





# home is the key



annual report fiscal year 2019 july 2018 - june 2019

# board of directors and staff

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Loudoun Habitat Board Members enjoying the Raise the Roof Gala.

# **Staff**

Therese Cashen Tara Jensen Kathy Martin Dave Metzger
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Kari Murphy Julie Steele Laura van Leliveld

Director of Resource Development Homeowner Services Manager Communications Manager

# mission and vision



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

Our vision is a world where everyone has a decent place to live.

# from our board president

Dear Friends of Loudoun Habitat for Humanity,

You don't need to look far to hear and read about the affordable housing crisis in our country. Families across the United States are paying too high a price to cover the cost of home. Rent and homeownership costs are skyrocketing, while wages are not keeping pace. The stability that home ownership brings remains out of reach for far too many families.

The work of Habitat in Loudoun County is built on providing affordable housing opportunities for the individuals and families who live and work in our county. With your help, we are empowering our community to make sure no one must choose between food on the table or a roof over their head.

There is still a lot of work to be done, which is why Loudoun Habitat has joined with over 200 Habitat organizations across the country in the Cost of Home campaign. Launched in June 2019, this national platform will bring together policymakers from local, state and federal levels to address affordability by changing policies and systems focused on:

- Supply and preservation
- Access to credit
- Land use
- Communities of opportunities

We invite you to learn more by visiting the Cost of Home section on our website. By educating yourself on the state of our County's affordable housing situation, together we can work to create solutions.

Please take a few minutes to look through the pages of this annual report to learn more about the work made possible by you – the donors and volunteers of Loudoun Habitat for Humanity. You understand that HOME IS THE KEY which is why you support the ongoing work of our organization here in Loudoun County. On behalf of the board, staff and Habitat families – thank you. You are doing amazing work.



Allison Metzger President, Board of Directors



This picture captures the many members of our community that worked on our 50th home in Sterling, VA.



Loudoun Habitat for Humanity was the proud recipient of the Loudoun County Chamber of Commerce Small Business Award for Nonprofit Organization of the Year.

# home is the key

A safe home.
Nutritious food.
Affordable health care.
Reliable transportation.

Which would you choose?

Safe, decent and affordable shelter plays a critical role in helping families create lives filled with possibility and progress. Caught in cycles of unpredictable rent increases, overcrowded conditions, or lack of access to land and affordable housing, many families live with a constant burden of uncertainty, stress and fear.

Habitat believes that home is the foundation for our lives, and it should provide an atmosphere of contentment and calm where individuals can thrive. Everyone deserves a safe, affordable place to call home.

Yet for many families in the United States, the concept of home seems out of reach. Often, this is a result of families living in inadequate conditions or paying rent beyond their means. Home has become a place families need to escape from, rather than escape to.

When we join together to provide access to decent housing opportunities, the effects can be felt across entire communities. After all, it takes a thriving community of people to build thriving neighborhoods. You are touching the lives of real people working toward strength, stability and self-reliance. Home is the Key.









# program impact for fiscal year '19



# Homeownership leads to:

# Increases in

- Graduation rates.
- Children's good health.
- Net family wealth.

# Decreases in

- Children's behavioral issues.
- Reliance on government assistance.
- Health related problems

"I am healthier and happier as I do not live with stress about finances or landlords. My family has been transformed."

74%

74 percent of Habitat homeowners found their families' overall health improved since moving into their home.

19%

The graduation rate for children of Habitat homeowners is 19 percent higher than renters.

84%

A national survey of Habitat homeowners found that 84 percent felt safe in their neighborhoods. **53**%

53 percent of Habitat homeowners found they have more money since moving into their Habitat home.

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# every family needs a foundation to build a future



Miki Lewis and her son entering their home for the first time as homeowners.

Families all across the United States are paying too high a price to cover the cost of their home. Rents and homeownership costs are skyrocketing, while wages are not keeping pace. Everywhere you look the stability that home should bring remains out of reach for too many.

Nearly 39 million households can't afford their housing, according to the annual State of the Nation's Housing Report from Harvard's Joint Center for Housing Studies. One-third of households in 2015 were *cost burdened*, meaning they spend 30% or more of their income to covering housing costs. Of that group, nearly 19 million are paying more than 50% of their income to cover their housing needs. This means 1 in 6 families are denied the personal and economic stability that safe, decent and affordable housing provides.

