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

# board of directors

The past year has been one of organizational and operational change. In January 2019, Jessica Gill replaced our retired CEO and with her leadership, we began a year of substantial rebuilding. We made significant structural changes and aligned our budget back to our core mission.

In addition to serving more families than any time in the affiliate's history, we ended the year with a financial surplus.



### **Michael Christian, Chair**

Wheels, Inc. (retired)

Cobb Catholic Coalition

**Gregg Corso, Vice-Chair**Merrill Lynch

**Christopher Bailey, Treasurer** 

Nichols, Cauley & Associates, LLC

Sharon Y. Marshall, Secretary

SunTrust Bank, Inc.

**Dale Bercher** 

**Bercher Homes** 

**Leslie Choo** 

Lake Forrest Builders

**Rick Gieryn** 

Axis Capital (retired)

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Pinkerton and Laws

Meredith H. Houseworth

KeyBank Healthcare Group

**André Sims** 

Re/max Greater Atlanta-Cobb

**Venitia Smith** 

Genuine Parts Company

**Ann Taylor** 

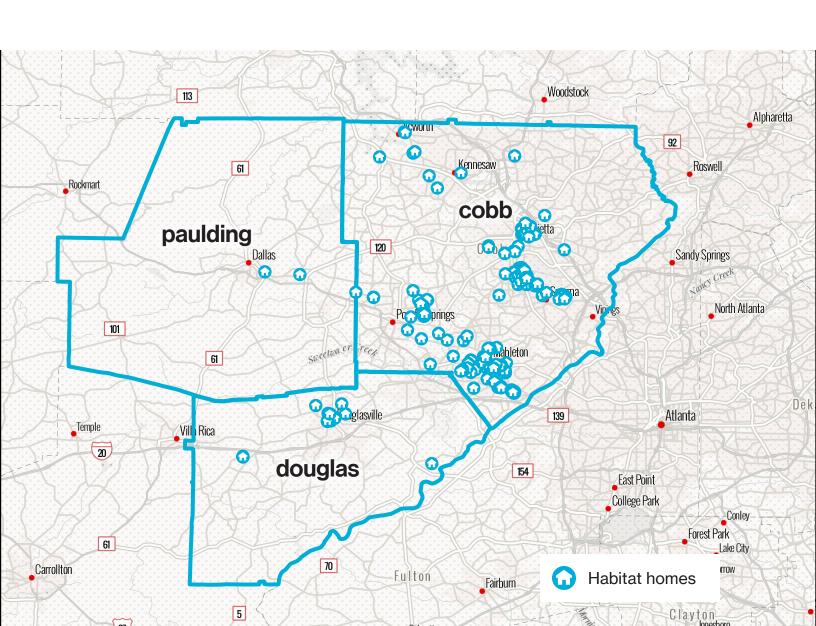
The Coca Cola Company (retired)

The most exciting news for 2019 was the Board's decision to support the affiliate's vision of "breaking the cycle of generational poverty through housing." The focus of these efforts will be on neighborhood revitalization and the first project where that new mission and focus will be applied is identified and new partnerships are being forged.

Optimism is high, enthusiasm abounds and the future for Northwest Metro Atlanta Habitat is promising. Thank you to everyone who helped make this possible.

- Michael Christian, Chair of the Board of Directors

# geographic service area



# staff



Together you; the citizens, businesses of all sizes, school systems, places of worship, governments, and community leadership came together to display true civic engagement using your tools: brains, hammers, nails, brushes,

### Jessica Gill

Chief Executive Officer
Executive Director

### **Terri Miller**

**Chief Operating Officer** 

### **Brett Thein**

General Contractor

### **Bonnie Willis**

Purchase and Estimating Manager

### **Craig Thiman**

Controller

### **Lisa Letner**

Family Services Manager

### **Felicia Alingu**

**Director of Community Impact** 

and bricks - digging in the dirt, raising walls, sweating, rain, shine, freezing or somewhere in-between. While the tangible results are impressive, what we will not forget is the commitment it takes to generate the finances to make this all happen, the car washes, pancake breakfasts, talent shows and employee giving through payroll deduction BEFORE the building ever takes place.

