



meet our new ceo, Alan Ferguson, Sr.

Meet Alan Ferguson, Atlanta Habitat's new President and CEO. Born in Brooklyn, NY, Alan grew up in South DeKalb and considers Atlanta to be his home. Alan's top priority is his family. He and his wife of 27 years, Janelle, live in Edgewood as empty nesters. His daughter, Alayna, and son, Alan Jr, are pursuing graduate and undergraduate studies, respectively, at Georgia State University. Alan's dedication to creating long-term opportunities for families to thrive is what fuels his vision for Atlanta Habitat.

For nearly 40 years, Atlanta Habitat has created future-forward solutions to address Atlanta's affordable housing availability. Alan's vision for Atlanta Habitat is not only to be a builder and lender of affordable housing, but also to help educate Atlanta's communities around economic mobility and income equality.

"When Atlantans realize their ability to create economic stability and growth within their own households, this spurs generational wealth. It benefits the economic health of our families, and entire communities grow and prosper," Alan said regarding the critical role Atlanta Habitat plays in contributing to the long-term vitality of the city.

With extensive experience and expertise in affordable housing and community development, Alan has spent a majority of his career helping build vibrant communities and increasing economic

prosperity for all Atlantans. While at Invest Atlanta, his teams brought together policy, strategy, and innovative tools to create and deliver diverse housing, community development, and revitalization opportunities in the City of Atlanta.

His experience at The American Opportunity Foundation, Inc., involved leading affordable workforce housing acquisition and investment activities. And while at Fannie Mae, he led a number of initiatives, with one in particular at Fannie Mae's American Communities Fund. There he led debt and equity investments for neighborhood housing development for the Mid-Atlantic and Southeast.

Alan holds a Bachelor of Arts in Banking & Finance from Morehouse College, an MBA from The Goizueta Business School at Emory University, and a Master of Science in Real Estate from the J. Mack Robinson School of Business at Georgia State University. He pursued doctoral studies (ABD) in Real Estate Finance at Georgia State University and is currently completing his dissertation requirements for a Ph.D. in Entrepreneurship & Innovation at The University of the Cumberland.

In his "spare" time, Alan enjoys music, travel, movies, fitness, and still holds dreams of becoming a BBQ pitmaster.

president's message



What an exciting and pivotal moment to join Atlanta Habitat, on the cusp of the organization's 40th anniversary! If you too are just joining Atlanta Habitat, whether as a new volunteer, donor, corporate partner or one of our newest homeowners, welcome!

When we look into the future, we see **an Atlanta where all people have access to quality affordable housing in safe, vibrant neighborhoods with opportunities to thrive.** That's Atlanta Habitat's vision. While many know Atlanta Habitat as an affordable

housing builder, many may not know about the second part of our vision, helping our families grow, thrive and build generational wealth.

Building on a strong foundation of our almost 40-year history means that we are looking to make an even larger impact than ever before. We have some exciting goals for 2023 that you'll read about in this newsletter.

To reach those goals, we are inviting everyone to consider becoming a member of our Foundation Society. Being a member of this important giving group means that you are giving a monthly recurring donation of \$25 or more. Being a Foundation Society member also means that you are helping provide our homeowners with opportunities to thrive. As homeowners pay off their mortgages and have homes to pass on to their families, the result is the stability and wealth-generating potential of homeownership – which Atlanta Habitat has provided for nearly four decades – that is now transforming the lives of Atlanta families.

Consider becoming more invested in Atlanta Habitat, whether becoming a Foundation Society member or volunteering on builds or in our ReStores. Or even becoming an Atlanta Habitat employee and applying to one of our open positions. Whichever path you choose, we appreciate you joining us in the effort to achieve Atlanta Habitat's vision.

Warm regards,

Alan Ferguson
President and CEO



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OUR MISSION

Atlanta Habitat for Humanity transforms communities by acting as a catalyst for neighborhood revitalization through education, innovative development, partnerships and long-term relationships with families.



40 homes in 40 years

In the coming year, we have much to celebrate. Since our start in 1983, nearly 40 years ago, Atlanta Habitat has worked diligently with more than 6,000 family members dedicated to achieving the dream of affordable homeownership.

Though the pandemic affected Atlanta Habitat in many of the same ways as other nonprofit organizations, we pivoted in the moment and continued to empower our families and build affordable homes throughout Atlanta.

As our 40 year anniversary approaches, we are excited to think about how our programs have expanded over the years to accomplish our mission. In addition to the first-time homebuyer program, our neighborhood revitalization efforts now include critical home repairs (Repair with Kindness), paint and light aesthetic repair services (Brush with Kindness) and homeowner education and financial literacy programs.

