With these words, former president and inspirational Habitat volunteer Jimmy Carter perfectly encapsulates our dual mission: We build up walls to break down barriers. And nowhere is that double imperative more powerfully apparent than at Southwood, where just this year, we have built the first 49 homes in partnership with families coming out of often dilapidated mobile homes. In the process, we have laid the foundation for one of the nation’s boldest responses to decades-long trends of increased housing segregation and political polarization: A 1,000+ unit mixed-income community, where people from all walks of life can come together to share a common destiny. The redevelopment of Southwood without resident displacement is the largest Habitat project in the nation.

At Southwood and throughout the region, 2022 has been a year defined by momentum – we are building homes and providing hope in communities across our region at a historically rapid pace. By doing so, we are creating a path to safe, affordable homeownership for more families than ever before.

HOMES DELIVERED:
Over the course of the past year, our team has worked on more than 70 new homes, closing on 25 with homebuyers like Lolita Johnson (featured on page 6), who was able to return to a brand new home on Piedmont Avenue, her beloved childhood street in the City of Charlottesville.
CRITICAL HOME REPAIRS COMPLETED:
Volunteers in Louisa and Greene Counties helped 17 families stay in their homes through our critical home repair and ramp program. Long time neighbors like Ms. Fleming (featured on page 10) — who has owned her home for nearly 50 years — now has the peace of mind knowing that she can stay comfortably and safely in the home she’s known for most of her life.

VOLUNTEERS WELCOMED:
Once the pandemic waned, we were delighted to welcome back thousands of volunteers who contributed more than 30,000 hours to make scores of new homes and critical home repairs possible for families.

RECOGNIZED BY THE GOVERNOR:
In November, the innovative resident-driven redevelopment work in Southwood received the prestigious Governor Younkin’s Housing Award for Community Engagement and Inclusivity.

Breaking down barriers requires more than just talk, you have to deliver.
And because so many of you selflessly lent a hand this year, we have been able to make a difference in the lives of thousands of local neighbors who had been struggling with high rents, unsafe homes and uncertain futures.

Yet, though we have so much to celebrate, President Carter’s relentless pursuit of greater justice and opportunity around the globe inspires us every day to do more, to help more people earn equity, live safely and achieve their dreams. As we work side by side with Partner Families to open up more doors to home ownership and safe housing in our area, I want to thank you from the bottom of my heart. We couldn’t do our work without you, and are grateful for your continued partnership.
Three transformative redevelopment projects – Public Housing, Friendship Court and Southwood – are underway, all utilizing a residents-first approach. Collectively, these projects will create approximately 1,500 safe, decent, affordable homes.

We helped Habitat International structure a national advocacy campaign – The Cost of Home – working to bring down housing costs for more than 10 million Americans.

We have achieved a significant increase in our homebuilding and selling production. This year we worked on a record 75 homes.

We participated in a process leading to the University of Virginia pledging to contribute land toward the construction of between 1,000 and 1,500 new affordable homes within a decade.

We reached deeper to serve those families in the community who need Habitat most. As a result of increased outreach and updated selection and underwriting criteria, the average family in our program is now at just 32% of the area median income.

We completed a $15MM Capital Campaign to help us scale up to more than 40 homes completed per year, making us the most productive Habitat affiliate for a service area of our size.

We pivoted during COVID to provide food, masks, access to emergency rent relief and other critical resources that allowed families to stay safe at home during the pandemic.

In 2017, recognizing that building homes alone was not enough to overcome the severe shortage of safe, decent and affordable housing in the area, the Habitat Board developed a Strategic Plan to increase our home production while also bolstering our capacity to rebuild homes and communities as well as participating in a reinvention of the local Housing System.

This “three house” approach has guided us as we – along with many partners in the community – have created unprecedented impact. To date, since 2017, more than three thousand local families are in or on a path to better housing as a result of our collective work. Among the successes:

Strategic Planning: A look back, and a look ahead

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- We pivoted during COVID to provide food, masks, access to emergency rent relief and other critical resources that allowed families to stay safe at home during the pandemic.
This year, the Board updated and readopted the “three house” plan to drive our impact through 2029. Among the metrics for success of the updated plan are:

- 224 new homes built and sold
- 115 rentals
- 100 rehabs in Louisa and Greene Counties
- Seven villages complete at Southwood
- 30 Families in alternative (Non Habitat) Pathways to Homeownership homes
- 350 Financial Empowerment interventions
- $25MM in mortgage sales and $58MM in private and public funding raised
- 2,000 new local housing opportunities for families through our Housing System Development work

It won’t be easy. But nothing ever worth doing is. With your help, thousands of local families will either be in or on a path to better, more sustainable housing by the end of the decade.