When the cost of home is your family's future, the cost is too high. And when the cost of home is *any* family's future, that something that *none of us* can afford.

That's why Habitat for Humanity is working to ensure that no family has to pay more than half of their paycheck to cover the cost of home.

# The Lewis Family

When asked how home ownership will change her life, Michoale (Miki) replied "It's going to brighten my life. It's going to push me and inspire me to plant roots in the area that rallied together for me."

Born and raised in Washington D.C., Miki went through a period of hard times, eventually becoming homeless. In December of 2015, with her three-week old twins in tow, Miki arrived at the Loudoun County Shelter to begin a new life. Through perseverance and hard work, Miki secured a job and began to call Loudoun County home.

Introduced to Loudoun Habitat for Humanity through a counselor she was working with at the time, Miki thanks all of the volunteers that worked on her home renovation. "To have a community that I wasn't raised in rally for me has meant so much. Thank you to all of the volunteers, you inspire me and want me to give back to my community."

# The Christian Family

Gebrehiwot (a.k.a. "Christian"), Netsanet, and their children are elated to have this house to call home. Introduced to the Loudoun Habitat program in early 2018 by friends, Christian and Netsanet were struggling to find an affordable home for their young family.

When asked what purchasing this home means to his family, Christian responded, "First of all to say 'HOME' or 'OUR HOME' feels good. Knowing that we have a place to call home and go to is nice. It helps with a lot of things to move forward with life knowing that one of the important things has been done. This home will provide us the peace of mind knowing that we do not have to move."



The happy couple celebrate the completion of their Home Buyer Club training.



Christian completing sweat equity hours on his home.



# home ownership program

# The Sebti Family

"Less stress. More savings. More space. More freedom." These are things Mohammed mentioned when asked what owning a home will mean to him. His wife, Lamiae added "It is going to change a lot of things in our life." They, along with their nine-year-old daughter, are excited to have this house to call home. Their daughter explained, "The first thing I am going to do is paint my room turquoise and then I want to plant a garden!"

Mohammed and Lamiae moved to Northern Virginia to provide a better education for their daughter. They worked tirelessly to become Habitat homeowners. Mohammed now runs his own medical transportation and translation business, and Lamiae recently completed her degree in medical management.



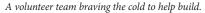
# everyone needs a strong home to protect their dreams

In the spirit of Habitat for Humanity's vision of a world where everyone has a decent place to live, Loudoun Habitat for Humanity's Home Repair Program addresses unsafe, inadequate living conditions and enables families to stay in their homes. In addition to improving the quality of life for families, the Home Repair Program supports the economic and cultural vibrancy of our community and preserves local affordable housing inventory.

Your donations have made these Home Repair projects possible:

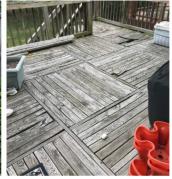
- Handicap ramp for a disabled aging homeowner
- Roof repair/replacement for a disabled veteran and his family
- HVAC replacement for an elderly couple
- Deck repair and sidewalk install for a disabled veteran



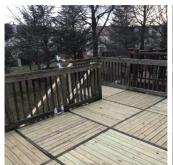




A new walkway will make the wheelchair lift accessible from the front of the house.









Before and after pictures of the project.

# Working together to help a neighbor in need

Loudoun Habitat was contacted by the Veterans Administration (VA) to prepare a home for a wheelchair lift they would be installing for a disabled veteran. Loudoun Habitat provided a new walkway, updated and reinforced the deck and stairs so that the homeowner can now spend time outside enjoying the sunshine and fresh air. The deck will now support the wheelchair lift to be installed in the future.







Many hands make light work.

# home repair program



# A special home repair project

Mrs. Everette is a local artist and avid gardener who has lived in her Leesburg home for over 30 years. Linda experienced a number of spinal, hip and shoulder injuries that limited her mobility and recently required the use of an electric wheelchair.

Loudoun Habitat was able to make her house accessible through the addition of a wheelchair ramp and new walkway leading to the front of their home. She can now once again enjoy her beautiful garden.





