2020 annual report

and still we build
As Atlanta Habitat looks ahead, we are optimistic about the future because we firmly believe that our mission to address housing inequities and build intergenerational wealth through affordable homeownership is vital to our city’s and nation’s well-being.

We are committed to building holistically—by igniting neighborhood revitalization; providing homeowners with opportunities for lifelong learning and producing innovative, affordable housing. At the same time, we are engaging with our friends in every arena to support families working hard to make a better way for their children.

No doubt last year was unprecedented in the disruption to our normal way of life, health and safety. Yet, Atlanta Habitat leadership, staff, partners, homebuyers and homeowners stayed focused. Pandemic delays and the need to pause onsite volunteer activity meant that we built fewer homes, yet our impact was more deeply felt. Our organization grew more resilient as we pivoted to help homeowners through sudden job loss, with work and school shifting to the home for many. Our proudest accomplishment was working with supporters on our Home Matters mortgage assistance campaign. Atlanta Habitat families needed critical support, and you were there for them. On behalf of the scores of families who were able to remain in their homes, thank you.

We are humbled at how fortunate we are to be at the vanguard of positive change for 38 years. Atlanta Habitat is unique in that our organization has been economically empowering families by addressing housing inequities in tangible ways on every front. As the year unfolds, you will learn more about Habitat for Humanity’s national Cost of Home campaign. Its goal is to inform, educate and share how you can take simple steps to make a substantial difference to families and address home affordability.

In this 2020 Annual Report, we are honored to share the accomplishments and achievements made possible with your generous support. We encourage you to embrace each day and look forward to the future. Take time to work with us to build the Beloved Community, where we all are family and are able to share in opportunities to build, thrive and grow.
building the beloved community

Dr. Martin Luther King Jr.’s Beloved Community envisions a world where all people can share in the earth’s wealth. The Beloved Community is a global society based on the idea that all of humanity is intertwined and justice, equal opportunity, equity and inclusion are the basis of that society.

For 38 years, Atlanta Habitat has worked to bring about the Beloved Community by increasing racial equity in homeownership. The organization builds and advocates for attractive, affordable homes for working-class Atlantans and supports those aspiring homeowners through the homebuying process and beyond.

Atlanta Habitat’s first-time homebuyer, exterior painting, critical repair and education programs have empowered nearly 6,000 family members. Over 90 percent of Atlanta Habitat homeowners are African American and more than 80 percent are women who are the head of their households. Some 20 percent of Atlanta Habitat homeowners have experienced homelessness.

Not only does the opportunity to build, purchase, own and maintain a home generate a great deal of pride, it also lays the foundation to build generational wealth and upward social mobility.

board and advisors

Atlanta Habitat’s volunteer Board of Directors and Advisors represent the best of Atlanta’s corporate and philanthropic communities. Each is committed to the organization’s mission to empower more families year after year.

2021 board members

Danielle Cheung, Chair
John Goff, Vice Chair
Joel L. Glasco, Treasurer
Kristina Kopf Thomas, Secretary
Jeremy Silverman, General Counsel
Susan Bixler
Patrick Boushka
Susan M. Boyd
Brent Gilfedder
Isabelle Helms
Wendy Henderson
Michael Hibbison
Jerrold R. Hill
Andy Kantor
Dewayne King
John Laughter
Darryl E. Lesure
Amber Murray
Kevin Ruhl
Caitlin Shetter
Fredrick Standfield
Karen A. Tracy
Jorge Valencia

2021 advisory council

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Tami Maxwell Barron
Brantley Barrow
Althea Broughton
Matthew Cartin
William M. Earnest
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Adrienne Findley
Bill Godwin
Dana H. Halberg
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Bill Lawrence
Charlie McDonald
Lynn Merrill
Kara Miller

Linda A. Parrish
Dan Pattillo, Jr.
Jeff Pierce
Mark Pighini
Melanie Platt
Gary Price
Barbara Reid
Ameet Shetty
Karen Stickney
Ken Thrasher
Judy Train
Christopher Waits
Alison Drane Waterson

Special thanks to outgoing board members who completed their terms in 2020:
Cindy Ethridge, Jeff Pierce, Gary Price, Phil Bradley

In Memoriam: Polly Simpson
The pandemic may have paused our gala, but many of our dedicated gala sponsors continued to support us during this turbulent year.

