



# Annual Report FISCAL YEAR 2022



Wow – Look what you did this year! Thank you for supporting Habitat for Humanity's vision of a community where everyone has a safe and affordable place to call home. As we begin construction on our 300th home, we have proven the importance of our mission and the unique way our model provides for a hand-up, not a handout. Whether you are a volunteer, donor, homeowner partner, staff member, or ReStore shopper, you are part of our Habitat family, and we thank you for building with us.

This year has seen unprecedented changes in construction costs, access to available land, and supply chain disruptions that have thrown even the best of teams for a loop. But the crew at Habitat took every challenge in stride. They used these opportunities to think beyond our traditional model when needed to ensure we provide support to as many families as possible.

Our new service model for the Sandhills included an 120% growth in our repair program, the expansion of our qualified income range for homeownership to 80%, plans to have housing rehab, and increased neighborhood revitalization efforts in distressed communities in partnership with our local municipalities. As the future of housing continues to change and become more challenging for residents, we are committed to bringing affordable homeownership options. We cannot do it without your support. Thank you for believing in this mission with us!

Thank you for building with us!

Amie N. Fraley, Executive Director afraley@sandhillshabitat.org

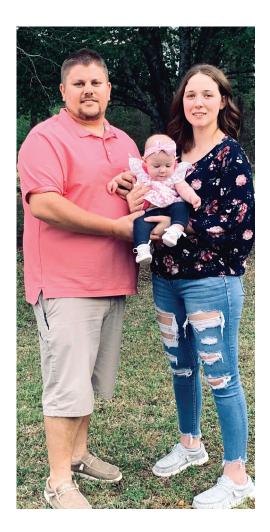






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Habitat for Humanity is a nonprofit organization that helps families build and improve places to call home. We believe affordable housing plays a critical role in strong and stable communities.

In 1988, a group of dedicated supporters passionately decided to throw a single pebble into our pond with the first Habitat home. The actions of these individuals and all volunteers who have given time, talent, and treasurers to the noble purpose of creating affordable housing over the past 36 years, have had far-reaching effects. Perhaps better said, far-reaching transformative effects for 300 families and their future generations due to solid, safe, and guaranteed affordable homeownership.

Each home starts the life-changing ripples for each family. The first is safe and affordable housing, freeing families from instability. Then as proven through evidence-based outcomes, this position of stability creates multiple opportunities for families to flourish with child development, saving for futures, increased likelihood for generational financial wellbeing, educational opportunities, civic and social engagement, and overall better health.

#### **Meet Our Homebuyer**

Ryan and Jasmine are natives of the North Carolina Sandhills. Ryan was born at Moore Regional Hospital, and Jasmine was born at Cape Fear Valley Hospital. They married in 2020 and have a beautiful daughter, Allison. Ryan beams with pride when he talks about his family and their new Habitat home.

Currently, they are living with Ryan's mother and step-father in Aberdeen, which has made it possible for each of them to complete their required 300 hours of Sweat Equity on an expedited schedule while saving money for their down payment. Ryan and Jasmine have worked on the build sites, in the ReStore and completed all their Homeownership Classes. (Families put in a lot of work to qualify for a Habitat guaranteed affordable mortgage.)

Ryan's mother is a local mortgage loan officer, and she informed them of Habitat and felt they would be a perfect fit for the program.



## ReStore

Our local Habitat ReStore funds 4-5 homes each year. We provide free pickups of donated furniture and accept drop-off donations of housewares, clothing, books, electronics, art, construction materials, and more six days per week. With a small staff team and a large, dedicated group of volunteers, these donations are cleaned, tested, and put on our sales floor for our wonderful shoppers. Visiting the ReStore is an experience all its own – we have many shoppers who join us several times during the week. In the words of one of our regular shoppers, "I just love the energy and friendliness of the ReStore staff and volunteers – plus, the inventory changes every day." If you love the mission of Habitat but prefer a climate-controlled way to volunteer, ReStore could be for you!

