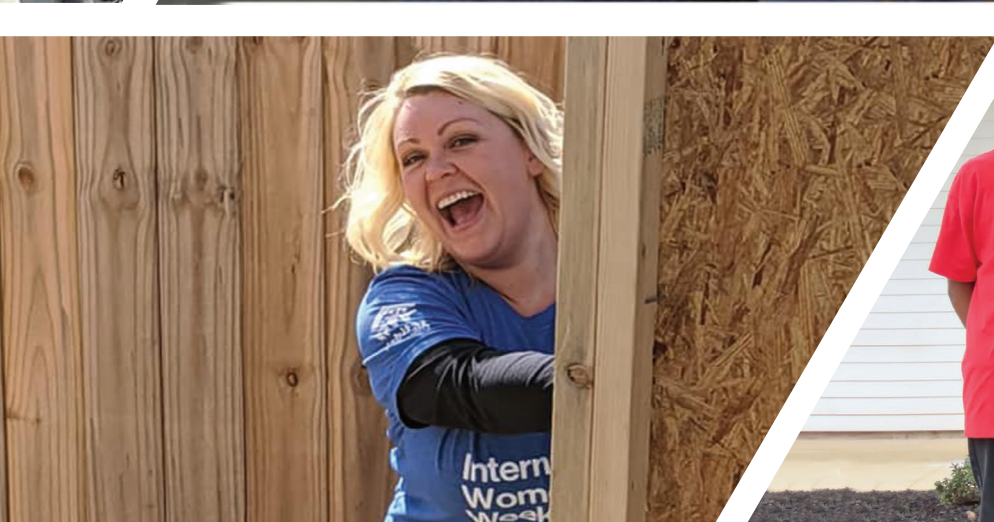




**every one deserves  
strength, stability &  
self-reliance through shelter**

# HOME IS THE KEY



Houston County  
**Habitat**  
for Humanity®

# Every time a Habitat house is built, this is what happens...



## The effects of one house built



### Property Improvement

**\$82,000\***

*\*average improvement to property, land value not included*

### Family gains safe, stable home



### Economic Impact

**\$165,624\***

*\*includes cash on construction, local business income, local wages and salaries, taxes and fees from construction, and local income related to move-in spending*

Family pays **\$540 annually** in property taxes to help fund schools, police officers, firefighters\*

*\*property taxes vary; \$540 represents an average annual payment for recent Habitat homeowners*



Family makes monthly mortgage payments of **\$355\*** back to Habitat/**\$4,260 annually**

*\*monthly payments vary*

In one year the mortgage payments of 20 families build one more house



We cannot live only for ourselves. A thousand fibers connect us with our fellow men.

*Herman Melville*



# A MESSAGE FROM



EVERY  
CHILD

DESERVES  
TO LIVE IN  
STABILITY



**Bill Goggin**  
Executive Director

The founder of Habitat for Humanity envisioned affordable homes for everyone in communities where poverty housing is unacceptable.

We at Houston County Habitat believe that everyone deserves a decent, safe, affordable place to live. For 29 years, working with sponsors, volunteers and Habitat families this goal is becoming a reality. Homeownership helps families break the cycle of poverty and build long-term financial sustainability. Once

in a stable and safe home, children do better in school and are more successful later in life.

Thank you for taking the time to learn about our organization. We are here to offer you an opportunity to help provide affordable homes for people in need.



“

**As veterans ourselves, it's an honor to be here with my son Jason and build for another veteran.**

*Paul Casilli, Construction  
Crew Manager*

”



## The need for affordable housing in Houston County:

- Approximately 16.7% of the population live below the poverty line, a number that is higher than the national average of 13.1%
- Nearly 40% receive government assistance
- Women lead the largest demographic living below the poverty line
- Approximately 48% of students receive reduced-rate school lunches
- 35.6% of housing is renter occupied and 40% of those renters are cost-burdened
- There is a 1 - 2 ½ year wait for subsidized housing in Houston County



Habitat for Humanity knows that a decent, affordable place to live can create a situation where homeowners have more financial stability, allowing them to invest in education, pursue opportunity and build savings. High cost burdens makes it difficult to afford necessities such as food, transportation, education and medical care. When families cannot afford necessities, it becomes very difficult to plan for the future. Affordable homeownership provides stability and builds equity for families, helping them rise up and out of poverty.

## “WELCOME HOME!”

Two words we love to say to new Habitat homeowners as they enter into the journey of homeownership.



4

### How does a home build a new life story?

Our mission is to provide a hand-up to local families in need to build decent, affordable housing. To qualify for a Habitat home all families must meet three basic criteria.

#### 1 A NEED FOR HOUSING

Applicants are living in substandard, hazardous overcrowded or unaffordable housing.

