

FY 2019 Annual Report



A Message from Our President and CEO

In my office, I keep a photo collage of some of my favorite moments from my five years at Habitat. Holding hands with Ms. Velma Perry during a day of repairs on her home. A smiling selfie with Thein Oo on a bitterly cold work day. A candid moment of laughter with Reverend Seymour at a home dedication. Blowing bubbles with two young girls on a Habitat site in Santa Rosa, Honduras. An emotional hug after Daniella's moving speech at the fashion show. Posing for a picture with a board member during a day of advocacy in Washington, DC.

Inside this report you will see specific details about the impact that you helped to make possible over the past fiscal year. While we are all proud of these accomplishments, the photos on my wall remind me that our work is about people, not numbers. Behind each of the statistics on these pages is someone - a senior, a mom, a child - whose life has been changed thanks to the security of a safe and affordable home. **Thanks to you.**

These photos also remind me of why I said "yes" when Susan Levy approached me to step into her role and lead this organization when she retired in 2018. For 26 years, Susan poured herself into this organization and this community and changed thousands of lives in the process. The accomplishments of today are only possible thanks to the strong foundation that was built yesterday. We honor the incredible impact of the staff, the donors, and the volunteers over the past 35 years.

At the same time, we must look ahead to the future. Affordable housing remains at a crisis level in our community, and we aren't going to build our way out of this problem. The future requires bold and innovative ideas to achieve our vision of an Orange County where everyone has a decent place to live.

Just as you have been part of Habitat's success in the past, I hope you will continue to be involved in creating the future. I would love to hear **your** vision for our organization and **your** ideas for how to address the affordable housing crisis in Orange County. **Together**, we can build strength, stability, and self-reliance for another 35 years.

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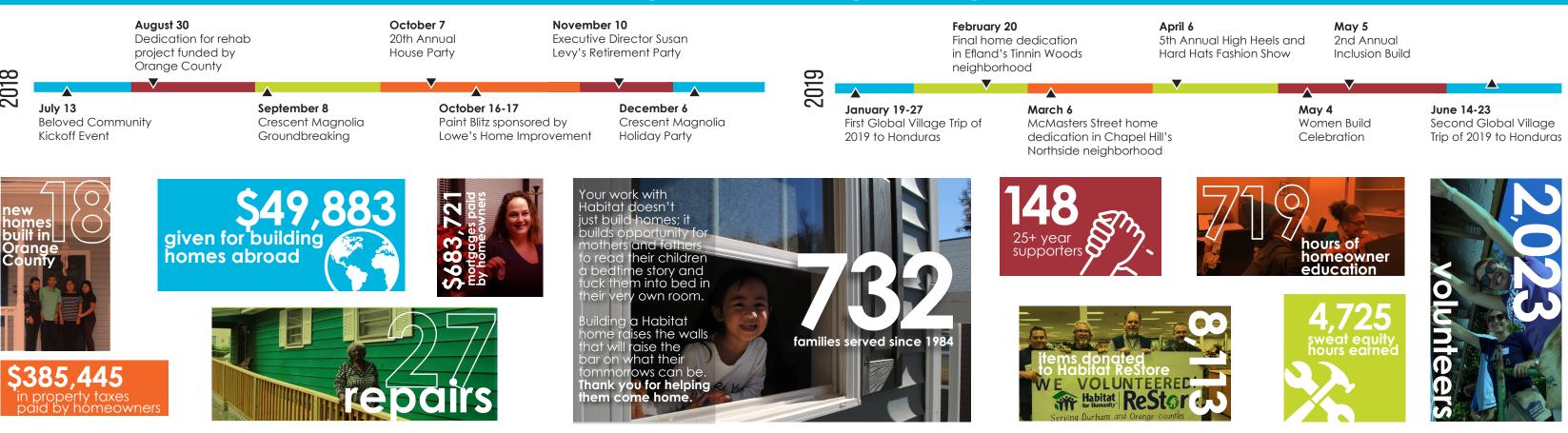
OUR VISION An Orange County where everyone has a decent place to live.

OUR MISSION

Seeking to put God's love into action, Habitat for Humanity of Orange County brings people together to build homes, communities, and hope.

