



# Impact Report 2021

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

[habitatcd.org](https://habitatcd.org)

# Thank you.

At the close of another difficult year, I'm more thankful than ever for the dedicated supporters that fuel Habitat's work. Together, we are rising to meet our region's housing crisis, constructed from racist practices like redlining and recently exacerbated by a historic public health crisis. The progress we've made over the past few years is a testament to the strength of our community:

## Our volunteers

Patently waiting until we can safely re-open our construction sites to groups; others pitching in at the ReStore or on limited building projects.

## Our board of directors, committee members & staff

Pivoting and planning right alongside Habitat's staff to ensure that our organization weathers this years-long pandemic

## Our donors

Giving generously and freely to ensure their neighbors have a safe place to call home, whether it's \$5 or \$5,000, a gently-loved lamp or a brand new dining room set.

## Our ReStore customers

Your continued support at the ReStore has been essential to keeping Habitat building in the Capital District.

## Our community partners

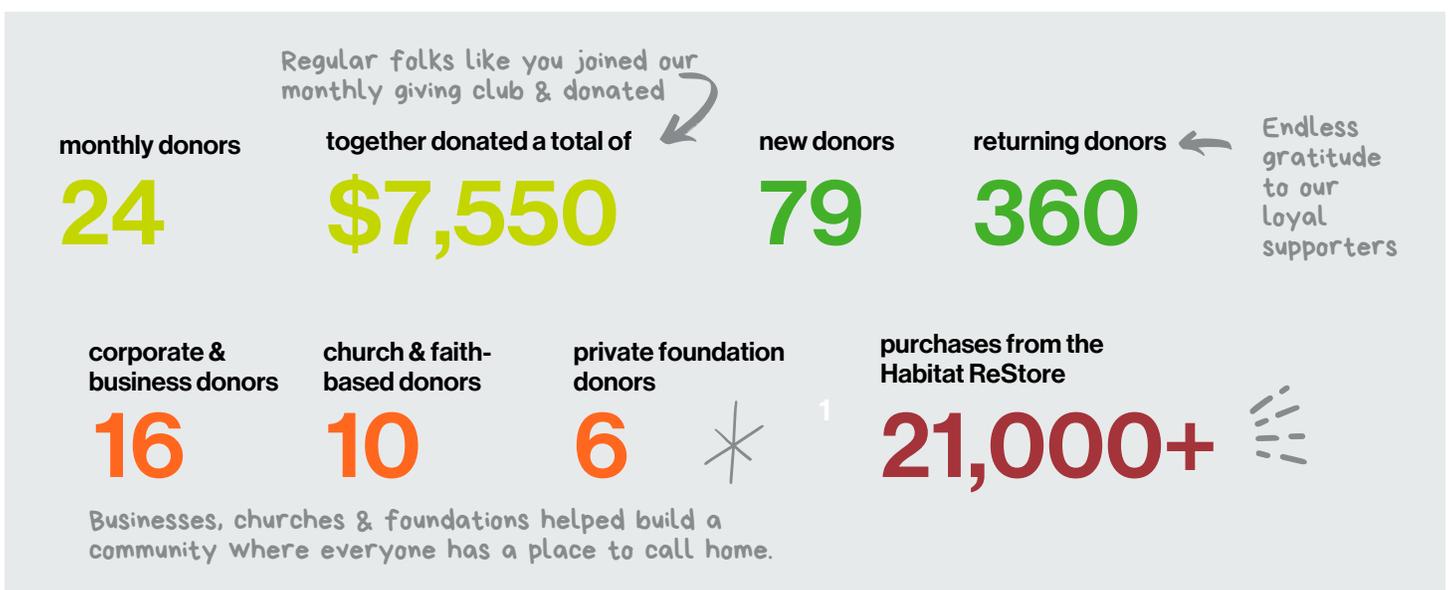
We don't do this important work alone; Habitat works in close collaboration with many other nonprofit and private organizations throughout the region, whose partnership makes it possible for us to help build strength and stability through homeownership.

## The global Habitat for Humanity network

We are one of 1,200 Habitat affiliates in the United States and share our mission with Habitat organizations in more than 70 countries. In a global pandemic, this global housing justice ministry has risen to meet our most pressing challenges.

