in a stable home if given the opportunity. Please take a few minutes to learn about our new approach and consider how you can join forces with us to make local housing poverty a thing of the past.

Thank you for your partnership.

Sincerely,

A handwritten signature in black ink that reads "Dan Rosensweig". The signature is fluid and cursive, with the first name "Dan" being particularly prominent.

Dan Rosensweig
President & CEO

A BRIGHTER FUTURE

ANGEL & ZECHARIAH



It's been a year, but it still smells like a new home! Having a house where I don't have to worry about things like a broken window or a bug infestation—even having a dishwasher—saves me time so I can focus on Zechariah's needs.

Before, we moved a lot because the rent went up every few years. Change was really hard for Zechariah. Now he's growing up in his own home and that stability helps him feel really secure. It helps him express himself, and it's broadening his horizons—and mine.

I want my son to go to college, to have a career that he loves, and to enjoy life. Having a home is a big step toward his future. It's been a really awesome journey!

“You are the reason I bought this house, because I want to make a better future for you.”

THE AFFORDABLE HOUSING CRISIS

Charlottesville's housing market is out of balance.

1 in 2 Charlottesville citizens can't afford housing

850 families await public housing or rental assistance

3,000 homes are substandard and unsafe

16,000 more housing solutions are needed to meet the demand

Too many hardworking families struggle to make ends meet, sacrificing healthcare, education, and employment opportunities to put a roof over their children's heads.

Habitat helps families beat these odds. Through hard work and perseverance, Christian, featured on the next page, will soon be able to move out of substandard housing and into her Habitat home.

But given the local challenges, we must all do more to extend the blessings of safe, decent, affordable housing to more families like Christian's.



LIVES CHANGING CHRISTIAN & HER DAUGHTERS

Growing up, my family didn't have anything. I didn't have a mindset to want more—I didn't know it was possible.

The first time I came to Habitat, I didn't get into the program. But I kept working. I knew I could do it. When Habitat called to tell me we got the house, I was driving and I had to pull over! I was so happy, I couldn't stop crying. My little girl was so excited, she yelled, "Mommy, we're going to have a house!"

Habitat's homebuyer education program taught me so much about budgeting and how important it is to save. It taught me so much about life!

Now that I'm getting ready to be a homeowner, I feel like a whole new type of person with a whole different mindset. I feel strong and independent—like a woman who stands on her own. I want my kids to feel that way too.

I thank God for Habitat because it has changed my life. It is a light in the world. I'm so happy!

I feel strong and independent—like a woman who stands on her own.



MISSION

We bring people together to build and rebuild homes and communities while catalyzing new pathways to safe, decent, affordable housing.

OUR STRATEGIC PLAN

2017-2022

Our response to the housing crisis is to innovate—to think beyond the house so that more families can enjoy the benefits of safe, decent, affordable place to live.

Our new strategic plan calls for us to leverage our core family homeownership work to catalyze new pathways to better housing for more people than ever before.

The three “houses” of the plan—building, rebuilding, and housing system development—represent a holistic approach to achieving impact at an unprecedented scale, directly addressing the conditions that cause housing poverty in the first place.

BUILDING

- ▶ HOMES
- ▶ MIXED-INCOME COMMUNITIES
- ▶ CAPACITY, INDEPENDENCE AND HOPE

FOUNDATIONS OF GREATER IMPACT

FINANCIAL PLANNING • COMMUNITY SUPPORT • ORGANIZATIONAL DEVELOPMENT • ASSET-BASED COMMUNITY DEVELOPMENT

VISION

A Greater Charlottesville community where everyone can find a decent place to live.

HOUSING SYSTEM DEVELOPMENT

REBUILDING

- ▶ RESIDENT-DRIVEN REDEVELOPMENT OF SOUTHWOOD
- ▶ RECAPITALIZATION OF COMMUNITIES VIA HOMEOWNERSHIP
- ▶ HOME REPAIR AND RENOVATION

- ▶ COMMUNITY-WIDE ALIGNMENT OF POLICY, FUNDING AND PROGRAMMING
- ▶ NEW PRODUCTS AND PATHWAYS
- ▶ ADVOCACY
- ▶ LISTENING APPROACH



DREAMS STRENGTHS DESIRES



BUILDING

Our core focus has been and will always be on building homes. We have been blessed to work alongside hardworking neighbors like the Abbas family, featured on the next page, to help them achieve a stronger future through homeownership.

