

Building Opportunity for the Next Generation

This year's *Impact Report* celebrates those who stand to gain the most from homeownership—children. Whether it's a newborn breathing clean air from an energy-efficient HVAC system or a teenager who finally has a quiet space for homework, the impact of homeownership is dramatic for a child of any age.

This year, thanks to you, 26 local children moved into their new Habitat homes and the families of another 136 are on the path to homeownership. Because you cared enough to make a difference, Dior (13) and her father Kendell "moved up without moving out" by purchasing a rehabilitated home in their old neighborhood. With your support, Ka'Mari Bland's mother LaToya found the courage to apply for Habitat's new Pathways to Housing Program and 17-year-old America Aguilar and her family committed to purchase a home in the first village of a rebuilt Southwood, scheduled to begin next year.

Supporting the dreams of these wonderful, hard-working families are advocates like Mikayla (pg. 10), Caton and Alyce (pg. 24) and

our new Homeowner Council, as well as volunteers like Carolyn and Lucy (page 22) and donors like the Chinn family (page 20). In these pages, you'll learn their stories—how they've made a difference and what inspires them to give so generously of their time, passion, energy and financial resources in service of the community.

Everything that our supporters make possible—from building homes, to reinvesting in neighborhoods, to helping improve the local housing sector—creates a better future for our children, and their children. Thank you for providing safe, decent and stable homes for generations to come.

In partnership,

Dan Rosensweig

Mariam

The effect of a home on children is illustrated by the story of Mariam Anwary, who moved with her family from a public housing community into their Habitat home several years ago.

This year Mariam, now a 19-year-old college student planning to enter the medical field, reflected on the impact of their home.

Mariam was 13 when she and her family first moved into publicly subsidized housing. "Three people (Mariam, her mother and her sister) were living in a one-bedroom house. We slept on the floor."

Things weren't much better outside. "I remember every single night there would be at least one or two chaotic events going on. The neighbors would be rowdy; the kids would be rowdy.

"Neighbors would call the police. A few times we had random guys knock on our door and try to

come in. There would be times when people would be fighting. I would be scared. I would go in my mom's bed and I would say, 'Mommy, I'm scared.' And she would say, 'It's okay honey, everything's all right. You go to sleep.' And she would of course not be able to fall asleep because she would be worried."

For young Mariam, the situation seemed hopeless. "My dreams were being shattered."

But when she, her mother and her sister moved into their Habitat home, Mariam says her life changed dramatically.

"My dreams started blooming again. As soon as I stepped into the house, I felt all my worries go away. It changed my life. For the first time I stepped into an empty house but I wasn't afraid.

"To my family, home means everything."

Mariam Anwary (right) and her sister Nahida (left) and mother Zainab (center)





Habitat Crew Leader Ben Rogers with volunteer Scott Humski

Our local housing system requires focused attention and a strategic approach

An estimated 12,000 families in our region either live in unsafe conditions or are cost-burdened by housing. They are forced to make difficult choices between shelter, food, education and healthcare.

To make our community a place where everyone can find a decent place to live and access the wealth-building benefits of homeownership, we are addressing the lack of affordable housing in bold and innovative ways.

Building

We **BUILD** homes and mixed-income communities to increase opportunity and promote diverse connections.



2019 IMPACT

76 FAMILIES achieved or worked toward homeownership.

Rebuilding

We **BUILD** resilience and stability by empowering community members to lead the revitalization of their neighborhoods.



2019 IMPACT

124 FAMILIES achieved or worked toward improved housing conditions in renovated homes or communities.

Housing System Development

We **BUILD** increased access to affordable housing options throughout our region.



2019 IMPACT

673 FAMILIES achieved or are on the path toward improved housing conditions as a result of Habitat's sector development work.



873 FAMILIES achieved or were working toward improved housing as a result of Habitat's three-part approach

The following pages illustrate our impact in these realms over the past year.