**Next Five Years (2023-2028)**

In the next five years, we are ready to double down on your investments, ramping up our production pacing to achieve these bold, aggressive goals to support even more families across the greater Charlottesville region.

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**Strategic Planning Progress to Goals:**

Overall Score Card: Families served during strategic plan period: June 27, 2017 – July 1, 2022

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<td>Repairs</td>
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<td>Other Rehousing Interventions</td>
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<td>New Housing Opportunities Regionally</td>
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This year, eight first time homeowners purchased beautiful brand new or restored homes in the Jefferson Park Avenue neighborhood in Charlottesville. The new homes were constructed on a lot containing a 1930’s house (115 Montpelier St.), which Habitat maintained while creating seven additional affordable homeownership opportunities. The original home was renovated and resold affordably to Habitat homebuyer Seliflora Rodriguez. “I feel very happy and grateful to God for this opportunity…I am looking forward to…having good neighbors, and peace and quiet in my home,” shared Rodriguez.

Among the homebuyers of the new homes on Piedmont Avenue, Lolita Johnson, her daughter Demarya, and Yorkie, Duke, moved in last August, allowing Lolita to return to her childhood street, to a home where she now feels a great sense of peace.

We are thrilled to be able to welcome home eight wonderful families in this beautiful new pocket community immediately next to the largest employer in our region, UVA. Piedmont Avenue is one of six neighborhoods across the City of Charlottesville where Habitat made an impact this year.

“I feel very happy and grateful to God for this opportunity”

- Seliflora Rodriguez
This spring – after more than 15 years, hundreds of resident hours of planning, and $30M of investment in operations, deferred maintenance, community engagement and land development by Habitat and our partners – the first new homes now stand at Southwood. Forty nine new affordable homes are either under construction or complete. Over the course of the next few months, we'll be welcoming the first 35 Southwood homebuyers and 14 renters into their new homes.

In our Appreciative Inquiry process, we are moving from Dreaming to Delivery.
Southwood’s redevelopment planning has been a national model of resident leadership. Residents trained to be the architects, engineers, and planners of their revitalized community. Then, building on the principles of appreciative inquiry, created the site plans for each of the villages under construction.

With 2.7 million mobile homes across 45,600 mobile home parks in 49 states, and an exploding housing market like ours, we are leading by example in Southwood - where 300+ vulnerable families are now beginning to move from often dilapidated trailers on pads that they rent to permanent, environmentally sustainable homes that they own, on land that is theirs. These homes will provide security and a pathway to generational wealth while demonstrating how to reinvest in a community without displacing or marginalizing the people at its very core.
SOUTHWOOD OVERVIEW

Phase I Nearing Completion

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Total Phase I Homes 335

When complete, Southwood will provide upwards of 500 units of affordable housing and, most importantly, offer permanent, secure homes for the families who currently call the park home.
Our critical home repair projects assist local homeowners to safely remain in and access their own homes - especially crucial for an aging population. These projects often aim to correct accessibility issues that arise from unsafe decks, porches, and stairs. Frequently, we construct ramps for disabled homeowners needing appropriate means to access their home. These projects have broad, regional impact by allowing families to remain vital members of their home community and ensuring housing stability in an area facing a lack of truly affordable options.

This year, the program helped homeowners like retired U.S. Air Force veteran and Greene County resident Carla Graves remain in her home with a beautifully repaired deck; and it supported retired childcare provider Ms. Fleming in Louisa County, by installing new siding, new windows, and a new roof. “I’m just excited about everything [Habitat] did! I feel so blessed. The workers, they were really nice people.” To all the supporters at Habitat who made her home repairs possible, Ms. Fleming offers her heartfelt, “Thank you!”

“I appreciate all that Habitat for Humanity did for me. There was no way I could have done it on my own.”

- Carla Graves
Retired USAF (1962-1966)
Greene County, VA

“"I’m just excited about everything [Habitat] did!
I feel so blessed.
The workers, they were really nice people.”

- Patricia Fleming
Louisa County, VA
This year, Joe Szakos partnered with the Habitat Store team to ensure more than 100,000 local building good items stayed out of landfills and into the hands of folks who need them.