IN THE PAST 18 MONTHS

54 families contributed

4,102 hours of sweat equity, helping to build...

21 Habitat homes, which will generate...

\$4.2 million in home equity

OVER THE NEXT FIVE YEARS we will continue to construct at least 20 homes annually and seek new opportunities to build mixed-income neighborhoods. We will expand our work with families we can't immediately serve through homebuilding, addressing generational poverty and finding new pathways to better housing.



WELCOMING NEW NEIGHBORS **THE ABBAS FAMILY**

"When you come to a new country, it is a great opportunity and also a great challenge," relates Ammar. Eight years ago, he and his wife Hiba left war-torn Iraq to resettle in Charlottesville. But as their young family grew, they worried they might never be able to afford a suitable place to live.

"Our three children used to sleep in one room. It was not good for them," recalls Hiba. "Without the opportunity from Habitat, we would still be renting a small apartment. We have seen a big change in our children."

As they worked on their home, the family was amazed by Habitat's volunteers. "They knew nothing about us, but they were here to help," remembers Ammar. "Weekend after weekend, even in cold weather—nothing could prevent them from helping other people."

"Charlottesville is now our hometown. Our children know that many different people helped build this home and this neighborhood. We hope this will make them open minded so they will grow up to accept and respect everyone."

"We say in Arabic, 'Everything begins at home,'" says Ammar. "To make this community stronger, we must help Habitat give this chance to more people. At the end of the day, we all live in one community."

“At the end of the day, we all live in one community.”



2

REBUILDING

Over the past 15 years, we expanded our home and community building efforts by transforming mobile home parks into sustainable mixed-income neighborhoods. We also helped stabilize communities by converting abandoned or foreclosed homes and land into affordable homeownership.

IN THE PAST 18 MONTHS

18 Habitat families purchased homes at Burnet Commons II—a former landfill site now a 46-unit, mixed-income community

We completed our **first** urban ring revitalization home in Albemarle County

The final **28** market rate lots were sold at Sunrise Park, completing the former mobile home park's transformation

We provided land to the Central Virginia Boys and Girls Club for their expansion at Southwood so **100** more children could participate in after school programs.

OVER THE NEXT FIVE YEARS we will work with Southwood residents to rezone and begin physical redevelopment of the mobile home park. We will partner with other organizations, leveraging our skills in home repair and renovation to achieve change on a neighborhood scale and lending a hand wherever we can make a difference.



SOUTHWOOD LAYING THE FOUNDATIONS

Since Habitat purchased the Southwood Mobile Home Park in 2007, we have worked at a grassroots level to empower the 1,500 residents to make the emotional and spiritual shift from renters to owners.

As we've stabilized the conditions of the park, many community leaders have emerged to organize events, make property management decisions, and take foundational roles in the community's evolution. "The shift to resident leadership has been dramatic," says Rush Otis, Director of Southwood Redevelopment. "Real change happens when community members take charge of their own future."

Some community members have planned festivals, soccer tournaments, and community cleanups. Some have shown up week after week to contribute to the planning process. All have developed knowledge, skills, and abilities that will be critical to redevelopment moving forward.

OVER THE NEXT FIVE YEARS Southwood residents will create a master plan, design small mixed-income villages, and begin to build and purchase new, sustainable, and permanent homes.

“Real change happens when community members take charge of their own future.”



3

HOUSING SYSTEM DEVELOPMENT

Over the past 26 years, Habitat has helped 200 families buy affordable homes and preserved housing for 2,000 neighbors. With your support, local families have earned nearly \$20 million in equity, helping to lift them and future generations out of poverty.

But the local housing system remains out of balance and too many neighbors still lack pathways to safe, decent, affordable housing. That's why we are committed to increasing our impact by aligning local policy, funding, programming, and marketplace innovations. Our work is just beginning.