Building



Building quality Habitat homes and strong neighborhoods

In the past year...

- Habitat worked on 45 homes through new construction, rehabilitation, and special projects.
- 162 children joined their parents on the journey to homeownership.
- 861 volunteers and homebuyers contributed 20,142 hours of labor on the job site, a net value of \$553,905.
- Habitat completed 10 energy-efficient homes in the Lochlyn Hill mixed-income community and began work on our ninth mixed-income neighborhood, Harmony Ridge.

LaToya and Ka'Mari

Last year, Ka'Mari Bland (13) and her mother LaToya Jackson started down a new path that will change their lives forever.

For years they have been sharing a bedroom in a relative's house in Buckingham County, but in 2018 LaToya mustered the courage to dream bigger.

LaToya applied to the Habitat Pathways to Housing program, which supports extremely low-wealth and/or debt-burdened families to help them develop a family plan, achieve economic stability and then pursue a home through the Habitat program or via the private market.

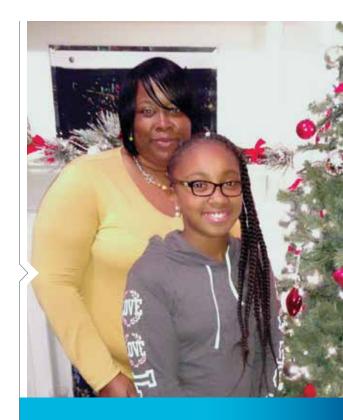
"My goal is to purchase my home to have stability for Ka'Mari," she said.

LaToya has learned the specific steps she must take to get her finances in order and purchase her home. "[Habitat] has helped me figure out what I need to do. It's been a blessing."

LaToya works as an administrative assistant while also earning her bachelor's degree.

After paying off her debts, she plans to purchase a home for herself and Ka'Mari in Buckingham close to family. "When she grows up, if something happens to me, I want her to be able to say, 'This is my house. This is something that belongs to me."

For now, Ka'Mari just wants to have her own room. "It will give me freedom and a sense of being my own person."



Habitat Pathways Program participant LaToya Jackson and her daughter Ka'Mari



Rebuilding



Rebuilding neighborhoods and homes

In the past year...

- Habitat staff, volunteers and partner families worked on 5 Neighborhood Stabilization Program (NSP) projects to reinvest affordable homeownership opportunities in neighborhoods threatened by disinvestment.
- 200 Southwood families dedicated more than 2,000 hours of time creating a plan of development for their new community.

- Habitat began to leverage an eventual \$34M in outparcel sales at Southwood, which received rezoning approval from Albemarle County in August 2019.
- 80 current and aspiring business owners from Southwood worked with Habitat's Microenterprise Community Engagement Specialist on long-term plans to start or grow businesses.

Dior

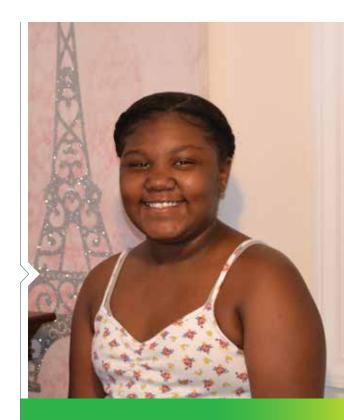
Since Dior and her father Kendell purchased their rehabilitated brick ranch home in the 10th and Page Neighborhood last year, the thirteen-year-old has allowed her horizon to expand.

"I like the water, and I want to explore the ocean," she explained revealing that her dream is to be a marine biologist and study the manatee, her favorite animal.

Photos of her friends line the shelves in her new bedroom, which she decorated herself. "I didn't get to do that before," she said. She chose a Paris theme to coordinate with a bedspread she received as a gift. For Dior, having her own home "means it's yours. A home means responsibility." Her chores include doing the laundry, cleaning the floor, and washing dishes.