Together, the Habitat community has proved that we are our neighbor's keeper. We have chosen, as our means of manifesting neighborly love, to create opportunities for all people to have a safe, affordable home of their own. Behind every nail we drive is something radical: **hope**. Thank you for keeping hope alive this year, and for walking alongside us in service of our shared vision: a community – and a world – where everyone has a decent place to life.

*Christine Schudde*  
Executive Director  
December 2021



# Together, we built strength & stability

homes completed

5

homes in pre-development

20



We're going to be BUSY in 2022!

people moved into new homes of their own

20

children with a room of their own

13

homeowner who paid off their mortgage

1



Fully rehabbed, two-family Habitat home in Albany's South End

# This year, we celebrated our 150th home built in the Capital District.



Celebrate with us at [habitated.org/150](https://habitated.org/150)



*Priscilla*  
150th homeowner



**Ranked #6 Largest Home Builder**  
- Albany Business Review (2021)

# Building more through advocacy



1 in 3 of our neighbors were struggling to afford a place to live prior to the pandemic. Now, the need for affordable homes is only growing – disproportionately impacting communities of color and leaving our nation’s housing supply at historic lows.

As we work to ensure no one is left behind in the recovery from COVID-19, Habitat for Humanity also works to advance housing equity by advocating for anti-racist policy reforms that address the history of systemic racism in housing.

Federal 

**\$9.96 billion**

included in the American Rescue Plan Act for a homeowner assistance fund to help homeowners financially impacted by the pandemic

**\$23.7+ billion**

of housing investments included in the Build Back Better legislation passed by the House of Representatives and awaiting a vote in the Senate.

State 

**188%**

increase in funding for homeownership passed by the NYS Senate & Assembly and awaiting the Governor's signature

Capital District 

**\$20 million**

in relief funds requested to be dedicated to addressing our community's housing needs, in collaboration with our community partners.

Every Habitat homeowner saves money with an affordable loan from the state mortgage agency.

**\$37,590** saved in interest payments over 30-year period, compared to conventional loan

at least **\$6,750** saved in down payment costs, compared to a conventional loan

This helps combat the legacy of racist housing policy, redlining and discrimination

149th homeowner

*Selma*



# The Habitat ReStore

In 2021, you supported Habitat for Humanity's work through more than 21,000 purchases from the Habitat ReStore.