“We were so fortunate that many of our large sponsors, not knowing how the pandemic would affect their bottom lines, graciously insisted that we use their sponsorship contributions to help families during the pandemic. We’re grateful to them for supporting our families in a time of great need,” says Lisa Y. Gordon.

Event sponsors, including Home Depot, Delta Air Lines and Novelis, made a vast difference in our ability to continue building homes while keeping our homeowners and staff safe in 2020.
atlanta habitat: best charitable project in metro atlanta

Atlanta Journal-Constitution readers voted Atlanta Habitat Best Charitable Project of 2020. This community recognition of the organization’s mission reflects on the commitment of our donors, partners, sponsors and families. We share these accolades with you for helping us to empower families through affordable homeownership and thriving neighborhoods. Thank you!

georgia gave!

Atlanta Habitat raised more funds to help families than ever before during two 2020 Georgia Gives campaigns. The $90,000 raised during the online fundraising Giving Tuesdays in May and November were amplified by a Coca-Cola Women’s Empowerment Match that leveraged the many individuals who gave anywhere from $10 to several thousand dollars to help support our mission.

The proceeds from GA Gives helped fund My Money. My Future., a comprehensive financial literacy program that empowers aspiring homeowners to skillfully manage their finances and set meaningful goals. Proceeds also supported Home Matters, Atlanta Habitat’s mortgage-relief initiative that helps families who were adversely affected by the global pandemic and experienced financial hardship.
The Home Depot has been a significant and long-standing Atlanta Habitat partner. In 2020, that commitment was amplified. The Home Depot Foundation is helping us to make targeted investments in neighborhoods.

The Atlanta Habitat Repair with Kindness program has provided critical home repairs that include roof replacement, accessibility amenities, storm door and window installations to improve the health, safety, or weatherization in Atlanta, East Point, Fairburn and South Fulton County.

RWK is expanding to help more income-qualified homeowners complete critical repairs on their homes, thanks to our biggest sponsor. Two grants totaling nearly $1 million from The Home Depot Foundation in 2019 and 2020 are fueling the expansion to more neighborhoods.

“Our critical repair program targets homeowners who are the bedrock of many of Atlanta’s older communities. With the Home Depot Foundation’s help, Atlanta Habitat is changing the quality of their lives and fighting against displacement with so many communities under development pressure,” says Atlanta Habitat President/CEO Lisa Y. Gordon. “Many legacy residents are on a fixed income, so the repairs their homes need to keep them safe, dry and accessible are often out of reach. Atlanta Habitat is sincerely grateful for The Home Depot and its dedication to Atlanta Habitat families.”

To be considered for the program, homes must be at least 15 years old. Additionally, homeowners must meet RWK income and other requirements, occupy the home full-time, and be in good standing with their mortgages, insurance and property taxes.

“We’re proud to work alongside our hometown partner, Atlanta Habitat, on such an important cause. We hope these joint efforts further our mission to revitalize Atlanta’s historic neighborhoods and continue to be positive for everyone involved,” says Jena Alford, manager of Atlanta Hometown Giving for The Home Depot Foundation.
Brush with Kindness is an extraordinarily impactful program that provides exterior painting to homes in neighborhoods where we build. The program was first developed to update older Habitat homes. It was then expanded to include other long-standing homeowners in rapidly changing neighborhoods.

Launched in 2018, Brush with Kindness on the Westside represented a new partnership between affordable housing champions Frank and Elizabeth Blake, Atlanta Habitat for Humanity and Westside Future Fund to build homeowner retention. The program is proving to be effective. Homeowners are protecting their greatest asset and are part of the improvements happening in their neighborhoods, instilling a sense of renewed pride in their homes.

Atlanta Habitat has been building on the Westside for over 20 years. Today, it provides affordable homeownership opportunities and critical home repair and homeowner education programs to more than 300 Westside homeowners. In 2020, Atlanta Habitat completed 52 BWK projects throughout the city.