While laughing, crying and celebrating you helped to create millions of moments for families that will ripple throughout our community for years to come, all tied together by the same thing, hope for a stable foundation. In addition, the wish for the deserving families working beside us to grow in a safe environment and to stop the cycle of generational poverty. Thank you, and keep looking to us, your *local* Habitat for Humanity, to measure and share the impact for years to come.

- Jessica Gill, CEO & Executive Director

# volunteers

To bring people together is the central component of Habitat's mission.

Our volunteers come from all walks of life - high school students and retirees, from corporate offices and faith-based organizations, both groups and individuals who have a heart for our community.

Volunteers participate in every aspect of our work, from selecting the homeowners who will purchase homes and supporting those who do, to providing outreach in the community and assisting our administrative office, to designing and physically constructing the homes that we build.







142
opportunities

2,094 volunteers

29,130 service hours in 2019











# homeownership

Qualified homebuyers partner with Habitat to build homes alongside volunteers and pay an affordable mortgage. Homebuyers are selected based on their need for housing, willingness to partner, and ability to pay.

In 2019, we provided affordable homeownership to 12 families in northwest metropolitan Atlanta, housing 34 individuals.

Our homeowners are certified nursing assistants, juvenile probation officers, cooks, cashiers, and military veterans.

They work for organizations like **WellStar Health System**, **The Home Depot**, **the Georgia Department of Children and Family Services**, and the **Atlanta Braves**.

Habitat's no-profit mortgage makes first-time homeownership attainable to households at 30% to 80% of the area median income.

Our 2019 homebuyers purchased their homes at cost with a median **discount** of \$47,000 below the appraised value, and in most cases, the Community Development Block Grant (CDBG) provides \$10,000 of down payment assistance.

A NW Metro Atlanta Habitat mortgage carries 0% interest.





# <u>\$47,780</u>

the income required to qualify for the median single family home mortgage in metropolitan Atlanta with a 10% down payment <u>\$35,465</u>

the median income of NW Metro Atlanta Habitat homeowners who purchased homes in 2019

# **\$1.019**

the median monthly mortgage payment for a first-time homebuyer in the United States \$628

the median monthly mortgage payment for 2019 NW Metro Atlanta Habitat homeowners

Source: National Association of Realtors Housing Statistics

# building communities



Crabapple Village, a Habitat community in Mableton, was completed in 2019.

The 15 homes in this development shelter a diverse group of families: single mothers who have escaped domestic violence, a disabled veteran who has experienced homelessness, a young family who fled Puerto Rico after Hurricane Maria.

As a result of Habitat's partnership housing model, members of this community know their neighbors, and social cohesion leads to social capital. This concept was demonstrated last fall when Crabapple's new homeowners collectively lobbied Cobb County to install streetlights to improve safety within the subdivision.

In March of 2019, Chapelhill Church committed to sponsor a home in Veterans Place, our Douglasville community which is one of two Habitat developments in the United States dedicated to military veterans.

Keith Wilson, a former law enforcement officer and Marine Corps veteran found his family's future uncertain when he was unable to work after being diagnosed with kidney failure. The family had attended Chapelhill Church since 2007, and knowing Keith's veteran status, a pastor encouraged them to apply for homeownership with NW Metro Atlanta Habitat.

Through serendipity, or God's plan, the Wilson family purchased the home funded by Chapelhill Church and The Home Depot Foundation, working alongside volunteers from their church family during construction.