MPACT AT A GLANCE





I enjoy taking care of residents and think of them as other members of my family, trying to make them laugh and feel loved throughout the day. I enjoy being a mom to do the same at home. I want a space where my kids can play tag and soccer in the vard. A home where we can grow fresh veggies in the yard and encourage the kids to play outside.

> - Latova Habitat homeowner in Hillsborough

THE HABITAT MODEL

Why We Serve

At Habitat, our goal is to support people who make up the fabric of our community, yet cannot afford local housing and currently live in substandard or unaffordable conditions. We are also focused on ensuring the long-term success of our homeowners and communities.



Pass a criminal background check in order to become eligible candidates for our community.



Meet credit history and debt-to-income ratio requirements to ensure qualification for a loan and long-term homeowner success.

Who We Serve

Qualifying applicants have lived or worked in Orange County for at least one year and can demonstrate stable income for the past two years. In addition, they earn between 30% and 60% of the area median income (about \$25,000 to \$50,000 for a family of four). They currently live in housing that is overcrowded, subsidized, or cost-burdened. When their home is complete, they pay closing costs and take on a mortgage that is affordable based on their income.

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Qualifying for a Habitat Home



Complete a series of workshops in areas like financial literacy and budgeting, homeowners associations, and basic home maintenance.





Contribute at least 275 volunteer sweat equity hours to help build their homes and the homes of their neighbors.

HUVEU

inHonduras Joann and CEO lennifer building omes with Habitat's Global Village proc m in January.

Joann's Habitat Story

Joann has always been passionate about advocating for housing stability in Orange County. Twenty years ago, when she lived in public housing, she served as the director of her resident association. She became familiar with Habitat for Humanity of Orange County through this work, and later found herself compelled to apply for her own home. Over two decades have passed since she became a new homeowner in the Richmond Hills neighborhood, and she has enjoyed the tight-knit nature of the community ever since. Thanks to her home and her community, Joann and her husband had the stability and support they needed to raise their four children. Joann says, "This was a dream of mine."

Now, her home is open to her eight grandchildren. Each has araduated high school, and many are pursuing higher education. The impact of Joann's home has extended far beyond her own family, though. Joann reflects, explaining "With my home, I have been able to open doors for friends and family struggling through a point of their life. We have hosted many for months, giving them a place where they can recoup, refocus, and rebound." And Joann enjoys welcoming the community she's built to the abundant Thanksgiving dinner she hosts each year. Over these past two decades, Joann has held a passion for bringing stable, affordable housing to those in need.

"My heart is in helping people. I have seen the need... how "Habitat is a part of me," Joann says. "Habitat for Humanity bad situations can get. How as a family, we are able to make of Orange County is a unique branch that gives homeowners people feel welcome. And every year with Habitat, another a voice, and being able to have my input through our Board person is added to my family." Joann previously served on put into action is uplifting." Joann continues to fight for Habitat's Board of Directors, and is currently helping the affordable housing, pushing innovative initiatives alongside organization ensure that new homeowners are well-prepared the Town of Efland and the North Carolina Housing Coalition. through her work on the Homeowner Advocacy Committee. Last January, she took her passion global. Joann says that Joann is deeply appreciative for the impact Habitat has participating in Habitat's Global Village trip to Honduras made on her, her family, and those she has been able to was a "transformative experience" where she built homes, a support thanks to owning her own stable home. "Habitat alobal view, and lasting friendships. changed my life and has allowed me to live out my dreams."

My heart is in helping people. I have seen the need... how bad situations can get. How as a family, we are able to make people feel welcome. And every year with Habitat, another person is added to my family.



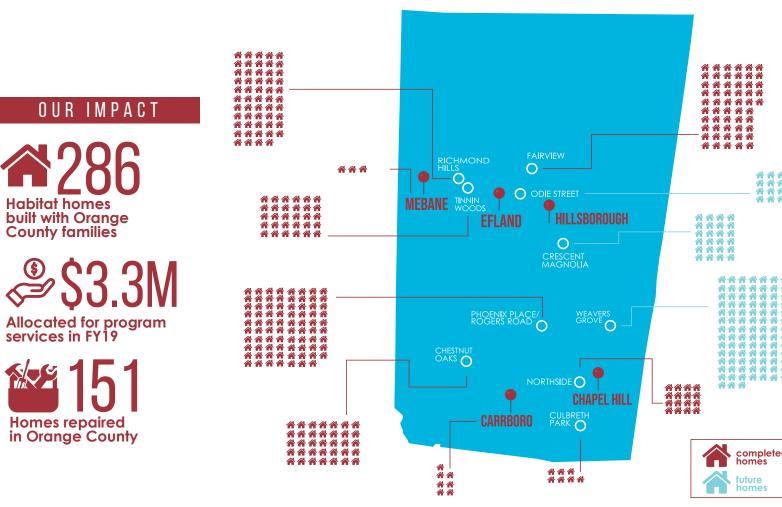
1 in 3 households in Orange County are cost-burdened, spending more than 30% of their income on housing