When we reached our 30-year anniversary in 2013, we began to see our impact take on a long-lasting effect. Our homeowners began paying off their mortgages. In the last seven years, over 120 Atlanta Habitat homeowners have completely paid off their homes.

When we envision Atlanta Habitat's legacy for the city, it looks similar to a happy homeowner paying off their mortgage and having a home to pass on to their family. For our 40th anniversary in 2023, how could we celebrate four decades of being a leader in affordable housing? We plan to build 40 homes for our 40th year. Even after two challenging years, working our way back to

pre-pandemic production, there is no better time than our 40th anniversary to build more and do more.

It will take the support of our entire Atlanta Habitat community to make this possible and continue pushing our mission forward. Whether volunteering, donating or being a champion of the mission, your time and effort will make a bigger impact than ever before. Thirty years from now, in 2053, on our 60th anniversary, we can not wait to celebrate with the 40 homeowners who will be paying off their mortgages. Help us achieve one of our most impactful years yet while celebrating our 40th anniversary. Visit atlantahabitat.org to make your impact today.



thank you state of Georgia!

Atlanta Habitat is thrilled to receive a \$1 million award from the State of Georgia's Fiscal Recovery Fund – Negative Economic Impact grant. The Negative Economic Impact grant was created to help individuals and organizations in Georgia that have suffered economic harm from the COVID-19 pandemic. Thirty-three organizations were awarded grants and Atlanta Habitat is the only housing organization to receive funding.

Atlanta Habitat struggled through 2020 and 2021 but

we were able to continue to help families in critical need thanks to our loyal supporters, strong leadership, and dedicated staff. This new funding will support new home builds, home repairs, financial literacy and homeowner education, career and entrepreneurship scholarships, and much-needed mortgage relief for our homeowners impacted by the pandemic and other unforeseen crisis. We are grateful to Georgia and Governor Kemp for this opportunity to serve more families in need in Atlanta and in South Fulton.

giving the gift of home

Purchasing a home can change the trajectory of a family for generations. It provides security, opportunity and a connection to the community. Your support last year in our Gift of Home campaign showed your commitment to helping empower families through homeownership. Because of your support, Atlanta Habitat started off the year strong in 2022 and served more families than the previous year. Your resilience helps us continue to serve over 1,500 families annually in our community with new home builds, critical home repairs, financial literacy and homeowner education, education scholarships and career opportunities, and mortgage-relief for our homeowners with unforeseen crisis.

Everyone deserves to have a home for themselves and their family. Your support, in combination with sponsorships, grants, and other fundraising efforts, allowed Atlanta Habitat to finish strong in 2021 and continue to bridge the gap in affordable



homeownership. This holiday season, help our families by giving the Gift of Home for next year. To give, visit: **Gift of Home 2022**

not your average ReStore



If you have had the chance to walk through one of our ReStores lately, you may have noticed we have more items than ever available. While the ReStore once primarily carried home furnishings, our Atlanta and South Fulton stores are now stocked with even more items we all use in our daily lives. Thanks to generous donors across Atlanta and their desire to place their brand new, functional items in our ReStores instead of sending them to landfills, our ReStores now offer anything from a couch to a new cell phone. Shop today and help fund our mission at the same time. Each time you shop, donate or volunteer at the ReStore, you are helping Atlanta Habitat transform communities around Atlanta.

volunteer appreciation

For the first time since 2019, Atlanta Habitat was finally able to celebrate our volunteer appreciation event in-person. Volunteers, the dedicated individuals who worked alongside Browns Mill homeowners building their houses, saw the big, happy picture up close and personal. With music ringing in the air, the smell of tacos, smiles from friends seeing each other again, and a nice cool treat with the King of Pops, it was nothing short of a success. Volunteers filled the streets and the model homes of Browns Mill Village with the opportunity to see homeowners enjoying their craftsmanship in a home they helped build. We also celebrated our volunteer of the year winners, Bruce Bennett and Janet White. Their many hours, support of our mission and irreplaceable presence in the warehouse and in our ReStores earned them this well-deserved honor.

Congratulations to Bruce and Janet! And a special thank you to all our volunteers who continue to be the heart of Atlanta Habitat.



preparing your home for fall



Fall is approaching in Atlanta. Along with the changing of leaves, pumpkin spice everywhere and a constant breeze, it is also a sign to settle back into our normal routine. Ending our vacations and going back to school can be very busy and, in Atlanta, fall can be over before we have the chance to enjoy it. However, in the short time of moderate weather, there is one more thing to add to your list as a homeowner. Here are some helpful tips to prepare your home for the colder days ahead.