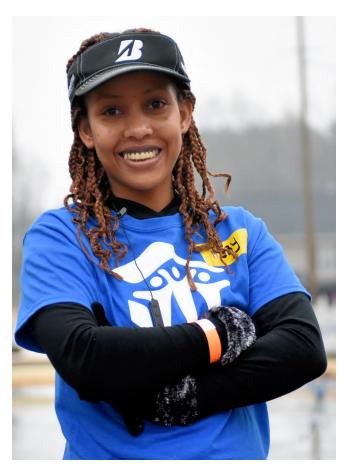
At their home dedication, a parent from their children's school, Whitefield Academy, began to plan the Christ-centered private school's own sponsorship of a Habitat home in Crabapple Village. These partnerships embodied of the spirit of our mission to put God's love into action in 2019.

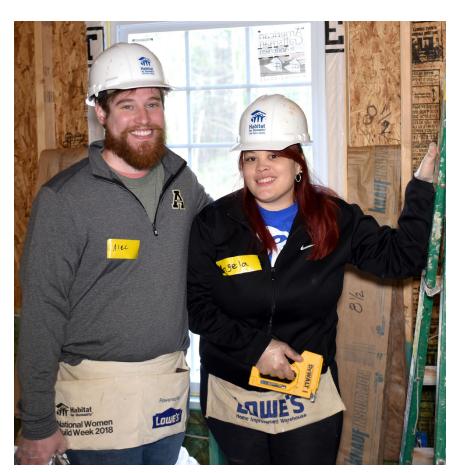














# home repairs



Thanks in large part to The Home Depot Foundation, Cobb EMC, Cobb Association of Realtors, Senior Resource Foundation of Cobb County, and in-kind donor Findlay Roofing, we have completed **18 critical home repairs for veterans of the U.S. Armed Forces and for senior citizens age 55 and older.** 

What is a critical repair? Doors, windows, locks, lighting, and electrical work that keeps a home **safe**. A furnace, a hot water heater, and weatherization that keeps a home **warm**. Roofing, siding, and plumbing that keeps a home **dry**. Ramps, grab bars, and modifications that keep a home **accessible**.

# homeowner education

The summer of 2019 brought homeowner education into the major leagues.

In partnership with SunTrust Bank, The Home Depot, and Master Gardener Volunteers of Cobb County we held a series classes in the Battery Atlanta at SunTrust Park.

Expert instructors included board members Meredith Houseworth and Sharon Marshall, Home Depot employees Mike D'Agostino and Tracy Grain, and Master Gardener Michael Llewellyn. Topics ranged from budgeting and investing, how much to water your lawn, home maintenance tasks by season, and how to patch a hole in the wall. These interactive sessions engaged both new and existing homeowners.



# financial information

# \$3,418,396 49% contributions 33% home sales and mortgages 15% government grants 3% other

# \$3,366,016 \$52% building homes 24% other programs (homeowner education, home repairs) 14% management and general 10% fundraising

# sponsors

# \$90,000+

### **Assurant**

### **Cobb Catholic Coalition**

Catholic Church of St. Ann

Holy Family Catholic Church

St. Catherine of Siena Roman Catholic Church

St. Clare of Assisi Catholic Church

St. Joseph Catholic Church

The Catholic Church of the Transfiguration

### **Cobb High School Habitat Coalition**

Allatoona High School

Campbell High School

Hillgrove High School

Pope High School

Walton High School

Wheeler High School

Los Bravos Mexican Restaurant

State Farm Companies Foundation

### **Cobb Interfaith Habitat Coalition**

Atlanta West Carpets

BB&T

Bethany United Methodist Church

Covenany United Methodist Church

First Presbyterian Church of Marietta

Islamic Center of Marietta

Log Cabin Community Church of Vinings

McEachern United Methodist Church

Moore Colson

Pinkerton & Laws Construction of Atlanta

Snyrna First United Methodist Church

St. Catherine's Episcopal Church

St. Thomas the Apostle Catholic Church

Temple Kol Emeth Synagogue

**Unity North Church** 

West Cobb Islamic Center

**Genuine Parts Company** 

**SunTrust Bank** 

**The Home Depot Foundation** 

**United Distributors** 

### \$45,000+

Chapelhill Church

Lockheed Martin

Whitefield Academy

# \$10,000+

Ameris Bank

AXIS Specialty U.S. Services, Inc.