“Being on a fixed income, I really couldn’t afford to get my house painted. I’m so appreciative of Atlanta Habitat. The quality of work and the people were all great. They painted my house blue, my favorite color.”

—Cheryl H, 64-year resident of Atlanta’s Westside
home (still) matters

Many Atlanta Habitat homeowners are the frontline workers upon whom we all depend. They are overwhelmingly women and the primary income earner. They are teachers, daycare, retail and healthcare workers. They are peace officers, EMTs, firefighters and truck drivers who deliver the things we want and need. They are our active military, serving their nation at home and deployed abroad. Frontline workers help keep our economy afloat. They are also most impacted by pandemic-related furloughs, layoffs and, in many cases, underlying health conditions. That’s where Atlanta Habitat’s Home Matters mortgage-relief initiative makes a world of difference.

“I’ve been in early education since 2003; I really love the work I do,” said Rose S. Early in the pandemic, when nobody knew much about the virus, the daycare where she worked reopened and gave her a choice when she expressed concerns about her significant underlying health issues. A couple of employees had already contracted Covid-19. “They told me I could go home but wouldn’t get paid.” That created immediate and extreme financial stress.

“I was so afraid of losing my home, which means everything to me, but I also was afraid for my life. So, I stayed home,” Rose said. “The two months of mortgage payments that Home Matters gave me helped tremendously. I was able to pay my bills and purchase my medicine without choosing which one was more important. It gave me some breathing room.”

Eventually, reluctantly, Rose returned to work. But she’ll never forget that Atlanta Habitat, and the donors who funded Home Matters, gave her a brief respite during a frightening time. “It saved my home and gave me peace of mind. That means everything.”

Generous support for Home Matters was provided by Equifax, Fifth Third Bank, Habitat for Humanity International (Thrivent), The Arthur M. Blank Family Foundation, The Atlanta Women’s Foundation and many others.
More than 80 percent of Atlanta Habitat homeowners are women who are the head of their households. The opportunity for women to achieve affordable homeownership increases generational wealth, as a home is one of the most vital assets that a parent can pass on to her children.

A 2018 national study by Lowe’s and Habitat for Humanity revealed:

- Nearly all women (98 percent) agree access to affordable housing helps women heads of household thrive.
- Having a safe, stable home is a source of pride (96 percent) that makes women feel more confident (98 percent) and independent (97 percent).
- Three in five (62 percent) women say they cannot afford to purchase a home that meets their family’s needs in the neighborhood where they want to live.

Atlanta Habitat’s zero-interest, first-time homebuyer program empowers women with annual incomes of around $33,000 to qualify for an affordable home. Because we hold the mortgage to the homes we build and rehab, Atlanta Habitat staff develop long-term relationships with families that help empower our homeowners and support them as they work to pay off their mortgages.
2020 impact

29
New and Rehab homes

42
Repair with Kindness

52
Brush with Kindness
All Saints Catholic Church
The pandemic was in full swing by the time All Saints began fundraising for their 27th Atlanta Habitat home in the summer of 2020. Despite the surge in cases, All Saints parishioners never wavered in their support of building a home. Build coordinator Mike Will was moved by how enthusiastically the church community came together remotely to ensure that the Mendez family could achieve the security of home during a difficult time.

Atlanta Women’s Build
Seventeen years after it began, this build team remains successful because of the commitment of the women who support it. They come from all walks of life and are connected by their passion, which fueled them to move forward with funding construction of a home during the pandemic. They knew the opportunity to impact a mother and her family positively was greater than ever. Last year marked the 16th family they have empowered through homeownership.

Clark Howard
Clark Howard never misses a beat. Consistently passionate about kicking off Atlanta Habitat’s build season each January, he and his Team Clark volunteers built three houses before the pandemic shutdowns and later helped support a house-build with Publix Charities. Clark has built 72 homes with Atlanta Habitat.

Cox
The team at Cox Enterprises reached an important milestone in 2020. These valued partners sponsored their 30th house this year! We celebrate this incredible accomplishment and are thankful for our partnership with such a great organization.

