

2022-2023 ANNUAL REPORT



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

Letter from the Director



Greetings, Friends of Habitat!

We invite you to share in our successes and ponder our challenges as you review our 2022 - 2023 Annual Report. We have been in overdrive, working to meet goals following the Pandemic slowdown. Getting the infrastructure in place on the last two phases of our Dodd Meadows Community in Henderson County has been quite an undertaking but it is nearly complete! And our repair team, who could not go into any homes during the

Pandemic, has literally "hit the nail on the head," and is well on its way to meeting program objectives by year end - but we are painfully aware that there is so very much more to do.

Under the guidance of a larger and skilled board of directors, we will build twelve new homes in the coming year and perform nearly 200 home repairs, but that's not nearly enough. We pray that God will guide us to those most in need because resources do not allow us to serve everyone. We ask God for His eyes and His hands and we pledge to wisely use donor funds and volunteer time.

Our year-over-year financials show that we have reduced administrative expenses and increased funding of program services. The result is a lean team and an increased need for volunteers. Yet, while the planning has been rigorous and the work challenging, our staff has not lost sight of why we do this work. A day does not go by without us discussing the needs of our family's. It is impossible to fully share the deplorable living conditions we have witnessed. These experiences have propelled our homeowner services team to conduct more thorough homeowner needs assessments which have led to increased referrals to other human services organizations.

We invite you to continue on this journey with us. In the coming year, expect us to review and revise policies and reengineer our procedures for increased efficiency and capacity to serve more families. Our Restores will extend their footprint across our region to support program growth. The homeowner services team will expand our education program and we will be even more visible in the community, sharing our success stories and keeping our eyes wide open to identify those most in need. We remain grateful for your support, whether you are a donor, a volunteer or a thought leader. You are truly indispensable. On behalf of our board and staff, thank you for allowing us to put God's love into action.

Linda B. Saturno

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Jim White, *Board Chair*
Amanda L. Hill, *1st Vice Chair*
Michael Bridges, *Secretary/Treasurer*
John Glover
Gerry Rhoads
Bill Sullivan
Christa Willey

Incoming Board of Directors

Tom Barfield
Nubia Guido
Erin Outlaw
Brian Williams

Outgoing Board Members

Joe Howell, *Secretary*
Ben Kish, *Chair and Vice Chair*
Bob Montgomery

Lee Cobourn 1939-2022

Lee joined the Thermal Belt Habitat in 2010 and became Construction Director in 2011. He was a Civil Engineer.

He became a Board member of Henderson County Habitat for Humanity after the merger with Thermal Belt. Lee served for over 6 years as a Board member and Construction volunteer. He will be dearly missed.



Habitat for Humanity's Vision

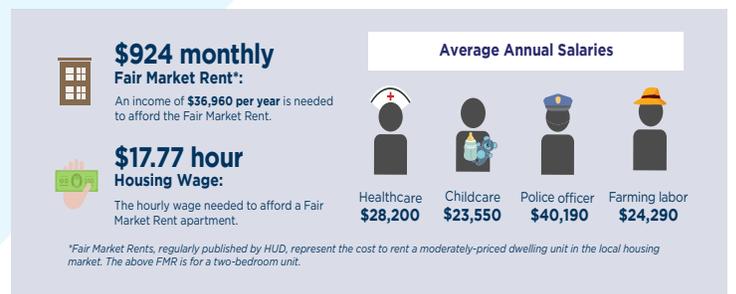
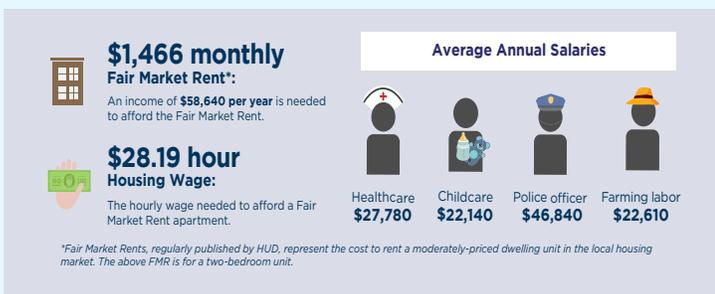
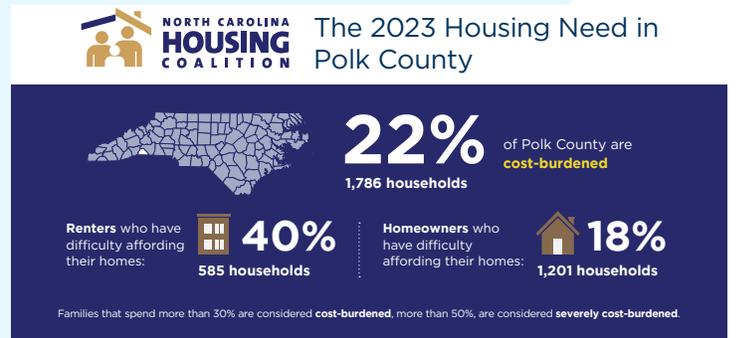
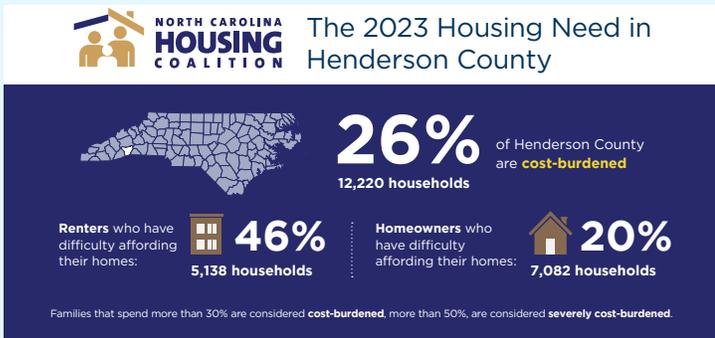
A world where everyone has a decent place to live.