**Bercher Homes** 

Citi

Cobb Association of Realtors

Cobb EMC Community Foundation, Inc.

First United Methodist Church of Marietta

Lutheran Coaliton for Habitat, Inc

Mt. Bethel United Methodist Church

Mt. Zion United Methodist Church

Peach State Health Plan

**Publix Super Market Charities** 

Richard Gieryn

# \$5,000+

John and Mary Franklin Foundation, Inc.

Neal Allen

Reliance Worldwide Corporation

The RFP Fund, Inc.

# in kind donors

Caldwell-Cline Architects & Designers

Carbonell Marketing Associates

Clyde Click

Cornerstone Building Brands

Cree, Inc.

**Custom Home Accessories** 

**Defoor Plumbing** 

Findlay Roofing

**HMWallace** 

Levelor

Mauldin & Jenkins

**Reliance Worldwide Corporation** 

Schneider Electric

Smith & Howard

Spectra Contract Flooring

**Valspar Corporation** 

West GA Grading & Demolition

Whirlpool Corporation

White Oak Landscape Company

Yale

# contributors

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Curi Ahrens Beth Blanks James Caylor

Felicia Alingu Neil Booth Susan Chang

Neal Allen Stephanie Bracken Rayyan Charania

Chinazo Amuzie Penny Bradley Charities Aid Foundation

Nithi Anand Yvonne Brady of America

Helen Andersen Lester Breen Julie Chartier

Edna Anderson Mark Brown Sean Chin

Susan Anduze Jerry Brown Leslie Choo

Amir Ansari Kathy Burkholder Mike Christian

Robert Argent Carlyce Burns Glenna Cigallio

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William Bacon Dan Buyers Lisa Clark

Terry Bacon Lesley Byalick Murray Rebecca Clifford

Christopher Bailey Kelly Cadman Q. Simone Cole

Cyndi Barber California Pizza Kitchen Joseph Coleman

Christine Becker Jennifer Callicott Moore Colson

Cynthia Belton Campbell Fencing Ann Cook

Dale Bercher Booster Club Gregg Corso

Jill Crawley Rick Giraudy Jeffrey Jetton Ashley Darcy Landy Godbold Nirupama Jita Stephanie Deaton Andrea Gomez Aparicio Susan Johnson James Defoor Julie Gorski **Bion Jones** Marianne Dias Jo Anne Green Hariprasad B K Shirley Dillon Andy Greuling Mary Kenahan Miller Carol Dotson Thomas Hargis Angela Kim Robert Duffield **Austin Heaton** Jesse King Joseph Duke Gordon Hellman Gloria King Gloria Kittel Mandy Eaton Henry Hene Gretchen Edwards Janice Herhold Latha Kumar Norene Herren Young Kwon Kelly Eldridge Rebecca Lawson Kimberly Engleson Valarie Hill Sherry Felder Pamela Hobson Penelope Lawson Laura Fields Grant W. Hollis IV Manogna Lekkalapudi Lisa Letner Douglas Folk Stanley Hook Veda Gaddam Meredith Houseworth Janie Lindenbaum Kinal Gandhi Mary Hughes Anne Locke Vara Ganni **IBM Employee Services** Jeffrey Lockman Center Georgia Power Company Cynthia Lohr CCIC, Inc Kinal Ghandi Ruth Mackay William Ingalsbe Jessica Gill David Mackay Wendy Izenour

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Lisa Mallis

Aaron Gill

Delores Gilstrap

Marcia Rizzardi Lori Markley Joanne Nytch

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Arnold Peluso David Massey Anna Royal

Mauldin & Jenkins Linda Pesoli Cynthia Ruan

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