Cost-Burdened Households by Race/ Ethnicity in Orange County

55% African-American Latino/ Hispanic households Asian White households households households

> 112 hrs/week at minimum wage (\$7.25) is needed to afford a modest 2-bedroom apartment in Orange County

Habitat homes



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ADVOCACY WORK

Today, nearly 19 million U.S. households must spend half or more of their income on a place to live. **That means** 1 in 6 families are forced to make impossible choices between a safe home, nutritious food, health care, and good schools. At Habitat for Humanity of Orange County, we know that we cannot solve this crisis solely by building houses.

In November 2018, Chapel Hill voters overwhelmingly approved a \$10M bond that could help build and preserve more than 700 affordable homes and apartments by 2023. Affordable housing providers, including Habitat, will have the opportunity to apply for bond funds to support their upcoming work in the Town of Chapel Hill.

On June 12, Habitat for Humanity of Orange County joined hundreds of affiliates across the country to launch our first national advocacy campaign: Cost of Home. The five-year campaign seeks to impact policy at the local, state, and federal level to help ten million people gain access to affordable homes.

Join us in raising your voice to demand communities in which everyone can afford to live!

completed homes future homes

ENVIRONMENTAL IMPACT

Green and Sustainable Housing

Habitat for Humanity of Orange County stays on the cutting edge of building practices and technology. Green building features are incorporated into our homes whenever we shingle, alue, insulate, and more. These practices allow us to reduce our impact on the environment AND provide savings for our homebuyers. The average Habitat homebuyer pays \$1 per day for heating and cooling, about half the cost for a comparablysized home in our area. Habitat homes are not only energy efficient, affordable, and comfortable, but also safer than the average new home. When we build a Habitat home, we install a sprinkler system that will activate in the event of a house fire. To date, over 150 sprinkler systems have been installed.

NFW Habitat ReStore opening up in Hillsbourough, NC. Arriving in Winter 2019!

1/

tons diverted to the ReStore in FY19

We continue our commitment to maintaining our green building as we construct Crescent Magnolia, where units have been rated at the Silver Level of the National Green Building Standard (NGBS) Certification.



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RESTORE

The Habitat ReStore

In June, the Habitat ReStore celebrated ten years since it first opened on Durham-Chapel Hill Boulevard. Profits from this ReStore are used to build homes in both Durham and Orange Counties. Last fiscal year, the ReStore successfully diverted 1,200 tons of material from the landfill and brought in over \$700,000. Habitat for Humanity ReStores are open to the public and sell furniture, appliances, building materials, and other household items. Merchandise changes daily based on donations received, so you never know what you'll find!





Jeff's Habitat Story

"I totally believe there is a whole raft of people left behind that we need to be compassionate to."

Jeff Campbell and his wife moved from Austin, Texas to Chapel Hill in 2016 looking for a place to retire and begin a new part of their lives. After retiring, moving, and finding some land to build a house on, Jeff began volunteering with Habitat. As sometimes happens on a construction site, he quickly earned himself a nickname. It happened almost immediately: Jeff introduced himself, and someone said, "There

can't be two Jeffs!" So, he became "Texas" Jeff. He had volunteered in Austin with his former employer, but being part of the weekly Wednesday Crew was a whole different situation. "I look forward to coming out," he said, and spoke proudly about some of the projects he's helped with in Orange County: the remodel of the Block House kitchen, the challenging work but impressive results at Pee Wee Homes, and the firewalls at the duplex on Craig Street.

Jeff now has a second career as a furniture maker and will often work on some of the finish carpentry in homes. He remembers fondly the transformation of the Block House kitchen from a galley to an L-shape, creating space for a refrigerator. He was able to successfully rehab the cabinets, and felt that the new kitchen changed the whole house for the better.