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Total	\$1,239,319		
Furniture	\$367,286		
HomeDecor	\$177,095		
Hardware	\$74,796		
Art	\$45,340		
Clothing	\$73,709		

#### 2021-2022

	Total	\$1,345,567
	Furniture	\$429,243
	HomeDecor	\$219,720
	Hardware	\$95,827
	Art	\$73,340
	Clothing	\$88,502



Housing is affordable when it comprises no more than 30% of the family's income. Families that spend more than this on housing are cost-burdened.

33% (5,919 Households) of Hoke County residential are cost-burdened.

## Hoke

Habitat to complete two homes and begin infrastructure work for a new neighborhood.

Since merging with the original Raeford-Hoke Habitat affiliate in 2020, Habitat for Humanity of the NC Sandhills has been building 1-2 homes per year while preparing for its first neighborhood development. Located on Blue Springs Road, this community will likely be home to 15 families who invest 300 hours of sweat equity per adult for the opportunity to build their own home financed with a guaranteed affordable mortgage through Habitat. We are excited to have a long-range plan to include affordable housing in the mix of new construction in Hoke County. Our 300th home is located in Hoke County, and we couldn't be more excited to celebrate this mile-

stone with our latest service area. Thank you for trusting us with your local mission of building and repairing affordable homes.



Karly is a working mother of three growing children and still found time to work 300 hours of "sweat equity" needed to apply for a guarenteed affordable mortgage.

## Richmond

#### Local partnerships bring outside support to Richmond County.

Our Aging In Place program is one way Habitat is helping to preserve affordable housing in Richmond County. Candidates for this program own their own homes and are elderly or disabled. This year, Habitat for Humanity of the NC Sandhills will invest over \$400,000 in the county for critical repairs such as roof replacements and wheelchair ramps. Grants outside our community financially support the majority of repairs but require local funding and support as leverage.

We look forward to future partnerships with local churches, businesses, and individuals to keep the momentum going in Richmond County!

Our partnership with United Way and individual donations from Richmond County residents allow Habitat to secure significant funding. So remember, your gift to Habitat can often create five times the impact because we can use it as part of our grant applications. In addition to repairs, our new home construction doubled production with two homes underway this fall thanks to an incredible United Way Day Weekend of Caring. On one beautiful September weekend, nearly 100 volunteers worked for three days on two homes ready for trusses by the end of the weekend.

32% (5,856 Households) of Richmond County residential are cost-burdened.

Habitat's signature fundraising event is the annual spring gala held at Pinehurst Country Club, and it has raised enough funding for the past two years to sponsor two Habitat homes! Our attendees enjoy an elegant night, beginning with a sponsor's reception on the veranda overlooking the magnificent Number 2 golf course, a delicious dinner, and our exciting live auction led by the incredible Ben Farrell. Sponsorships are available at habitatgala.org, and any remaining tickets will be on sale beginning February 1st.



Our 2022 gala helped support the homes of a local teacher with Moore County Schools and her husband, as well as an employee of FirstHealth of the Carolinas. We are proud to have partnered with forty FirstHealth employees to build their homes in our community. We believe that those who make this community a great place to live should also have the opportunity to live here affordably. Our gala is an excellent way to make an enormous financial impact in our community while having an evening you will remember for years.







Habitat is honored to partner with our local veteran community to provide home ownership and critical home repair opportunities. We work closely with local Veteran posts and other organizations to seek out individuals who may need a new home or a repair to their existing home. If you know of a veteran in need, please get in touch with us or direct them to our website. To volunteer with our veteran programs, please reach out to volunteer@sandhillshabitat.org. We are grateful to have the chance to thank these service members for their sacrifice through our work.

In 2022, we celebrated the home dedication of Jessica Anderson, a Navy veteran, and her children. Her lot was gifted to us by Bill Reaves with the specific request that it serve a veteran. Located in Dundee Estates, we were thrilled to see many of her new neighbors join us for her special evening. She and her children will clearly thrive in their new Habitat home!

Women Build is to empowers women to help families build strength, stability, and independence.

Our Women Build events provide the opportunity for women to take a proactive step in serving their communities.