# "It was a pleasure to help a neighbor in need."

Photos left - celebrating the completion of this project.

Photo right top - the new walkway and wheelchair ramp.

Photo bottom - hard working volunteers from Holder
Construction on the job.





# every family needs a foundation to build a future

A recent study found that people who receive bundled educational services that focus on employment, income support, and financial management skills made significant, lasting progress toward desired financial outcomes, and experienced improvements greater than those who received a single service.

Loudoun Habitat for Humanity's Tools For Life Learning Center is making an impact in the community by educating and empowering Loudoun County residents. Loudoun Habitat has established workshops designed to give residents of Loudoun County the tools and resources needed to be financially capable of improving their financial well-being and housing position.



Board member, Mike Pontikis, facilitates a session of the Home Buyers Club.

# **Home Buyers Club**

This seven week course is designed for individuals purchasing homes through the Loudoun Habitat for Humanity Homeownership Program. Other topics covered include learning how to navigate the home purchase process to how to maintain your home once you are living in it.

# **Tools for Life Workshops:**

Free and open to the public, these workshops are designed for those who are interested in learning more about home maintenance and financial literacy. Topics include Home Weatherization, Understanding Your Credit and Creating a Budget & Smarter Spending.



Public workshops held throughout Loudoun County.

"I learned how to manage my credit report and read it better which will effect and help me to be a more successful homeowner."



A Tools for Life workshop on Home Weatherization.





The number of new homeowners that graduated from our Home Buyers Club program.



Future homeowners learning the importance of regular home maintenance.

# **Workshop Topics**

- Home Weatherization
- Energy Efficiency for Your Home
- Understanding Your Credit
- Fraud Prevention
- Homeownership vs.
   Renting
- Savings Strategies
- Landscape Planning
- Creating a Budget

# **Tools for Life**



Habitat for Humanity®



Future homeowners working together during a session of the Home Buyers Club.

# every volunteer can help build change in our community

Every volunteer opportunity offers a chance to give back while developing your skill set. Help a family make repairs and improvements to their existing home or get instruction on how to use a new-to-you tool on a build site. Learn how to raise awareness of housing issues. Serve on a committee that helps coordinate future homeowner selection, financial education or build-site snacks. No matter how you choose to get involved, if you ever wanted to change the world and see the impact of your efforts, we have a place for you.



542

Volunteers



"I volunteer because one act of kindness, one day, and one great memory I hold in my heart may have just changed lives for a lifetime."





# Reasons to volunteer with Habitat

- Help others
- Make a difference
- Find purpose
- Connect with your community
- Feel involved
- Contribute to a cause you care about
- Develop new skills
- Meet new people
- Explore new areas of interest
- Expand your horizons
- Get out of the house
- Make new friends
- Strengthen your resume
- Feel good about yourself





"Each Habitat work day is different in its own unique way, and each one offers the opportunity to grow with other people you may never otherwise connected with."























"It feels really wonderful to know that we have made a difference in someone's life."

# every purchase creates the chance for a better life

Loudoun Habitat's ReStore sells gently used furniture, cabinetry, home decor, and more. It accepts donations from generous donors like you and sells them to shoppers like you who have an eye for a good deal. The proceeds go directly toward powering Habitat's work building, repairing, and revitalizing our county.

Located in Leesburg, the ReStore is also the perfect place for individuals, contractors, and other in the trade to source high-quality items.



"Thank you for your 5-star service! So friendly, helpful, fast and it's great to be able to support an organization helping others in Loudoun County. We'll definitely donate again!"

"I shop at the ReStore weekly. I own my own business, so I buy pieces to repurpose and sell. I find quality pieces at great prices. The staff is sweet and helpful so we have become fast friends." 526

Tons of usable materials diverted from the landfill







great stuff great prices great cause 4,023

Items donated to the ReStore through pick-ups and in-store donations.









# every donation helps a family built a decent home

YOU make an immeasurable difference to your community through your support of Loudoun Habitat for Humanity. All the annual reports in the world can capture your impact. Here are just a few of the major corporate partners through the past year.









WELLS FARGO



Your support gives the gift of home to those in need living and working in Loudoun County. *Finish this phrase and think about it* as a reminder of what home means to you, and also what it means to those you support in our community.

# home is the key to...





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