What motivates him to come out and work week after Friendships are also part of every Habitat construction week? "Compassion," he says, "the world needs more site; you get to know someone differently putting up **compassion.**" Jeff's compassion shows in his work, walls together than over coffee. Jeff says that they are his conversations, and his friendships on the Habitat a small community of friends who poke fun, work hard, construction site. and encourage each other.





I totally believe there is a whole raft of people left behind that we need to be compassionate to.

Although he's a self-described woodworking nut, Jeff had a learning curve on the construction site. He says that he's learned a lot about the scope and challenges of constructing whole homes through working with Habitat staff and regular volunteers.

INNOVATIVE INITIATIVES



Hands for Habitat

In May, Habitat and Orange County Schools **dedicated the tenth home built by the Hands for Habitat partnership.** PHE, Inc. made this project possible for the second year in a row through their generous sponsorship. Led by teacher Bob Therman, students in Orange High School's Construction Trades program learn how to build a home from the ground up. This unique experience not only teaches highly marketable construction skills, but also develops leadership skills that will be relevant to any future career path.

Home Preservation

Habitat does more than build new homes. Last year, Habitat for Humanity of Orange County built 18 new homes and repaired 27 in Orange County. Construction costs are rising across the industry, making it especially difficult for seniors on a fixed income to afford important repairs to their homes. Habitat's Home Preservation program allows these community members to continue to live safely in homes they already own.

Repairs range from a new coat of paint to preserve the home's exterior, to a full roof replacement to correct and prevent water damage. Other common repairs include replacing HVAC units, repairing rotted steps, building ramps, and making interior modifications for accessibility.





Homeowner Success Center

Habitat's homeownership model is designed for long-term success, and financial education is a key component of that process. In June, Habitat for Humanity of Orange County officially opened our new Homeowner Success Center with generous support from the SunTrust Foundation.

Our Homeowner Success Center provides a space for current and future Habitat homeowners, as well as other members of the community, to learn about a diverse array of practical topics such as budgeting, computer skills, and home maintenance. Courses will be taught by Habitat staff, community partners, and homeowners themselves.

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ORANGE COUNTY COMMUNITY

every



On September 8, 2018, over 100 volunteers, donors, community leaders, and future homeowners came together to break ground on Crescent Magnolia. While this celebration served as the official kickoff for construction, this community had been many years in the making. Just a few months before her retirement, former Executive Director Susan Levy was able to see her vision come to life, the first Habitat community in the nation designed and built specifically for seniors. Crescent Magnolia, which will be completed in 2020, will consist of 24 attached units that will allow seniors to age in place safely, independently, and comfortably.



Traveling to Honduras and building homes opened my eyes to how much each hand helps to make a difference. Habitat Homeowner

Global Tithe Honduras





You may notice Habitat working around the corner from you, but we're also working around the world. Our commitment to a **decent place to live for all** extends beyond Orange County.

Habitat for Humanity International encourages all U.S. affiliates to share resources across national borders to help meet the extreme need for housing globally, with a goal of each affiliate tithing 10% of unrestricted income. Habitat for Humanity of Orange County primarily tithes to Honduras, though we have also formed relationships with Guatemala, Nepal, and Puerto Rico. To date, Habitat for Humanity of Orange County, has funded the construction of 214 homes internationally.

For over a decade, volunteer groups from the Triangle have been traveling to Honduras and Central America to build homes and hope. Recently, we've decided to expand our global impact by sending a portion of our tithe to Myanmar, which has been identified as a high-priority country based on housing need.

Over the past 10 years, more than 25% of Habitat for Humanity

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of Orange County homebuyers have been refugees from Myanmar.

Global Village trips with Habitat offer volunteers more than just the opportunity to swing a hammer. Participants receive a unique experience of immersing themselves in a foreign country, learning about the culture on a local level, and working within the community to build safe, affordable housing. Habitat for Humanity of Orange County will be leading our first-ever trip to Myanmar in January of 2020. A trip to Honduras is also planned for Spring 2020.