IN THE PAST 18 MONTHS

Habitat worked with other housing providers to design a City rental assistance program, enabling **120** families to receive housing vouchers next year

As part of the Housing Advisory Committee, we advocated successfully for the City to add **\$1.8 million** to its affordable housing fund

20 Habitat affiliates and housing agencies across the country sought our expertise to help stop the displacement of mobile home park residents

OVER THE NEXT FIVE YEARS we will double down on our active listening approach, speaking directly with hundreds of local, low-income residents and community partners to better understand the barriers to better housing solutions. This broad inquiry will begin to help us work within coalitions to create new pathways, programs, partnerships, and services to fill out the local housing landscape.



EXPANDING OUR REACH **RIDGE SCHUYLER**

So many folks in the Charlottesville area work full time but can't afford to live here. I help people gain skills and training so they can make a decent wage. But you can't be a good employee if you don't have adequate shelter.

Habitat is a forward-looking, fierce, and effective advocate for housing in our community. They helped us think through the vast array of issues that arise for a family looking for a stable home. One problem is the gap between supported affordable housing and market rate housing. We worked with Habitat to recommend that the City Council create a local rental assistance program, which we expect will benefit 120 families.

This is just one solution. No single organization can meet the needs of every family. Whether through housing, employment, childcare, or transportation, we have the chance to really pull people up in the world and move them from self-sufficiency to financial security.

We need to work together and look at what the community really needs. Habitat has led that charge.

Habitat is a forward-looking, fierce, and effective advocate for housing in our community.

—RIDGE SCHUYLER,

founder of Charlottesville Works Initiative and dean of community self-sufficiency programs at Piedmont Virginia Community College



FOUNDATIONS OF GREATER IMPACT

Strategic financial planning, community support, organizational development, and asset-based community development—lifting up community members to be their own agents of change—are central to our ability to increase our impact.

DURING THE PAST 18 MONTHS, WE HAVE

Generated a **16**-year financial forecast of our anticipated resource needs to expand our impact

Committed to expand our services to work with the **8 out of 10** applicants who apply to Habitat, but who are not quite ready for homeownership

Created our **first** small repairs program for targeted interventions in the community

Empowered **75** Southwood residents, such as Reina featured on the next page, to lead the design and redevelopment process

OVER THE NEXT FIVE YEARS we will develop a comprehensive advancement plan to help us build more than 100 homes while renovating even more. We will continue the redevelopment of Southwood and work in coalitions for systemic and sustainable local housing system development—creating pathways to better housing through the active engagement of thousands of our neighbors.



PLANNING THE FUTURE REINA & HER FAMILY

Reina's laughter fills the room. During a community meeting, she tells her neighbors how she would respond to those who have negative notions about what life in Southwood is like.

"I would invite them to a meeting!" she exclaims. "I would introduce them to people and show them all the work we've done. They would see that this is a nice place and everyone is friendly."

"I love my neighborhood," she says. "I don't want to miss out on anything! I come to the meetings so I can keep learning and plan what the neighborhood will look like."

Reina also encourages her neighbors to join her at planning meetings and stay focused on the big picture. "I want to motivate other people to come to meetings and get involved."

I want to motivate other people to come to meetings and get involved.

She was inspired to learn all she can about the Habitat program by a good friend who purchased her Habitat home last year. Eager to provide a bright future for their children—Natalie and Jesús—Reina and her husband are now saving up money to become homeowners.

"My friend showed me it was possible—I want to show others that it's possible, too."



YOU MAKE A DIFFERENCE

Because of your support, Habitat has been able to engage the community and significantly increase the amount of safe, decent, affordable housing available in the Charlottesville area.

IN THE PAST 18 MONTHS

3,875 volunteers worked on Habitat homes, at the Store, at events, or in our offices

65,205 volunteer hours saved Habitat **\$1,574,048** in labor costs

1,100 donors provided financial support

86% of our revenues went directly to programs and services

OVER THE NEXT FIVE YEARS, your continued support will be critical to building, rebuilding, and housing system development. Your partnership will help build more homes, serve more families, and create a greater Charlottesville community where everyone can find a decent place to live.

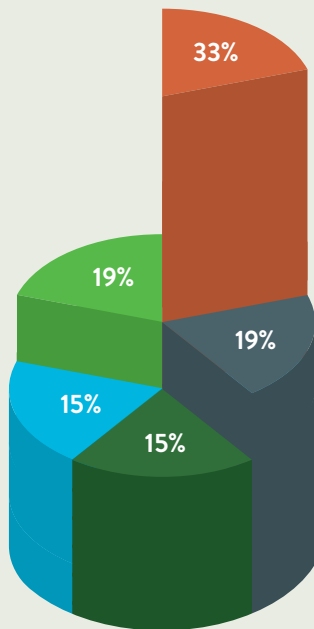
THANK YOU!



