



New Habitat homeowners Maw Kler and Ka Po with one of their daughters

Impact Report 2020

Habitat for Humanity Capital District builds strength, stability and self-reliance through affordable homeownership.

habitatcd.org



monthly donors

27

This year has proven, in ways both large and small, how connected we are to each other. This pandemic has taught us that our health and wellbeing is inextricably linked to the health and wellbeing of those around us. We are our neighbor's keeper.

new donors

144

We belong to each other.

For more than 30 years, folks from across our region have come together to build homes with their neighbors. Because of this faith in action, more than 140 local families have had a safe home in which to shelter, work, learn or return to after their shifts. They have had access to the vital prescription for staying safe in a pandemic: a home of their own. Thanks to Habitat's proven model, these families have also benefitted from the financial stability that affordable homeownership provides – knowing that even when faced with job uncertainty or economic hardship, they would be able to keep their home.

business supporters

27

Throughout this global pandemic, your support kept Habitat building.

church & faith-based supporters

13

Since our beginning, we have put our hands and our hearts into this work of making equal access to affordable housing a matter of conscience. This year, with the intersecting crises of Covid-19 and ongoing racial injustice, Habitat has been reckoning with the legacy of racism in housing. In Albany, white residents own homes at more than 3x the rate as Black families, largely due to racist housing policies like redlining and racial covenants. We are committed to learning from the past to build a better future. In early 2021, we will launch a Housing Justice Framework to guide this effort.

private foundation supporters

6

2020 has been a challenging year for Habitat for Humanity, as it has been for so many organizations, families and communities. But with support from everyday people like you, we are building forward, together.

ReStore purchases

20k+

In gratitude,

hours of sweat equity completed by Habitat homebuyers

1,750

Christine Schudde
Executive Director

Left to right: New homeowners Kyaw Kyaw Oo and Shwe Myint; Second: Volunteers during our 2020 Women Build Day; Third: New homes in Albany's Sheridan Hollow neighborhood; Fourth: Habitat site manager Mike B.

Through it all, we kept building

homes completed

7

homes under construction

5

homes in pre-development

6

people moved into new homes of their own

22

people building their homes now

25

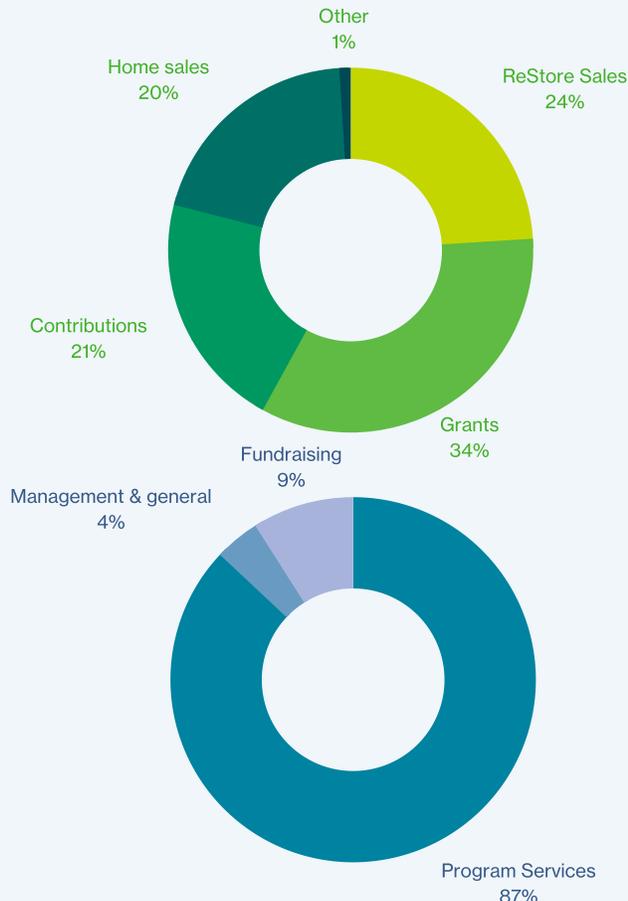
homeowners who paid their mortgages off

5



Financials

FY 2020: July 1, 2019 to June 30, 2020
Form 990 available at habitatcd.org/reports



Revenue

- Home sales: \$502,577
- Contributions: \$543,504
- Grants: \$855,362
- ReStore sales: \$616,152
- Other: \$31,348

Total: \$2,548,943

Expenses

- Program services: \$2,260,468
- Management & general: \$103,448
- Fundraising: \$237,004

Total: \$2,600,920

Net assets: \$474,596

Habitat for Humanity Capital District's Essential Housing Response Fund

In May 2020, we launched the EHRF to respond to our community's urgent and long-term housing needs, which have been magnified by the Covid-19 pandemic.

Here's what you've helped us accomplish in that time:

Homeownership Program

Completed seven new homes

- Built & sold four new homes to first-time homebuyers in Albany's Sheridan Hollow
- Nearing completion on three additional homes and guiding the homebuyers through the mortgage process

Building five new homes

- Began construction on four new homes in Sheridan Hollow
- Continued rehabbing a two-family building
- Qualified and welcomed five new homebuyers to our program

In pre-development for six new homes

- Moved forward with plans to break ground on at least six new homes by finalizing designs with our architects and engineers, considering the environmental impacts and obtaining necessary approvals and permits

Expanded our **homeowner services team** to better support homeowners and homebuyers, as well as to provide quality referrals to community members with urgent housing needs.

ReStore

- Resumed in-store operations in June following a 2.5 month closure
- Launched an online store of select inventory
- Reorganized sales floor for safer shopping
- Re-opened volunteer opportunities with new health and safety protocols in place
- Resumed donation pick-ups with about 20-30 daily requests and about 8-12 daily pick-ups

Advocacy

- Partnered with Habitat for Humanity International to push Congress to include housing stability, eviction and foreclosure protections and funding for not-for-profits in their stimulus bills
- Collaborated with partners for the United Way's launch of the 21 Day Equity Challenge

habitatcd.org/essential

\$168,885
as of 12/1/20

goal: \$250,000



In recognition of our
commitment to financial
transparency

Voted Best Home Builder of 2020!

- Albany Times Union

Ranked #6 Largest Home Builder

-Albany Business Review



Administrative office
207 Sheridan Ave, Albany, NY 12210
(518) 462-2993

habitatcd.org

Habitat ReStore (retail store)
70 Fuller Rd, Albany, NY 12203
(518) 275-6638

habitatcd.org/restore