Every week, Joe led a faithful crew of volunteers to reclaim discarded goods from job sites.

Since its founding, the Habitat Store of Charlottesville has kept an estimated 2,300 tons of furniture, household articles, and home-building materials from landfills, reselling/recycling them to the community and generating proceeds to build homes.

"I am excited to be volunteering on [this] materials-salvaging project...With climate change looming all around us, I grew tired of seeing all the salvageable (and often new) building materials going in the dumpsters...so I approached the Habitat Store and asked if we could set up a program to collect these materials from construction sites -- and the materials are then sold at the store and the net proceeds used to build some Habitat houses," said Joe.

This salvaging program has contributed to $1,292,000 million in gross annual sales at the store, a 26% year over year increase.
2022 Financials
Calendar Year 2022

Revenues

- Private Donations $9,531,000
- Homebuyer Sales & Lot Sales $9,162,000
- Habitat Store $1,292,000
- Southwood Operations $1,229,000
- Government Grants $2,107,000
- Construction and Land Costs $7,195,000
- Mission Support (Admin) $1,051,000
- Program Services $3,486,000

Expenses

- Southwood Operations & Redevelopment $11,170,000
- Construction and Land Costs $7,195,000
- Mission Support $1,051,000
- Program Services $3,486,000
- Habitat Store $892,000
- Southwood Operations & Redevelopment $11,170,000

Donors like you are responsible for driving more than 40% of the funds we count on!

County approvals secured in 2022 enabled us to ramp up land development and construction at Southwood.
In the last year, we have more than doubled our investments into the community.
This year, we were saddened, but not surprised, to learn that former U.S. President Jimmy Carter had made the decision to live out the remaining days, weeks or months of his extraordinary life in home-based hospice care.

Though he traveled far and wide over nine decades spreading love and hope across the globe – building homes, monitoring elections, making sure children had clean drinking water and much more – his heart remained at his simple brick rancher in Plains Georgia where all of his neighbors simply knew him as “Mr. Jimmy.”

His love of home fueled his conviction that living and dying in a dignified way in a safe, decent house surrounded by a community of people who you cared for and who cared for you is a basic human right. It inspired him to serve as Habitat for Humanity’s most famous volunteer over the 35 years that he and Rosalynn helped to build affordable housing with the organization.

The Carters saw Habitat’s mission as one of the most meaningful ways to lean into their commitment to social justice and basic human rights. They first volunteered near their home in March 1984. Later that same year, they joined Habitat volunteers in New York City’s Lower East Side to renovate an abandoned building in partnership with families in need of affordable housing. That trip marked Habitat for Humanity’s first Jimmy Carter Work Project (later renamed the Jimmy & Rosalynn Carter Work Project). Each year since then, the Carters have volunteered with Habitat to build or improve houses alongside homeowners in communities across the United States and around the world. Carter Builds are never small feats. The former President and First Lady would help raise funds and garner volunteer support in order to realize audacious goals – such as building 100 homes from scratch in a particular location in a single week.

“I think every human being has within himself or herself a desire to reach out to others and to share some of our blessings with those who are in need,” President Carter has said. “What’s opened up that avenue for me and my wife and hundreds and thousands of others is Habitat for Humanity. It makes it easy for us to reach out and work side by side with the homeowner who’s never had a decent house, perhaps. I haven’t been on a Habitat project that I wasn’t thrilled and inspired, and wept.”
My favorite anecdote about President Carter’s commitment to service comes from former Charlottesville Director of Neighborhood Services Jim Tolbert who, just weeks into his first job in municipal government in Albany Georgia, was charged with supporting vulnerable residents after an unthinkable disaster. A flood had wiped out dozens of homes close to the river and the low-income families who lived in them were left with precious few choices. Jim didn’t know what to do or how to help so he looked desperately to the heavens — and soon found his prayers answered. Within minutes, he received an unsolicited call from former President Carter who wanted to help. Hours later, a stunned Tolbert was standing on the riverbank greeting Mr. Jimmy who had arrived via helicopter to assess the situation. Then, within weeks, the Carters had raised enough money and gathered enough supporters to come together to completely rebuild the lost homes.

Inspiring millions over the last several decades, President and Mrs. Carter have worked alongside more than 104,000 volunteers across the U.S. and in 14 countries to build, renovate and repair 4,390 homes. These efforts amplified our mission. Since its founding in 1976, Habitat has served more than 46 million people around the world.