**432**

tons of households goods and materials diverted from the landfill

**2,500**

volunteer hours

**1,200**

donations picked up, and another **1,600** donations dropped off

**\$35**

average amount per ReStore transaction



**Shop. Donate. Volunteer.**



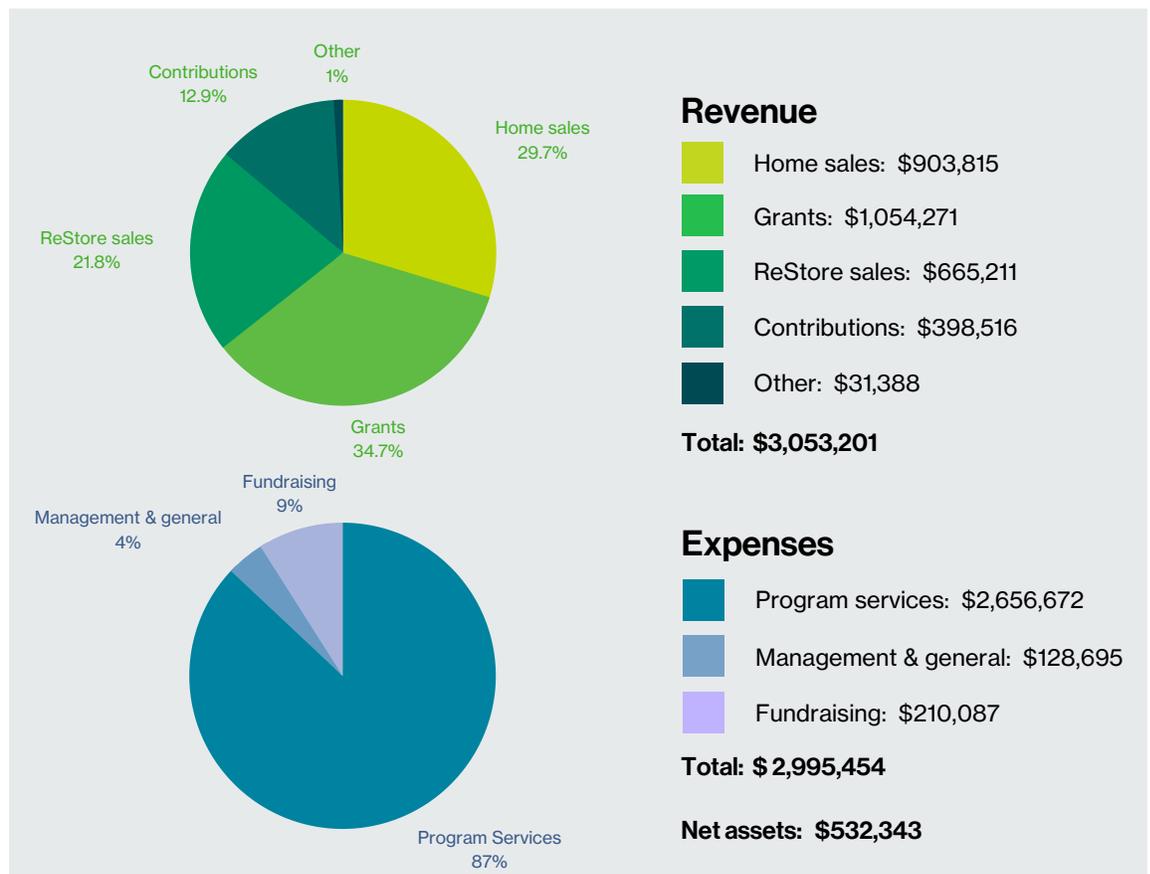
[habitatcd.org/restore](https://habitatcd.org/restore)



## FY21 Financials

FY 2021: July 1, 2020 to June 30, 2021  
Form 990 available at [habitatcd.org/reports](https://habitatcd.org/reports)

The "Grants" line includes \$288,582 in a forgiven federal Paycheck Protection Program loan, a true lifeline for Habitat in the midst of the Covid-19 pandemic



# Economic impact

Habitat's work has a broad range of impacts, including impacts on health, environmental and educational outcomes; civic and social engagement; the financial stability of Habitat families; and local economies.



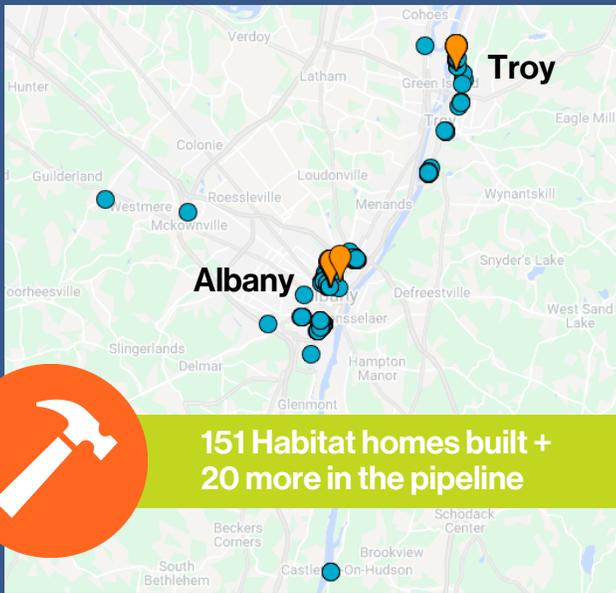
**\$1.74**

dollars injected into the local economy for every dollar spent

**\$680,000**

returned to the taxable property base

## Thank you!



WITH YOUR SUPPORT, WE'VE BUILT 151 HOMES IN ALBANY & RENSSELAER COUNTIES.

We have more than 20 homes in our pipeline, and we know we can count on you to help us keep building in the years to come.



151st homeowner

*Cortney*