Women Build is also a terrific way to involve your friends and family of all ages in crucial work with a lasting impact. Women helping women sends a positive and powerful message.



In 2022, Women Build proudly sponsored Elise Watkins and her son, Carter, on their journey to build her home on Keyser Road in Aberdeen and purchase it with a guaranteed affordable mortgage. Elise completed her 300 hours of "sweat equity" hours, and we celebrated the Home Dedication in July. Elise's family is pictured on the cover.







Our Apostles Build committee has stepped up to sponsor a build every year and this year they sponsored Shanetta Strong. Shanetta is no stranger to the problems of securing affordable housing. She works for the Richmond County Housing Authorities to help others find housing; now Shanetta can proudly say she owns her own home! This type of build is a partnership that allows twelve individual churches (or coalition of churches) to join together to fully fund and build a house for a local family.

As Jesus' original apostles were charged with spreading the word about Jesus, our "apostles" are charged with assisting in Habitat's mission to provide decent shelter for God's children.



#### Revenue

**\$1,972,303**Houses sold, repaired and financed

29% \$1,121,598
Contributions and Grants

19% \$710,576

ReStore Income

### Expense

**\$2,325,709**New Construction

**14%** \$504,577 Financing

**13% \$465,009** \*\* Aging in Place

7% \$258,392

Administrative & Fundraising

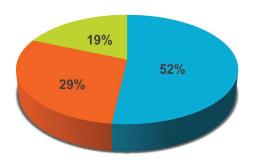
\$3,804,477 Total Revenue\*

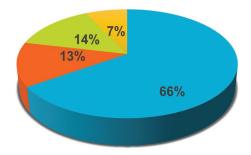
#### \$3,553,687 Total Expenses

#### **McKenzie Scott Gift**

In case you missed it, we had some great news in March! We were one of 84 Habitat for Humanity affiliates (of appx. 1,300 nationwide) to receive a direct gift from Mackenzie Scott.

Once we got over the shock (well, we might still be in a little shock) of the \$3.5 million gift, we began discussing how to best steward the generous donation. Our Board of Directors decided on land purchases to maximize the gift today and in the future.



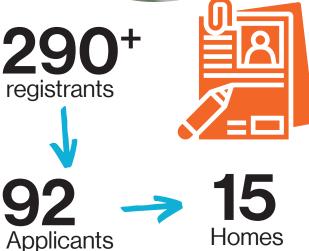


- \* Revenue reflects operating income and not the McKenzie Scott gift.
- \*\* Our Aging In Place program is growing, allowing us to apply for a Capacity Building grant through Habitat International. We were awarded the grant to fund a portion of the salary of a full-time Aging In Place Coordinator for three years. The additional revenue has enabled us to grow from fewer than ten repairs per year to our current pace of over 60 repairs per year.



#### **Applicant Data**

In April of 2022, we opened our portal to invite potential home buyers to our open application session in August. We had almost 300 potential homebuyers register to attend the sessions, with nearly 100 submitting full applications. Of those, we will be able to accept about 15 to partner with this year; this is an incredibly competitive program.





#### From our Homebuyer Selection Team

The cost of buying or renting a home has dramatically increased in Moore, Richmond & Hoke counties.. Habitat housing is needed now, even more than in past years. A home is so much more than shelter; it affects a family's well-being and mental stability for generations. We took 92 applications for new homes, and are visiting 23 families this Fall as we seek to place homeowners in 15 new homes this year. We urge you to volunteer for the Homebuyer Selection committee next year!





"Thank you for being so helpful in my heating situation. I have been without heat for three years. I am ever so grateful – may God always bless you for your services to others in need."

Grateful always, Rebecca Boyd

Preserving existing affordable homes for elderly and disabled members of our community is a growing component of our work at Habitat for Humanity of the NC Sandhills. Although our repair program began in 2000, it wasn't until 2019 that our program took off, thanks to incredible local, state, and federal partners. Most of our repairs are on a home's exterior – replacing a roof, windows, HVAC, or septic system or rebuilding or adding a safe porch or wheel-chair ramp. We believe these types of repairs help our neighbors age in place safely and affordably.