“Those of Us Who Work Here, Can’t Afford to Live Here.”



These are words often said by folks looking for housing in Henderson or Polk Counties and Landrum City Limits. Indeed, this area is a popular place to live and work – the climate is fine, the scenery is beautiful, quality of life for all ages and backgrounds is supportive – but, wow, the cost of housing is challenging. People are moving here, and more houses, condos, and developments are under construction ... yet many residents cannot afford the high prices of those homes. House prices in Hendersonville are 17% higher than the national average, according to ZeroDown.com (<https://zerodown.com/cost-of-living/Hendersonville--NC>). Finding affordable rental property is also nearly impossible. As of March 2023, the average rent of a one-bedroom apartment in Hendersonville, NC, was \$1,373. This is a 62% increase compared to March 2022, according to Somper, Inc.

Here at Habitat, however, we are helping folks meet the challenge by making available 2, 3, and 4 bedroom homes at a fair and affordable cost at Dodd Meadows Community, where construction is underway. New home applications are open during July and November in Henderson County, while applications remain open on a rolling basis for people living or working in our Thermal Belt area. Currently, 76 families live in the Dodd Meadows Community in Henderson County, where a low-interest loan from Dogwood Health Trust enables us to complete the infrastructure for 35 more homes. Our Thermal Belt team is currently building in Columbus, and a home will soon be started in Landrum, SC. Habitat for Humanity is committed to increasing accessibility of decent and affordable housing.



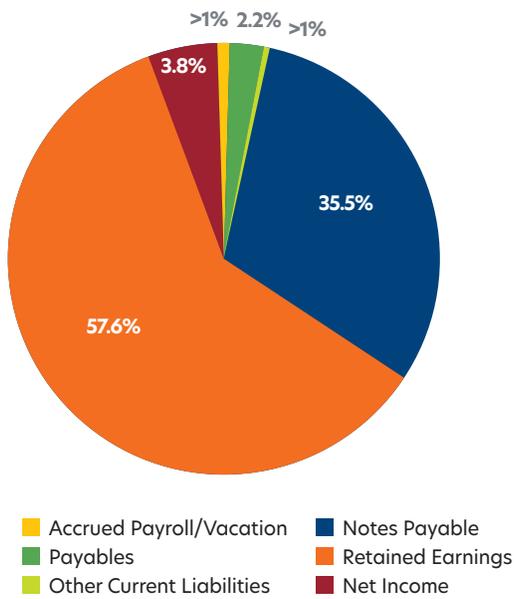
2022-2023 Financials

Assets

Checking	\$2,581,149
Investments	1,547,744
Mortgages Receivable	7,110,916
Other Receivables	273,008
Construction-In-Process	485,272
Inventory	388,647
Other Current Assets	109,119
Fixed Assets	3,486,470
Total	15,982,325

Liabilities

Accrued Payroll/Vacation	\$96,352
Payables	356,497
Other Current Liabilities	54,383
Notes Payable	5,667,238
Retained Earnings	9,206,260
Net Income	601,595
Total	15,982,325