Future Global Tithe Myanmar

FINANCIAL OVERVIEW



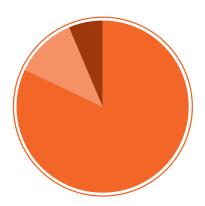
33% \$1,448,375 Houses Sold and Financed by Habitat

38% \$1,688,468 Contributions and Grants

7% \$307,754 Restore Income

22% \$992,192 Other Income

\$4,436,789 Total Restricted and Unrestricted Revenue



EXPENSES

82% \$3,345,677 Program Services

12% \$469,913 Fundraising and Communications

6% \$250,769 Management and General

\$4,066,359 total Expenses

Cornerstone Sponsors (\$100,000+)

Blue Cross and Blue Shield of North Carolina

Dream Builders (\$50,000+)

F.M. Kirby Foundation Estate of Mary Graves Hands for Habitat Orange County Schools and Students PHE, Inc. Estate of Kurt Low Susan and Pharr Smith The Stewards Fund UNC Health Care

Groundbreakers (\$25,000+)

Bank of America Beloved Community Binkley Baptist Church Rev. Robert Seymour **Building Hope** Catholic Community of St. Thomas More Community Church of Chapel Hill Unitarian Universalist Holy Trinity Lutheran Church Joseph Farinola Memorial Fund Newman Catholic Center United Church of Chapel Hill Hammers and Hearts Christ United Methodist Church University Presbyterian Church University United Methodist Church

Wells Farao Women Build Brvson Foundation

Rambus

SunTrust Bank

AME Churches Dickerson Chapel AME Church Flat Rock AMF Church Gaines Chapel AME Church Harvey's Chapel AME Church Hunter's Chapel AME Church Mt. Zion AME Church Payne's Chapel AME Church St. Paul AMF Church White Cross AME Church Baldwin&, Ponysaurus Brewing Bertsch Family Charitable Foundation Blue Heron Asset Management Marianne and Ian Buchanan

THANK YOU TO OUR SUPPORTERS

Lowe's Home Improvement

UNC Habitat for Humanity

Carpenter's Circle (\$10,000+)

- Diane and Art Belden
- Coastal Credit Union
- Shannon Kennedy and Alan Stephenson State Employees Combined Campaian
- Tar Heel Sports Properties
- Triangle Business Journal

Brick and Mortar Sponsors (\$5,000+)

Burt's Bees Capitol Broadcasting Company Carolina Conceptions Casey Family Foundation Caterpillar Ann and Chris Cox Credit Suisse Cree Devada The Dilweg Companies Duke Energy Lallie Godschalk Grifols Therapeutics Inc. Hamilton Point Investment Advisors Joy Herrington Alice and George Horton IBM Employee Charitable Contribution Campaian IFM Investors Title Insurance Company John Deere Jones Keystone Kelley and Dave Keats Sheila Kerrigan and Steve Clarke Latino Community Credit Union Leland Little Auctions Catherine and Reid Lerner Mary Lou Liverance I M Restaurants Madison River Ventures, LLC Martin Marietta



Valerie and Charles Merritt Metl ife NetApp Ochiltree Foundation One Better Ventures Pappas Capital Maraaret Parker Piedmont Electric's Helpina Hand Foundation Heather and AJ Ragosta The Redwoods Group Pam and Mike Reed **RESOLUTE Building Company** Deborah and Ed Roach Monica and Frank Tew UnitedHealthcare Verdesian Life Sciences, LLC WhatCounts (Windsor Circle) Youth United

Blueprint Sponsors (\$2,500+)

Ballentine Associates, PA Betsy Blackwell and John Watson Julia and Andrew Burns Meahan and Brett Bushnell Carolina Meadows Church of the Holy Family Cresha and George Cianciolo Corporate Investors Mortgage Group Delta Kappa Epsilon Fraternity Gail Gillespie and Dwight Rogers Glen Lennox Susan Gravely and Bill Ross Susan and Tom Hoerger Carol Hoaue Charles House Grace and Chris Johnston Janice and Paul Kalin In honor of Susan Levy's retirement Lexitas

Bill Loeser Lauren and Mike Manaili Mill House Properties Moraan Creek Capital Management Suki and Jim Newton Orange County Bar Association Cathy Pascal and Ron Strom Mea and Than Powell Christy and Joel Shaffer Southpoint Manor Neighborhood St. Matthew's Episcopal Church Joy Steinberg, JSI Marketing TrueBridge Capital Partners