We are seeking volunteers to join us monthly to build wheelchair ramps – if you could help in this way, please get in touch with us.



#### **Homeowner Success Stories**



Dorothy Allbrooks, Janet Lowry

Dorothy Allbrooks moved into her Southern Pines Habitat home in 2006. Dorothy has never missed a mortgage payment and will soon pay off her mortgage. At the time of her application she had worked at First Health of the Carolinas. She retired this last December from Fox Hollow Senior Living. Dorothy has a married daughter who lives in Carthage and a son who also lives in Moore County. She smiles when she says she has grandchildren and great grands.

Dorothy continues to learn. She likes to read, especially self help books, and enjoys using her computer. She also enjoys sewing and sometimes does alterations for others. She describes her Habitat home as a blessing. She is thankful for the opportunity to own her home.



Charlotte Gallagher, Latasha Reaves & daughter, Robenia Reaves, Janet Lowry

"Whatever it takes," with a big smile, was Robenia Reaves' reply about twenty years ago when Charlotte Gallagher and Janet Lowry visited her. They had just explained that each adult who would live in that home must give 300 hours of sweat equity in the process of qualifying. Robenia was applying for a Habitat house for herself, her daughter Latasha, and Latasha's four-month-old baby. Robenia recently made her last mortgage payment.

Tara, Robenia's second daughter, also lives in Moore County. A grandmother of six who ranges in age from 2 to 24, Robenia enjoys them all. Latasha owns another Habitat home in Aberdeen. As a traveling nurse, she is out of the area frequently. Congratulations to Robenia and her family!

As property values increase, so does our cost of doing business as the number one builder of affordable housing in Moore County

As our population grows, so does our need for a robust workforce to work in our service industries, hospitals, and schools. Without affordable housing, attracting talent to help grow our businesses is hard. Habitat is determined to acquire enough land to secure the next 10 years of building 15 houses a year. With your help, we can create safe, energy-efficient homes for qualified family partners who perform 300 hours of required "Sweat Equity" and pay a guaranteed affordable mortgage.

Access to land lies at the heart of ending poverty. Without land, there can be no housing, and housing is the key to stability and opportunity. By using your voice to improve access to safe and secure land, you can help create the foundation for better housing. Whether you have a lot, a parcel of land, or know someone who does, now is the time to reach out. Partnering with Habitat can provide your family legacy and safe, affordable housing for others and future generations.

#### **Building a Legacy with Habitat**



We are flexible in our land purchasing timelines, which we hope may benefit those seeking tax savings through tax strategies. Our goal is to ensure we have property to build on for the next ten years – an estimated 150 buildable lots – throughout our service area of Moore, Richmond and Hoke counties. We have immediate plans to install infrastructure in Hoke (which would have taken several years of fundraising to accomplish before the Mckenzie Scott gift). We are discussing a substantial land purchase in Richmond County. In Moore County, there are multiple areas we hope to purchase and develop to keep our dedicated volunteers swinging hammers and our homebuyers building their futures.

Our mission-driven model makes us the perfect match for a landowner who has a vision for what their property may become, especially when that vision includes a revitalization of a community, including affordable housing and being part of this legacy.





### **Looking Forward**

As we head into 2023, we are excited about many potential projects that will bring our community together in ways we have never seen. The partnership is key to our success at Habitat of the NC Sandhills. We believe collaboration with our municipalities, other nonprofits, and community members will allow us to better care for our local workforce.

Our vision is a community in which local employees can also live affordably. As Sandhills continue to grow and thrive, we want to ensure that we support and value every level of our workforce, beginning with the opportunity to build family stability and generational wealth through home ownership.

Our advocacy efforts focus on policy reform to remove systemic barriers preventing low-income and historically underserved families from accessing adequate, affordable shelter.



Stay tuned, or better yet, reach out and hear more about some of these innovative projects on the horizon – perhaps you will be a perfect fit for one of these efforts!

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#### Meet Our Apostle Build Sponsors















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