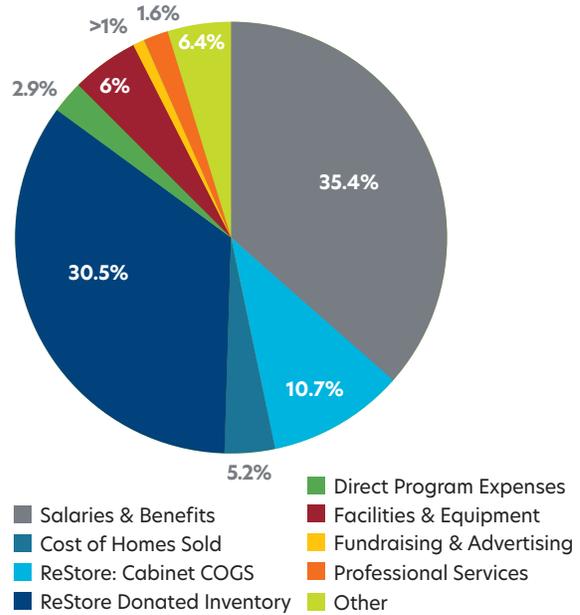


Income

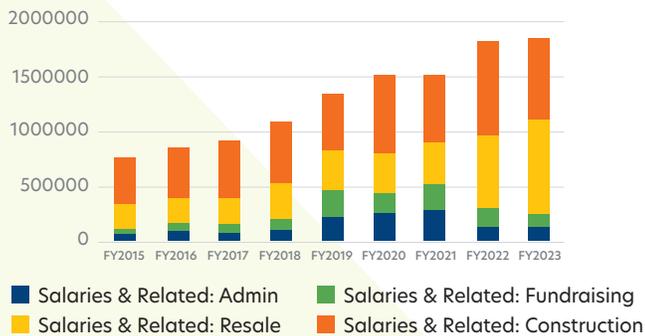
Home Sales*	\$1,322,213
ReStore Income	2,115,813
Foundation/Trust Grants	426,278
Government Grants	95,402
Donations & Events	188,404
Investments, Other	28,482
In-Kind Donations: ReStore	1,615,322
In-Kind Donations: Construction/Other	100,927
Total	5,892,841

Expenses & Cost of Goods Sold

Salaries & Benefits	\$1,875,326
Cost of Homes Sold	568,165
ReStore: Cabinet COGS	274,135
ReStore Donated Inventory	1,615,322
Direct Program Expenses	154,039
Facilities & Equipment	315,675
Fundraising & Advertising	64,240
Professional Services	87,179
Other	337,165
Total	5,291,246



Salaries and Benefits



ReStores' impact on our local communities was significant last year. The Henderson County & Thermal Belt Habitat for Humanity ReStores officially became our community's One-Stop-Drop & Shop locations. The ReStores accepted all sellable donations including clothing, making it easy for donors to donate. Overflow products were shared with local partnering non-profits.

By offering a larger variety of merchandise at reduced prices, the ReStores generated enough revenue to cover Habitat's administrative cost, employee 13 full-time and 8 part-time employees at the ReStores in addition to building homes. As part of our Environmentally Friendly Initiative 1,450 tons of usable materials were diverted from our local landfills and trash expenses decreased by \$10,000.

HOME

6 NEW HOMES
5 HENDERSON COUNTY
1 THERMAL BELT

The importance of home is universal – and that is why so many people have been inspired to make Habitat for Humanity’s mission their own. Through gifts of time and talent and the raising of walls and funds, volunteers, donors, advocates, staff, and partners have carried the work forward to help ensure that families in our communities can receive the benefits from the foundation of a strong and stable home.



REPAIR

179 REPAIR JOBS
30 FAMILIES SERVED

In addition to building and repairing homes during 2022–2023, the infrastructure for phases three & six began in our Dodd Meadows Community. Over the next several years THIRTY FIVE new homes will be built. Families in need will partner with Habitat to achieve the American dream of owning their own home. It is imperative to remember this is not a handout but a hand up. Partnering families will complete more than 300 sweat equity hours and pay an affordable mortgage, with a payment of no more than 30% of their income.



Homeowner Services

While the significant impacts of the COVID-19 pandemic and its economic fallout are still unfolding and the number of families struggling to make ends meet continues to grow, Henderson County and Thermal Belt Habitat has resumed homeowner educational classes.