Studies show that her new home will impact her future in multiple ways. Children of homeowners are 25 percent more likely to graduate from high school and 116 percent more likely to graduate from college compared with families who do not own their homes.

She also plans to own her own home someday, just like her Dad.



Dior Dennis in her Paris-themed bedroom



Housing System Development



Partnering to innovate and implement holistic, sector-wide housing solutions

In the past year...

- Habitat Charlottesville joined more than 100 affiliates to launch a national advocacy campaign. The Cost of Home is aimed at finding solutions and improving policies to increase home affordability for 10 million people within five years.
- Habitat participated in advocacy efforts to restore funding of \$800K to the Charlottesville Affordable Housing Fund.

- ◆ Habitat formed its first ever Homeowner Advisory Council of homebuyers to take a leading role in developing new housing policy, products, and solutions.
- Habitat participated in the creation of the Regional Housing Partnership—a cross-jurisdictional advisory board to coordinate housing efforts across the Thomas Jefferson Planning District.

Mikayla

As a University of Virginia undergraduate studying global development, Mikayla Woodley researched youth social interactions in South Africa and worked with the International Rescue Committee. Both experiences showed her how housing challenges impact families.

"Throughout my academic career, and in things I was doing outside of academics, housing issues kept coming up," she says. So when an internship arose at Habitat last year, she jumped at the opportunity.

Mikayla quickly immersed herself in the work, helping shape the local version of "Cost of Home," Habitat's first national advocacy campaign for home affordability. "Housing has been pretty central to everything I've done, and I like that Habitat is addressing housing issues globally," she says.

"The lack of affordable housing affects everyone. The fact that people can't afford a decent place to live means that they might not be able to get a job, they might have to sacrifice childcare, education, health. It impacts all of us. It's not just us versus them."

Mikayla is back pursuing her master's degree in public policy at UVA. After graduation, she will continue advocating for affordable housing.

"No matter where I go, no matter where I work, it's going to be an issue."



Habitat intern Mikayal Woodley at the Cost of Home press launch on June 12, 2019





Southwood



With residents as equal partners, the Southwood Mobile Home Park is becoming a national model of holistic, community-led redevelopment

In the past year...

- More than 200 families participated in the Southwood rezoning planning process.
- Habitat Charlottesville created the first ever tiered housing choice program to be piloted at Southwood.
- 31 families committed to buying homes in the first model village, set to break ground next year.
- 200+ children participated daily in healthy after-school enrichment at the Southwood Boys and Girls Club.

America

This past year of redevelopment planning provided America Aguilar (17) a glimpse of the future.

"I see myself walking around the trails with my friends and family in the beautiful green spaces in the future Southwood," America said.

America lives with her father Manuel, mother Lulu, sister Roselyn, and brother Brian in Southwood, where they plan to purchase a home in the first village of the redeveloped neighborhood.

A high school senior and cheerleader planning a medical career, America longs for the new Southwood. "I'm looking forward to picnics with my family in the outdoors and just having a safe place to hang out," she says. The family lives in a three-bedroom trailer that Manuel, who holds two jobs, has worked hard to renovate. But America eagerly anticipates the day when her parents purchase a new, sustainable home. "Things are constantly breaking, and the quick fixes we can do on our trailer aren't always permanent," she says. America now shares a room with her sister. "I love her very much, but I'd like my own room."

For Manuel and Lulu, a new home will provide more than much-needed space. "Having a more stable and secure home will mean a better future for our children," Manuel says.

Lulu adds, "Partnering with Habitat is bringing our family so much closer to what we used to consider just a dream."



Southwood resident America Aguilar (17) with her father Manuel, mother Lulu, sister Roselyn and brother Brian.

Southwood Redevelopment Moves Forward as Residents Reimagine Their Community

The Southwood Community has spent more than 3,000 hours planning and designing their new neighborhood. This summer's rezoning approval from Albemarle County paved the way for next year's groundbreaking for the first phase of redevelopment, which will provide up to 160 affordable homes in a mixed-income neighborhood, complete with a neighborhood center anchored by Southwood resident-owned businesses.