1. Reduce your heating bill by checking your home for air leaks. Moving your hand around windows and door frames will reveal a potential air leak. Seal them with weather-stripping and caulk prior to the cold and windy days ahead.
2. Did you know that your ceiling fan is meant to switch directions depending on the season? As it starts to cool down in the fall, switch the direction of your ceiling fan so it will distribute warm air and help with your heating bill.
3. Be sure to check the batteries in your smoke and carbon monoxide detectors.
4. Once the weather starts to get a little colder, we tend to stay in the house more. This gives more of a reason to have as much fresh air filtering through your home as possible. Cleaning any humidifiers will filter the fresh air around your home.
5. Preparing your home for the winter also includes protecting items so they are most functional for the spring. Do not forget to drain your garden hoses and turn off your outdoor water valves to prevent frozen water damage. Also, remember to drain fuel from lawn mowers and leaf blowers and store them in a covered, protected area.

These few tips will not only help you thrive through the winter, but also put you a few steps ahead for spring. Happy Fall!

investing through global and personal financial uncertainty

At Atlanta Habitat, we are creating opportunities for our homeowners to learn how to develop generational wealth. Home ownership can lead to greater economic stability and growth within a homeowner's own household - not only for themselves but also for their children and grandchildren.

As our homeowners learn about investing to help create generational wealth, they can follow these tried-and-true guidelines of investing from Katie Gatti Tassin, who recommends a "buy and hold" method of investing. Ignoring the nervousness and not reacting sporadically to a down market, but letting your investments have time to grow, could benefit you as an investor in the long run.

1. Set aside the right amount of cash for emergencies so that you won't feel the need to pull money out of investments.
2. Instead of measuring your investing success by dollars gained or lost, and watching the numbers fluctuate up and down, measure your success by the number of shares you own.
3. Some of the worst days in the market are closely followed by the best days. So don't make investing decisions based on the worst days because the best days are sometimes right around the corner.

Adapted from Katie Gatti Tassin's 3 Tips for Successful Investors in Down Markets: Ignore "Buy and Hold" at Your Own Peril

create a free will and join our Legacy Society

Atlanta Habitat is excited to announce our new partnership with FreeWill. FreeWill knows the importance of planning for the future and has already helped over 400,000 individuals and families create their will. FreeWill is offering all our stakeholders and their family and friends services in creating a will. It only takes 20 minutes to create and is free, and there is no obligation to Atlanta Habitat for using this service.

Anyone who chooses to bequest a planned gift to Atlanta Habitat, however, will become part of our new Legacy Society. Planned gifts are a lasting legacy and Atlanta Habitat's Legacy Society will honor ALL who consider Atlanta Habitat in their estate planning. If you already have your will or trust created, consider including Atlanta Habitat through bequests.

We are excited to announce we have already received 25 bequests totaling over \$8.5 million through FreeWill and hope to have 40 bequests in celebration of our 40th anniversary next year.



For more information about our Legacy Society, contact peggy.stilljohnson@atlantahabitat.org. For the FreeWill offer, please visit: **Create a Free Will**

thrive

thriving in academic and professional development

At Atlanta Habitat, we believe in building lasting relationships with our homeowners and families and helping them achieve their next dreams and life goals. Our Vision. Goals, Action! (VGA) program was one of the first manifestations of our “beyond the build” strategy. VGA programs provide scholarships for academic and professional advancement. Whether someone wants to start a new business, return to school or learn a new skill, we help support and encourage along the way. In the past, only our homeowners and their children could participate but now, with our **My Money. My Future.** (MMMF) program, two individuals outside of our first-time homebuyer program will receive scholarships.

The academic scholarships go directly toward educational advancement for homeowners currently enrolled in universities. These funds are disbursed directly to their colleges and universities to help cover some tuition and other school fees. This year, Atlanta Habitat will award over \$30,000 in academic scholarship funds including awards to

MMMF participants. To date, Atlanta Habitat has awarded six individuals academic scholarships with one award going to a MMMF participant. This year, five of the academic awards were presented to the children of our homeowners while the remaining award went to an aspiring homeowner in the MMMF program, Denisha, to support her Master's Program.

In addition to the academic awards, two recipients – one from MMMF – were granted a total of scholarships for professional development. These scholarships can fund any part of professional development, from real estate license classes to licensure exams to needed computer equipment.

We are so proud of all of our winners and so thankful to our generous **My Money. My Future.** donors, Bank OZK, Regions Bank, The State of Georgia, and The Home Depot Foundation for their continued support for our homeowners, their children and aspiring homeowners in the MMMF program.

beautifying the community with habi-gardens

Our Atlanta Habitat families are more than homeowners. They are also people who are deeply invested in the communities where they live. During homeownership education classes, Atlanta Habitat homeowners are taught and encouraged to participate in community involvement of all kinds. We also encourage beautifying the place and area where most of us spend the most time, our homes. This is why if you happen to ride by a Habitat house, you may notice a colorful addition – a “Habi-Garden.”