Much like having a safe, affordable place to call home will boost our homeowner's sense of well-being and pride, being able to take control of their finances will give our homeowners confidence and the momentum to dream bigger. As part of the required sweat equity portion of the Habitat homeowner process, financial education classes are required.

During these financial education classes, we will cover topics such as budgeting, credit cards and credit reports, debt, and loans, saving, investing, planning for the future and emergency situations, and Habitat homeowner mortgages. Gaining a more in-depth understanding of these important topics will become part of a tool belt families can use to build a better future.

Other homeowners educational opportunities include The Little Free Library, The Day with the Glo Mobile, Blue Ridge Community College Day and Nature Education Program Days.

Homeowner Stats

Habitat for Humanity has shown that building homes does more than put a roof over a family's head. In clean, decent, stable, and affordable housing:

- Habitat homeowner's children are **11%** more likely to graduate from high school.
- Children of homeowners are **116%** more likely to graduate from college compared with children in families who do not own their homes.
- Habitat homeowners are **1.3** times more likely to become involved in neighborhood and civic groups.
- Children raised in a Habitat home are **64%** more likely to become homeowners.
- Habitat's energy-efficient designs and repair improvements generate financial savings for homeowners by lowering utility costs, which are typically the second greatest monthly expense after mortgage payments.
- Providing access to stable and affordable housing improves health and reduces health care costs and has been shown to result in **18%** fewer emergency department visits and **20%** more primary care visits, which combined equates to a **12%** or approximately **\$580**, decrease in Medicaid health care expenditure as compared to the previous year.



Volunteer hours contributed 13,367.5
Volunteer hours equivalent to \$399,153.55
13 New volunteer groups

With a grateful heart we say "Thank you" to the many companies, congregations, individuals, and foundations that have donated funds and materials to help serve the community that we all care about so deeply. Our work is far from over, and we hope that you will continue to partner with us to build homes, communities, and hope.



Huber Engineered Woods
St- Gobain Corporation
Eaton Corporation
Usher Carpet & Tile Co.
Whirlpool
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Builders First Source
Lowe's/Hendersonville
Hajoca
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National Active and Retired Federal Employees Association
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The Thomas and Jane Dupont Charitable Fund
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Publix Super Markets Charities
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United Way of Henderson County
Pisgah Health Foundation
City of Asheville
Community Foundation of Henderson County, Inc.
Habitat for Humanity International
Dogwood Health Trust

2022-2023 Donors

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DECEMBER 12TH

Location: Trinity Presbyterian, 900 Blythe St.

Order Meals Online: Nov 1 – Dec 7th

Pick-up Times Between: 4:30pm - 6:30pm

**PLEASE CONSIDER SPONSORING
OUR 2ND ANNUAL FUNDRAISER!**

Partnership with Conserving Carolina

Habitat for Humanity is an advocate for the environment! We focus on conservation in multiple ways, constantly looking for ways to build green, energy-efficient homes within budget. Indeed, we already stretch our budget to achieve energy efficiency and environmental friendliness – because we know it pays off in savings for our homeowners and minimizes damage to the environment. But besides our commitment to sustainable building, we support and celebrate our natural environment. More than two years ago, former Habitat president and CEO Ron Laughter approached Conserving Carolina about building a trail at Dodd Meadows alongside Bat Fork Creek. The project turned into much more when Kieran Roe, Conserving

Carolina executive director, secured a grant to restore a portion of Bat Fork Creek to its original meandering state. Conserving Carolina staff and Gennings Environmental relocated the creek and removed invasive species of plants and substantial amounts of debris. In the coming months, a dedication ceremony will be held in the Dodd Meadows Community, at which time residents, Habitat staff and volunteers will participate in planting more than 300 native species of trees, flowers, and other vegetation along Bat Fork Creek. Conserving Carolina will also offer activities and quarterly environmental education classes at Dodd Meadows Community Center. With these opportunities, residents and wildlife will be happier and healthier, and our children will learn to protect and enjoy the natural world.



Henderson County Habitat for Humanity

1111 Keith Street
Hendersonville, NC 28792
828-694-0340

Monday – Friday: 8:30 a.m. – 5:00 p.m.
Habitat-hvl.org

Thermal Belt Habitat for Humanity

40 E. Mills Street – P.O. Box 247
Columbus, NC 28722
828-393-6494

Tuesday – Friday: 9:00 a.m. – 2:00 p.m.
Thermalbelthabitat.org



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