Henry and Blanche Clark Society (\$1,000+)

Janet and Trevor Archer John Becton and Nancy Tannenbaum Chris and Bob Berndt,

in memory of Claire and Jim Schubert Melanie and Kevin Biese

Joan and Robert Bigelow Svlvia and Fred Black Susan Blackford and Jan Hansen Blackman & Sloop, CPAs, P.A. Terry Blanken and Dennis Swartzlander Mady and Gerry Blobe Janet and Bill Blue Gloria Bowman Grace Brashear Irene and R. Alan Briagaman Betsv and Jim Brvan Cathy Bryson Carlson Family Foundation Gretchen Castorina Central Dermatoloay Center Nancy and Neal Cheek Blanche Clark Vivian Clark John Derienzo

Walter Fehr Jane Gaede Jan Halle Mark Healv

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- East Chapel Hill High School
- National Honor Society
- Jenny and Daniel Eller
- Christi and Larry Fedora
- Nancy and Morris Fine
- In memory of Dave Godschalk
- Peaav Gulley and John Williams
- Jean and Russ Hall
- Alice and Chuck Hallford
- Margaret Harrington and Matt Bucklad
- Sue and David Harvin
- Sharon Heath-Riley
- Pam and Brad Hemminger
- Hillsborough Lenten Offering
- Hillsborough Presbyterian Church
- Honeysuckle Tea House

Hvatt Place Marilyn Jacobs Prever and Rich Prever Lisa and Steve Jones JPMoraan Chase Kehillah Synagogue Tom Kenan Moyra and Brian Kileff Randy Kina Syndee and Bob Kraus Beverly and Zarrel Lambert Kay and Sam Leaman Joan and Rich Leber Lenovo Employees Care Campaign Susan Levy and Franz Thomas Taylor and Tom Ludlam Anne and Chris Lutes Tim Malia Deborah and Robert Markley Harriet and D.G. Martin Karen and Neal McCall



Carol Ann McCormick and Mark Peifer Amy and David McEntee Dav McLauahlin Prue and Peter Meehan Martha and Russ Mersereau Maraaret Miller Joan and Gustavo Montana Mark Mooa Stephanie Moore Ava and Lee Nackman Sandra Newton and Daniel Zipple Paula Noell and Palmer Paae John O'Donnell Joan and Ron Pharr Harriet and Edwin Poston Pulte Group Trish and Lee Rafalow Linda Raftery and Phil Spiro Whitman and John Reardon Peg and Phil Rees

Karen and William Reichert Wyndham Robertson Maraaret Rook Deondra Rose **RTI** International Patricia Sawin and Bron Skinner Anne and Steve Schmitt Grace and Grea Schott Kate and Alan Scott Frances Seymour Smruti and Rick Shah Shared Visions Foundation Mary-Cassie Shaw and Charlie Cleary Linnea Smith Margot Stein and Harry Watson Michael Steiner Shere Stone Gretchen Stroemer Annie and Patrick Sullivan Kim and Rob Sullivan

Aimee Tattersall Kelli Thomas Trianale J Council of Governments **Rick Tuawell** Michael Underwood Denise and Steve Vanderwoude Michele and John Vernon Rosemary and Gary Waldorf Susan Warwick and Doualas Call Rita and Bob Weimer Lise and Trent Williams Bonnie and Jim Yankaskas Heather and David Yeowell

ANNUAL FUNDRAISERS

House Party

At Habitat, we love to gather together and catch up with our wonderful supporters. We currently host two large events each year. Last October, Board member Shannon Kennedy hosted the 20th Annual House Party at her lovely home in Chapel Hill. Recordbreaking sponsorship gifts for the Party funded the construction of two units at Crescent Magnolia.



Want to join our Framing the Future Society? Email our VP of Development & Communications at ikalin@oranaehabitat.ora

Fashion Show

In April, the High Heels and Hard Hats Fashion Show celebrated five years of fashion, fun, and fundraising! Guests mixed and mingled as local celebrities strutted their stuff on the runway to raise money for affordable housing. Fabulous fashions were provided by local retailers. In just a few short years, the Fashion Show has become a spring can't-miss event, earning the title of **Best Nonprofit** Fundraising Event of the Year.