Georgia-Pacific
The pandemic stopped the volunteers from Georgia-Pacific from completing the house they began in early 2020. Still, it could not stop their commitment to fighting the housing crisis in our city. With their support, we completed the 31st home for G-P and helped a family build a safe and stable future.

Hurst House
In memory of her late husband, Leslie Hurst and and several family members and friends partnered with Atlanta Habitat to sponsor a home for a new family. Although they were disappointed that the pandemic prevented them from volunteering on the build, Leslie knows that this new home is a dream come true for the homebuyer and her family.

The build created a lasting legacy to remember Leslie’s husband and was deeply satisfying for the Hurst family and friends.

Intercontinental Exchange, BlackRock, SalesLoft Partnership
Intercontinental Exchange takes the lead on this inspiring partnership, which sponsors one home each year. In 2020, Intercontinental Exchange gifted an additional $35,000 so that contractors could complete the construction of their sponsored house. 2020 marks their ninth build with us. SalesLoft has helped sponsor two homes, and BlackRock was a first-time sponsor in 2020. We look forward to a continued partnership with these companies that embody a commitment to homeownership.

Lopez Birthday Build
Dr. Sarah Lopez has been a longtime supporter of Habitat for Humanity. For her 75th birthday, she decided to sponsor an Atlanta Habitat home. Dr. Lopez is looking forward to celebrating with the new homeowner in the near future.

Lowe’s/Novelis Women’s Build
For the first time, Atlanta was one of over 235 communities globally that took part in Habitat for Humanity International’s International Women Build program. Lowe’s and Novelis generously sponsored this project, which helps raise awareness of housing issues facing women and their families worldwide.
Marist Women Build
Marist Women Build marked an impressive milestone in 2020 as it was their 20th home build with Atlanta Habitat. This dedicated group of mothers from the Marist School has a long history of setting an example for their children of compassion and giving back. These women go above and beyond to connect with their homeowners and maintain those relationships through the years. In 2020, project co-chairs Annie Lindsay and Denise Chastain, along with the almost two dozen women on their board, worked virtually to ensure another successful home build.

Peachtree Road United Methodist Church
For over 30 years, Peachtree Road United Methodist Church has been a steadfast supporter of Atlanta Habitat. This church community has a deep commitment to helping others, with an extensive number of local and global outreach programs. In February 2020, Peachtree Road UMC started their 49th Atlanta Habitat build in the Dixie Hills neighborhood and added yet another homeowner family to the growing community of homeowners that they have sponsored.

RESICAP
Although they were disappointed to miss the opportunity to volunteer, RESICAP remained committed to helping a family achieve the dream of homeownership. They sponsored their second Atlanta Habitat home in 2020.

Supreme Lending
Supreme Lending finished its 13th build with us in 2020. As a mortgage banking institution, Supreme understands the importance of affordable housing. Their commitment to the Atlanta community is evident through their generosity and service.

Team Depot
The amazing Home Depot marketing team continued to support our work on rehabbing homes in 2020. While we could not enjoy seeing the sea of orange shirts on the build site, Team Depot members remain crucial to our Build-the-Block strategy.

Novelis
Every year, Novelis shows up to help an aspiring homebuyer realize their dream. With 10 sponsored homes, the Novelis team stays in touch with homeowners. This dedication did not waiver during the pandemic.

Peachtree Presbyterian
It takes a village, and that is what the Peachtree Presbyterian congregation has created by sponsoring new homes for more than 156 families over 34 years. Each year, the congregation contributes its annual Christmas Eve offering to Atlanta Habitat and volunteers on builds. Last year, despite not being able to volunteer, they enthusiastically sponsored a home for a first-time homebuyer.

Truist Foundation (formerly SunTrust)
The Truist Foundation is committed to helping people in their journey to financial confidence. They know that families are taking huge steps toward financial strength when they become Atlanta Habitat homeowners. We are honored to work with Truist toward this common goal.