Locally, President Carter’s ambition to serve — no matter how challenging the situation — has always inspired us to think big. Habitat for Humanity of Greater Charlottesville has become the most productive Habitat affiliate per our service area size in the Country, this year working on 75 new homes. We have also, like President Carter, stepped in where no one else would, saving thousands of residents from displacement by redeveloping two mobile home parks into inclusive new neighborhoods with a place for everyone.

Saint Thomas Acquinas famously said that “no man truly has joy unless he lives in love.” If this is accurate, then very few have experienced as much joy as has “Mr. Jimmy.” Rather than leave the White House and fade into obscurity or parlay the position into a second career as a party leader or speech maker, President Carter and Rosalynn chose to live out their lives in big and small but always graceful ways, with a single-minded focus on service to their fellow human beings.

We are forever grateful for all that President and Mrs. Carter have done to make our world a better place. Today, we are more committed than ever to continue Mr. Jimmy’s legacy of service.

In solidarity,

Dan Rosensweig
**Thank You for Your Generosity**

Your support helps build a community where everyone has a decent place to live. (Gifts made between January 1 and December 31, 2022)

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Whitney and Anne Stone
Foundation
Betsy and Jay Swett
Cheryl and Thomas Thorpe
Trent Family Foundation
Billy Wayson and Gail Funke
Reg and Kathie Woods

$1,000 – $2,499
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Ruthe Battestin
John and Kristine Bean
Jim and Kathy Berlin
Bicycle Greene VA
William Cameron and Judy Blair
Bob Bond
Boyd and Sipe PLC
Hal and Sharon Brindley
Dorothy Brown
Kristen and Duane Byers
Kathleen Caldwell
Camp-Younts Foundation
Elinor Capehart
Caplin Foundation
Brian Carlton and Liz Sumpter
Carpe Diem Fund at the CACF
Carter Machinery Company, Inc.
Anna and David Castle
Rip and Millie Cathcart
Diane Caton
Gary and Jennell Charles
Charlottesville Region of Episcopal Churches
Church of Our Saviour
William and Jane Clarke
Condor Services LLC
Diane Dale and John Robertson
The Davis Family
Kirk and Jenni Davis
The Arthur Vining Davis Foundations
Anna M. Day Foundation
Francesca and Eduard de Lange
Matt and Shannon Deegan
John and Deborah Desmond
Detmer-Lillard Family Fund
Will Devault-Weaver
Alexandra DiGuardo
Whit and Emily Douglas
Andrew and Bernice Dracopoli
Gay Einstein
Elk Creek Baptist Church
Jeff Erkelens and Joey Conover
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First United Methodist Church
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Fulton Bank
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Lawrence and Toni Gimple
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Peyton and Bill Lewis
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Henry and Edith McHenry
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Paula and Grady Mendenhall
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Mineral United Methodist Church
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O’Neil Charitable Fund
The Palmer Fund at the CACF
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Judith Penniman
Brock and Cindy Petrie
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R. G. Purcell Family Charitable Foundation
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Rappahannock Electric Cooperative
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Mark Okusa and Diane Rosin
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Bruce and Karel Seger
Alexandra Shaw
The Sheehan Family Giving Tree Fund
Sherry Sinard
Scott and Beth Solak

Germina Francois with her children on Planting Day in the Cleveland community
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18
Young Southwood resident brushes horse at Foxfield Family Day

Carroll and Eunice Chisholm
Vivian Chisolm
Brian Clark
Clark Construction Group
Deborah Clay-Mendez
Sally Clayton
Geoffrey and Deborah Close
Mary Jo Cobb
Ashley Collier
Congregation Beth Israel
Corinne and Timothy Conlon
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Cork and Pamela Dorland
Donald and Karen Dougald
John Drahos
Jaylene Drucker
Brian Dubliner
Jill and Grant Duffield
Linda and Frank Dukes
Helen Dupes
Michael Durland
Earth and Wood, Inc.
John and Peggy Echols
Dan Ehrman
Joel Eisen
Lisa Eller
Rebecca Ellison
Heather Engel
Kelly and Susan Eplee
Anne and Mark Erway
Faith Hope and Love Center
Rob and Jill Farrell
Faxon Charitable Fund
Jim and Betsy Fernald
James and Holly Fesler
Fidelity Giving Marketplace
First United Methodist Church
Julie and Charles Fisher
Alice Fitch