Recently, our homeowners participated in a Habi-Garden contest to show off their gardening skills at their homes. Contestants were judged based on factors such as appeal, creativity, plant health, layout and community engagement. We received multiple applications and had four winners. Among them was our grand prize winner, Clarissa. “My garden is my serenity. It gives me a calming peace not only when I’m planting, but when

I water the garden and when I stand back to look at them,” said Clarissa of her gardening experience. We are grateful to see our homeowners embrace the areas they live in and look forward to seeing the beautiful gardens our homeowners come up with next.



growing our impact

At Atlanta Habitat, we have been fortunate to be part of an incredible journey for over 6,000 family members. Because we have committed to going beyond the build, there is no telling just how far our impact will go in the years to come.

What we do know, however, is that we have had over 150 homeowners pay off their mortgages, 83% of our homeowners report being better off financially, and a higher success rate of children finishing school and pursuing higher education. Over 200 participants have completed our My Money. My Future. program to prepare them financially for homeownership with or without participating in our program. As you can see from the infographic, even with all the successes with our homeowners, entrepreneurs, aspiring college students and even those preparing for homeownership, we have truly only scratched the surface of the need we are faced with each year. There is so much work still to be done in the city of Atlanta.

With the incredible amount of support we have received this year, we are often asked,

“what’s next?” Our answer is simple. What is next is that we do more. Even with the significant impact we have already made, the housing crisis is still on the rise. According to the Federal Reserve Bank of Atlanta, housing in Atlanta is officially unaffordable - with the median price of a home topping at \$430,000 in May of 2022. Not only are homes unaffordable, but they are also currently in short supply. The need for affordable housing has never been so great.

We are in a position to have some of the most impactful years in the history of the organization but we cannot do it without you. As we approach our 40th year, this is our time to make effective change together in the city we all know and love. This is the time to ensure that our teachers, police officers, nurses and others in the workforce are in the position to take advantage of homeownership opportunities. In this year to come, we hope to have your support as we remain leaders in affordable housing, financial literacy and educational opportunities related to homeownership across the city of Atlanta.

current need for Atlanta Habitat services as of September 2022



over 20 homeowners apply for academic and professional assistance each year

182 waitlisted aspiring homeowners



over 350 critical and light aesthetic home repair requests

establishing the foundation of homeownership



At Atlanta Habitat, when we stand on the steps and porches of the homes of our homeowners with children, we know from that moment on we are watching them change lives for generations to come. Statistics show that children are 15% more likely to become homeowners when their parents are homeowners. By helping them see their parents and grandparents achieving the dream of homeownership, it sets a standard for one of the many goals they expect to achieve in life.

This was in full effect with one of our newest homeowners, Symba. Symba was able to witness and help her own mother build her Habitat home. Now, years later, Symba's children were able to witness her dedicating her brand-new home. As Symba reflected on her new home build, she said, "The most exciting aspect about owning my home is to leave a legacy for my kids and pave the way to ownership." And she is on the journey of doing just that.

Symba has done more than just build her home, she has built hope for a future of homeownership with her children. We are waiting in anticipation to see Symba's children become third-generation homeowners in the future.

it takes a village—get to know your neighbors

In a typical busy American life, many of us have forgotten the benefits of knowing others in our community. Within the past five years, the percentage of homeowners who do not even know their neighbors' names hit an all-time high. Although it has gone unnoticed over time, studies show that the lack of neighborly outreach can lessen our quality of life.

Knowing others in your community can help you feel safer overall when living in your home. Even when you are away from home, it can help to have neighbors volunteering to keep an eye on your home.

At Atlanta Habitat, we have seen firsthand the benefits of our new homeowners bonding with one another as they build their homes side by side. Not only do they feel more secure, but they also make new friends for themselves and their children as well.

"I love hearing kids playing and having fun together. I can't wait to see the friends my grandchildren will make with other



kids in this neighborhood," said Kaneesia during a recent event at Atlanta Habitat's newest workforce housing development, Browns Mill Village.

Browns Mill Village will eventually be home to 75 new Atlanta Habitat families that all have the opportunity to grow into their homeownership journey together and support each other as neighbors. For years to come, our homeowners have the opportunity to build lasting relationships with one another and reap the benefits of homeownership coupled with good neighbors.

The next time you find yourself with some free time on a Saturday and decide to make a nice dessert, go that extra mile to take a serving to your neighbor. They may protect your home, dog sit while you are out of town, become your child's next best friend, keep your packages safe or maybe even become your new closest friend.