Westside Legacy Build: Blank Foundation, Mercedes-Benz Stadium, Georgia Power, Truist
Once again, the Arthur M. Blank Family Foundation and partners came together to enhance the Historic Westside of Atlanta. The respected organization’s commitment to this important part of our city has helped another legacy resident settle into a brand-new future. The Westside Legacy Build has sponsored four homes.
One of the more painful decisions Atlanta Habitat made during the pandemic was to cease all onsite volunteer activities. Almost instantly, our dedicated crew of volunteers pivoted to assist the organization online and deploy their skills to support homeowners. A special thanks to the winners of our 2020* Volunteer of the Year award:

**MICHAEL NUGENT**
With his 20 years in corporate-level communication systems, Mike streamlined and updated the ReStore’s phone system to create a better experience for customers. Nobody ever walks away from Mike without a smile on their face. His passion for helping people is genuinely inspiring and contagious.

**PHIL IHRIG**
Phil completed over 650 volunteer hours in 2019 as a Skilled Supervisor on construction projects and supervised wall-building in the warehouse. He has served more than 1,700 hours in total! Phil is known for his extremely patient teaching skills.

*For service provided in 2019

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**ReStore**
Atlanta Habitat’s ReStore staff is on the frontline of our organization every day. Loyal shoppers enthusiastically returned (masked and socially distanced) to shop at the store and online, allowing the ReStore to support the mission. With a new South Fulton location opening in 2021, the ReStore is poised to expand the sustainable shopping experience and serve a whole new community.
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<td>David Evans</td>
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<td>Eversheds Sutherland</td>
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<td>Faith Alliance of Metro Atlanta</td>
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<td>Joel Fechter</td>
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<td>Robert Fessele</td>
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<td>Fifth Third Bank</td>
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<td>Norman and Adrienne Findley</td>
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<td>First American Title</td>
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<td>First Presbyterian Church of Atlanta</td>
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<td>Flagstar Bank</td>
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<td>Whitney Frank*</td>
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<td>Susan Fraysse</td>
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<td>Theodore Freeman and Mary Peironnet</td>
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<td>Joseph Fried*</td>
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The names are listed in alphabetical order.
donors

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The Wilson Family Foundation
Bunny Winter
Virginia Wohlford

* First-time donor
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION*
As of December 31, 2020
Assets
- Cash and Cash Equivalents $2,733,961
- Endowment Fund $2,041,624
- Receivables $32,657,847
- Other Assets $49,107,835
  Total Assets $86,541,267

Liabilities & Net Assets
- Total Liabilities $20,678,177
- Net Assets
  - Unrestricted & Current Earnings $63,808,541
  - Temporarily Restricted $2,054,549
  Total Net Assets $65,863,090
  Total Liabilities & Net Assets $86,541,267

CONSOLIDATED STATEMENTS OF ACTIVITIES AND CHANGE IN NET ASSETS*
Year Ended December 31, 2020
Revenues & Other Support
- Donations, Grants and Other Fundraising $6,493,360
- Home Sales/Mortgage Amortization $5,440,047
- ReStore Revenue $1,128,749
- Interest Income $109,516
  Total Revenue and Other Support $13,171,672

Expenses
Program Services
- Home Construction & Support Services $8,963,570
- Discounts on Non-Interest-Bearing Loans $2,745,490
- Restore Expenses $844,874
- Property Valuation Adjustment $357,728
  Total Program Services $12,911,662

Support Services
- Fundraising $1,214,809
- Management and General $954,807
  Total Support Services $2,169,616
  Total Expenses $15,081,278
  Change In Net Assets $(1,909,606)

2020 Unaudited Results
2020 Atlanta Habitat At-A-Glance

123 families served

119 new families preparing for homeownership

$15.53 million raised

29 new homes built or rehabbed to new condition

$587K raised for Home Matters mortgage relief

$1.2M in ReStore sales

211 homebuyers participated in 102 mostly virtual HomeSmart classes

$3.2M New Market Tax Credits for Browns Mill Village and South Fulton ReStore & Service Center

$550K saved in labor costs thanks to 2,149 volunteers

1 voted best charity by AJC readers

2B people engaged via traditional and social media

$5.1M invested in affordable housing
In 2020, Atlanta Habitat staff continued to work through the pandemic. After the initial shutdown, most staff transitioned to working from home. Our ReStore, Construction and Warehouse teams were on-site, ensuring we could accomplish mission-critical work. They are our frontline employees, and we salute them for their commitment and dedication to safety.