More than 800 people and 40 speakers attended two public hearings to support the project. One of the speakers at the first hearing was young Southwood



resident Estephanie Lopez, who read a letter from her mother.

I would like to start by telling you about a dream I have for my family. This is a dream that I long for and it brings me happiness because it would help me provide a better future for my children. The dream is to give them a place where they feel comfortable and safe to grow and to develop healthy and happy.

Estephanie was so inspired by the experience of speaking on her mother's behalf that she came back to speak at the second meeting—but this time, she composed her own words.

Last time I was here I read something from my mom Isabel, but this time I want to read something that I want to say. Being part of this community is very great for me and very important... As a younger kid I always wanted a big house with my little brother and my parents, and I'm pretty sure other little kids want that too but they aren't able to afford it. I think Southwood will help make that happen...I really want to see the other little kids happy and make it a really good community. But most importantly I want people to feel safe and happy in Southwood.

◆ Southwood residents planning their new community



Southwood residents Estephanie (left) and her friend, Maribel

The Habitat Store

The Habitat Store sells furniture, building supplies, and home décor items that are donated by generous community members. All proceeds directly support Habitat's mission.

In the past year, the Habitat Store...

- Totaled \$1.2M in gross sales with a net profit of \$450,060, every dollar of which went directly into homebuilding operations.
- Received 9,365 donations from local individuals and businesses, an 11% increase from last year.
- Diverted 122,675 items from the local landfill.

Engaged 1,043 volunteers who contributed 14,771 hours. At least 4,500 of these hours were completed by local youth and young adults through special partnerships with organizations like Choice Group, Community Attention Youth Internship Program and the Charlottesville Albemarle Technical Education Center.

Thank you to all of our Habitat Store donors!



Brian Johnson, Habitat Store volunteer



Volunteers

Community commitment to Habitat makes our work possible. Whether you volunteer on the construction site, at the Habitat Store, in our offices, on committees or at special events, we are so grateful for your service.

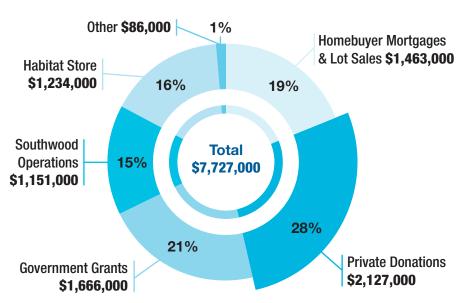
In the past year Habitat...

- Engaged 3,003 volunteers who provided 44,100 hours of work valued at \$1,212,750.
- Welcomed 917 first-time volunteers.
- Partnered with 18 congregations from Ba'hai, Christian, Jewish, and Muslim faiths.
- Engaged 22 corporate groups including Bankers Insurance; Sentara Martha Jefferson Hospital; Merkle, Inc.; S&P Global; CFA Institute; and State Farm.
- Welcomed 285 youth and young adults ages 16-25 who completed 3,568 volunteer hours on the build site—18% of the total construction volunteer hours.

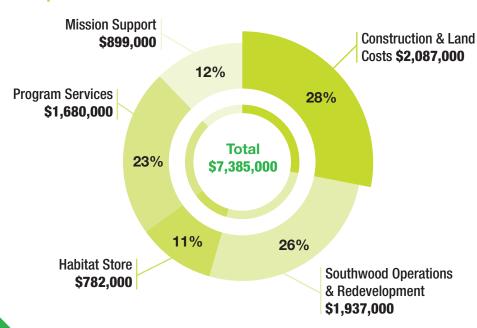
2019 Financials

July 1, 2018 to June 30, 2019

Revenues



Expenses



Thank You for Your Generosity

Your support helps build a community where everyone has a decent place to live. Gifts made between July 1, 2018 and June 30, 2019