2017 FINANCIALS

July 1, 2016 to June 30, 2017

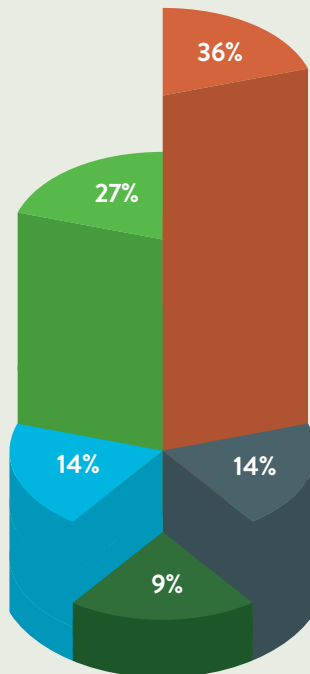
Inclusive of Core Operations, Sunrise, Southwood, and the Habitat Store



REVENUES

- Donations **2,026,000**
- Southwood Operations **\$1,185,000**
- Habitat Store **\$1,165,000**
- Homeowner Mortgages & Lot Sales **943,000**
- Government Grants **\$915,000**

TOTAL \$6,234,000



EXPENSES

- Construction & Land Costs **\$2,050,000**
- Southwood Project & Operations **\$1,552,000**
- Habitat Store **\$772,000**
- Mission Support **\$774,000**
- Program Services **\$507,000**

TOTAL \$5,655,000

THANK YOU FOR YOUR GENEROSITY

Your support helps us achieve our vision of a Greater Charlottesville community where everyone has a decent place to live

\$50,000+

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\$10,000 - \$49,999

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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.

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Jing Yu and Wen Yuan

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John and Mary Burt
Charles Fund

VOLUNTEER

Paul Johnston, Midweek Crew Member

116 DAYS ON THE BUILD SITE

754 VOLUNTEER HOURS

Since joining the Midweek Crew, I've met some terrific volunteers and families. I get to work with people who are building their futures. To see their homes come to fruition and know they have a hand in—there's so much pride in that.

The devotion, commitment, and skill of the Midweek Crew is just phenomenal. So if you're motivated by compassion and you want to contribute to a well-respected organization, come on out! We may not all have the technical skills, but we're all here to row this boat in the same direction.



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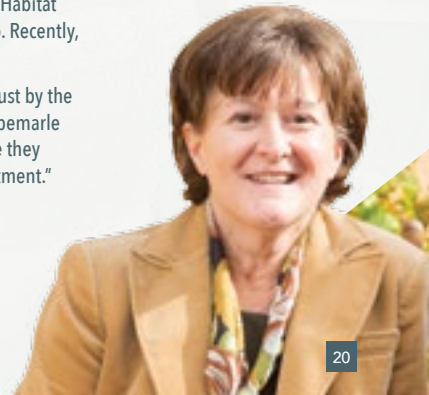
ADVOCATE

Miette Michie

Miette Michie knows the critical role that advocacy plays in supporting our neighbors. Since 2013, she has worked with aspiring Habitat homebuyers to ensure they are ready for homeownership. Recently, her support for Habitat took on another dimension.

"I attended a home dedication and was really moved not just by the family's story, but by Habitat's commitment to helping Albemarle County reinvest in aging suburban neighborhoods before they deteriorate due to absentee landlords and a lack of investment."

"So I wrote a letter to the editor of the Daily Progress congratulating the family, praising Habitat for its work, and challenging others to make similar investments in affordable housing."



Marion Kimball
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I am really impressed at how much teaching is involved and how much care is taken to get a family ready to move into their home. It's not just finding someone housing, but teaching them how to be a homeowner and take care of their community.

I appreciate that I can see the whole progression of the Habitat program. You can come out to a job site and meet the crew and the volunteers. You can come to a dedication when a family is getting ready to move in. To see someone become a first time homeowner-it is just tremendous!

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