Planned Giving Initiative

Over the past 35 years, Habitat for Humanity of Orange County has been fortunate to receive more than \$1.3 million in planned gifts. As a result, 16 families have received a hand up into safe, affordable housing. These donors had the foresight to ensure that their support would continue even after they were no longer with us.

After providing for your own family, we hope you will consider a gift supporting other families in our community who are dreaming of owning their first home.



A legacy gift is cost-free during your lifetime, and is life-changing for those who will benefit from it. We would be honored to welcome you as a member of Framing the Future, Habitat's Legacy Society. By making a permanent gift to Habitat through your will, trust, or beneficiary designation you ensure that our partnership will endure long after your lifetime and will support our shared vision for an Orange County where everyone has a decent place to live.

I OOKING FORWARD



weaversgrove

A cohesive mixedincome neighborhood located in Chapel Hill

We all know that the strength of a community depends on all who support it. For us, that means giving everyone the opportunity to build a better life, starting with a home. Weavers Grove does this by providing a path to homeownership for the local community members we depend on every day — people like preschool teachers, social workers, and hospital employees who otherwise would not be able to afford a home in Orange County. This neighborhood will weave together people from many different backgrounds, income levels, and experiences — creating a truly diverse and inclusive community.



Market-Rate Homes Habitat Homes **2** Acres of land in Chapel Hill

"I am convinced that the best model for building stronger communities comes from mixed*income, mixed-use development that enables* people to live near places where they work. I am delighted that Habitat for Humanity of Orange County has developed this plan for a robust community that will benefit those who work to provide key services to Chapel Hill."

> - Jonathan Reckford, Habitat for Humanity International CEO

Follow along with this exciting development at weaversgrove.org

Our Future

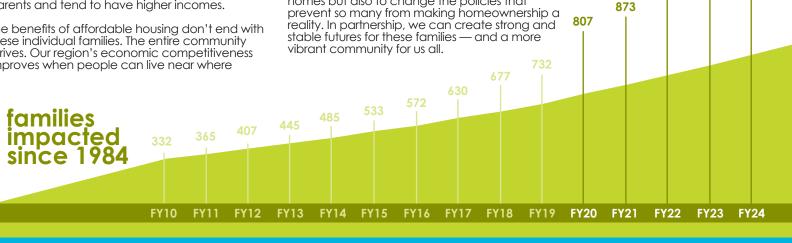
Over the past 35 years, you have empowered more than 700 families to improve their housing situation by partnering with Habitat. Thank you! You recognize that the benefits of a quality affordable home ao far bevond its four walls.

Stable housing launches families into a promisina cycle of possibilities and progress. Habitat homebuyers have greater economic security, less stress, and more money for healthy food and preventative health care. Children do better in school and are more likely to attend college. In the future, these children are less likely to be single parents and tend to have higher incomes.

The benefits of affordable housing don't end with these individual families. The entire community thrives. Our region's economic competitiveness improves when people can live near where

Habitat envisions a world where everyone has a safe, secure, and affordable place to live. Unfortunately, that's not a reality — at least, not yet. Too many of our vital community members are still unable to realize the tremendous value of owning their own home.

Achieving this vision will take all of us - nonprofits, elected officials, residents, volunteers, donors, employers - coming together not only to build homes but also to change the policies that stable futures for these families — and a more vibrant community for us all.



Our Board of Directors

Betsy Blackwell Cathy Bryson Andrew Burns Elam Hall, First Vice Chair Sue Harvin, Past Chair Shannon Kennedy

Taylor Ludlam, Second Vice Chair Joy Steinberg Kelli Thomas

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they work. Jobs are created, people spend more money locally, and the tax base grows. Homeowners are more likely to volunteer in their community and enagge in local civic life.

Our Framing the Future Society

- Althea Alton & David Stanford John Becton & Nancy Tannenbaum Susan Levy Chris & Bob Berndt Jeannie & Clyde Browning Blanche Clark Sue & David Harvin Margaret Hauth Janice & Paul Kalin
 - Suki & Jim Newton Chris Revnolds Cami Schupp Bob Seymour
- Aimee Tattersall Kelli Thomas **Rick Tugwell** Janet Turchi Denise & Davis Waters

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943

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Habitat for Humanity® Orange County, NC

thank you

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