\$100,000+

Anonymous (1)
Belk
City of Charlottesville
County of Albemarle
Lowes

Virginia Department of Housing and Community Development Virginia Housing Development Authority

\$50,000 to \$99,999

Elmo Foundation Wells Fargo Foundation

\$20,000 to \$49,999

Julie Christopher and Marge Connelly First Presbyterian Church Habitat for Humanity International Allyson Louthan The Rosenthal Foundation Peter and Susan Sheeran Hunter Smith Family Foundation

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\$2,500 to \$4,999

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The Thomas C. and Mary Ann Hays
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Volunteer

Carolyn Brown and Lucy Burnette

Last year, Carolyn Brown and Lucy Burnette continued their significant legacy of support by leading volunteer teams working with 23 children who will move into their new homes in the Harmony Ridge mixed-income neighborhood this fall.

For nearly a decade, the pair have taught children transitioning together into new Habitat communities how to build relationships, resolve conflict, and be good neighbors.

"We try to ensure that each child gets a leg up as they move into their new neighborhood," Carolyn says. They do this through games and activities carefully planned to coordinate with the topic the adults are discussing at each monthly meeting. "When we play together and learn how to play in a positive way, we have a wonderful time and we establish our community as well," Lucy says.

Carolyn says volunteering with Habitat is her way of addressing the issue of affordable housing in Charlottesville. "It's very complex and very big. But this is one way that I can do something about it."

Lucy cites a similar motivation. "Volunteering for Habitat is the perfect merger of everything that I love. It's my personal way of being able to make a difference in my own community, one child at a time. Children are our future."





Lucy Burnette and Carolyn Brown, volunteers who have been involved in Habitat youth events for almost a decade

Results Real Estate Inc
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\$100 - \$499

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DonateMike and Mary Chinn

Although Mike and Mary Chinn made a significant contribution to the lives of Habitat families last year via a generous donation, the seeds of their passion for the mission were sown years ago.

"We first became familiar with Habitat through Mary's work with the inaugural Charlottesville Women Build, and later, her participation in a local weekday work crew and the Jimmy Carter Work Project in South Africa. We began supporting Habitat because we imagined a happier, more secure future for these new homeowners and their children.

"More recently, we've both become actively involved with child advocacy and

early childhood education programs. and we have a different perspective on Habitat's impact on the children in our community. We've seen how parents with stable housing in supportive communities are better able to manage the many challenges of parenthood, like accessing daycare, preschool, after-school programs, healthcare, and other services. We've seen how confident and successful children become — as students and friends when they attend the same school year after year with familiar teachers and neighborhood children. Finding safe, affordable, stable housing is the first step on the path forward for many families in our community, and we're grateful for Habitat's role in making this possible."



Mike and Mary Chinn with their son Austin and daughter Lilly

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Bobby and Dawn Jenkins

James and Pam Jessup

Advocate Alyce and Caton Yang

Alyce Yang spent much of last school year serving on Habitat's Youth Leadership Committee, working together with other teens to support Habitat families and advocate for affordable housing solutions.

"I learned about Habitat and the affordable housing crisis beyond Charlottesville," says Alyce, who graduated from Charlottesville High School in the spring. "What can we do as high-schoolers to learn more about it and let our peers know about it? That's the purpose of the YLC—to plant the seed of awareness in the next generation."

Alyce's older brother Caton introduced

her to Habitat. "I still remember the first dedication ceremony I went to," Caton recalls. "It was just so touching to hear the stories of the family."

"What Habitat is doing is transformational," Caton adds. "You're building homes, but you're also building families."

He encourages young advocates to follow in his and his sister's footsteps. "This will teach you way more than what you learned in most of your regular (high school) classes," Caton says. "The hours you spend with Habitat are going to go a long way toward your personal development. Give it your time, and it will grow your heart."



Youth Leadership Council participants and siblings, Caton and Alyce Young



UVA Habitat volunteer Bridgette Thornberry

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