Frank DeParis
Greta Dershimer
Allegretta Deucher
Distinctive Art Source
Jane Dittmar and Frank Squillace
Mary Jane Divine
Jane Boatner and Dudley Doane
Douglas and Deano Dodd
Cork and Pamela Dorland
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Kevin Fitzpatrick
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Mark Fletcher and Leslie Durr
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Susan Fraiman
Gertrude Fraser
Cynthia Frederick
Christie Frost
Frost Montessori School
Jeffrey Fuller Jr.
John and Susan Gainer
Scott and Jenny Gardiner
Anton Gardiner
David and Deborah Garth
Diane Gelman
Jackie Gelman and Sam Haber
Erika Gennari
Anne and Cooper Geraty
Soumitra and Huma Ghosh
Giant Community Bag Program
James and Amy Gillespie
Julia and Paul Givens
Jennifer Givens
Bill and Ruth Goldeen
Steve Goldstein and Isabelle Halley des Fontaines
Ben Goodman
Sara Gorman
Betty and Larry Goss
Nancy Grable
George Grady
Amy Graesen

Ben Graham
Robert Gray and Rebecca Keese
Christy Grayson
Brook and Julia Green
Rebecca Greene
Stasia Greenewalt
C. Bruce and Jane Greyson
Sara Griffin
Stanley and Pamela Grobmyer
Andy and Teri Guertler
Brad and Meredith Gunter
Christina Gyovai
Kevin Haag
Gwen Hackett
Sonia Haines
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Robert Hammell
Jeff Huntman and Adria LaViolette
Judy Harmon
Jean Harper
Patricia Harper
James and Gail Hassemer
David and Kathy Haugh
William and Louise Hay
John Hayden
Emili Hays
Evan and Susan Heald
Regina Healy
Sam and Rachel Heath
Deborah Helman and
Derek Brown
Kelly Henkler
Ron Herfurth
Jay and Tammy Hertel
George Hess

Holly Hintz and Tom Banton
Tom and Mary Helen Hintz
Jay and Wendy Hirsh
Mike and Toni Hobbs
Roger and Joan Hodskins
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Brain McEwen
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Melissa Meece and Geoff Robinson
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Kent Peterson
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Baptist Church
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Jon Nafziger and Carol Hurst
Ronnie and Carolyn Neal
Stewart and Patty Nelson
Aimee Newcomb
Kirsten Newcomb
Newcomb-Zahorik Family
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Marland and Marsha Newton
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Terri Nunez
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Mary Jo O’Brien
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Carrie Oertel
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Margaret Brown Paviour
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Glen and Kay Robinson
Patricia Robinson
Thomas Ronksley
Dennis and Ann Rooker
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Patricia Rowe
Emily Rowell Brown
Hugh Rumsey
Debbie Rushing
Jane and Jordan Ryan
Diana and Jim Salmon
Sultan Sami
Mary Sandiford
Jim and Marlene Satira
Bruce and Jocelyn Saunders
Keegan Sawyer
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Mac and Elise Thompson
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Martha Trujillo
Sandra Tucker
David and Ellen Turner
Alexander Urpi
Robert and Sharon Utz
Nellie Van Roden
Allan and Dorothy Van Wickler
Doris and David Vander Meulen
Jo Ann Vining
Ann Vonnegut and Chris Von Frieling
Bill vonReichbauer
Cecilia Walker
Andrea and Tim Walkup
Michelle Wamsley
Susan and Gary Wamsley
Monica and David Waugh
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Peyton and Anda Webb
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Wells Fargo Community Support Campaign
Linda Wenger
Lorna Wertz
Alma Wertz
Hillary West
Barbara Whary
Beth and Jeff White
Sallianne and Douglas Whitman
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Annette Wilcox
Betsy Wilgis
Jay Willer
Casey Williams
Eugene and Lorraine Williams
Michael and Vicki Williams
David Winder
Cary Winston
Sandy Wisco
Andy and Anne Wolf
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Elizabeth Woodard
Woodard Properties
Ida Lee and Alwyn Wootten
Joe Wynne and Sooze Winter
Judy Zacharias
Diana and Doug Zanzot
Jaynie Zenisek
Clarice Zillmer
Bill and Karen Zimmerman
Catherine Zuver

Piedmont Homeowner Katrina Eubanks featured with daughter, Auburn and pet
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Anne Andrews  
by Kirk Andrews  
by John Drahos

Halsey Blake-Scott  
by Ronald Bailey and  
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