#### 2 ABILITY TO PAY AN INTEREST-FREE MORTGAGE

for their Habitat home. Applicants must earn enough income to pay for their home mortgage, but not enough income that they can qualify for another type of home loan.

#### 3 WILLINGNESS TO PARTNER

Homeowners commit to invest at least 250 hours each sweat equity each towards the construction of their own home and those of other families, attend homeowner education classes, and volunteer.

## Build a New life Story.



Since its inception in 1991, Houston County Habitat for Humanity has a 0% foreclosure rate.

### Houston County Habitat is a leader in providing permanent solutions for low to moderate income individuals and families in Houston County.

- **Habitat's Home Buyer Program:** For individuals and families interested in becoming homeowners.
- **Habitat's Home Repair and Aging in Place Programs:** For Houston County homeowners needing critical home preservation and repair help.
- **Habitat's Neighborhood Revitalization of Wellston Villas:** Transforming "Old Town" with 32 homes since 2005
- **Habitat ReStore:** For the entire community
- **Partnerships with Local Non-Profits:** We partner with local non-profits, churches and schools to address issues of affordable housing, hunger, education and poverty through various community initiatives and events throughout the year.
- **International Tithing:** Houston County Habitat has provided homes for more than 45 families in various foreign countries. We recognize that limited access to affordable housing is not just a local problem, but also one that affects people around the world. To build a more united global community, we contribute to Habitat for Humanity International's global initiative each year.

**Community Impact:** A 2016 Economic Impact Study commissioned by Middle Georgia State University concerning HoCo Habitat found the following;

- Over 8 million dollars in total economic impact
- Over \$600,000 in additional property taxes were paid by Habitat homeowners
- 76 jobs were created
- Over two million dollars spent locally on building materials

## The numbers support what our hearts already know



Children of homeowners are **116%** more likely to graduate from college.



They are **33%** less likely to become teenage parents.



**44%** of Habitat homeowners have started or completed an educational degree since moving into their new homes.



**72%** of Habitat homeowners reported that their children's study habits have improved.



Habitat homeowners pay property taxes and **52%** of them no longer need food stamps.



**77%** report feeling safer in their new Habitat neighborhood

HoCo Habitat boosts these numbers and provides stability for families in need through homeownership. Partnering with these families, HoCo Habitat builds decent, affordable homes and cultivates successful homeowners.

*Studies draw a straight line between the quality, location and affordability of housing and a child's ability to thrive. Wherever Habitat for Humanity works, strong and secure homes contribute to strong and secure families.*

HABITAT  
BUILDS  
STRENGTH,  
STABILITY,  
& SELF-  
RELIANCE  
THROUGH  
SHELTER



## HOME IS THE KEY

In order to expand our capacity to serve more families in Houston County in the next three years, the Board of Directors of Houston County Habitat for Humanity has authorized the implementation of a comprehensive fundraising campaign to support the cost of expanding new home construction, repairs of existing homes and other supporting programs.

**The Home is the Key Campaign will raise 1.77 million dollars in new funds over three years.** In addition, to ensure our financial stability for the future, the Board has agreed to include the seeding of an operational endowment fund as a component of the campaign.

Philanthropic contributions are key for HoCo Habitat to further its mission and take steps towards realizing the vision of a community where everyone has a decent, affordable home. As an organization looking to grow its impact in the community through increasing the number of families served, resources are necessary for enhancing programs and building capacity.



“

THERE IS SO  
MUCH LOVE  
ON EVERY  
HABITAT  
BUILD  
SITE THAT  
SOMETIMES  
WE SEE  
HEARTS  
EVERYWHERE  
WE LOOK!

”



### LAND PROCUREMENT

Twenty-four lots are still available from The Redevelopment Authority of Warner Robins. These lots will be purchased over the next three to five years. To further our impact in Houston County, four to six lots will be purchased in the cities of Perry and Centerville.



### NEW CONSTRUCTION AND HOME REPAIRS

Over a three year period, HoCo Habitat will grow its Home Construction Program to serve 18 families with new housing. In addition, our “A Brush with Kindness” repair program will serve 115 families. Over half of these repair projects will serve seniors with accessibility issues in the home. Growing these areas of service will require a significant increase in building materials, contracted labor and supporting supervision.



### RESTORE EXPANSION & RELOCATION

Sales of donated goods through our ReStore provides much needed capital that is used to further our homebuilding ministry. We outgrew our old location and have relocated to 2607 Moody Road, the site of the former Food Lion. We have tripled our current square footage to 30,000 square feet. While our occupancy costs will triple, this new floor space will allow for a much needed increase in ReStore revenue. A new donations truck and display fixtures will be purchased to make this new opportunity successful. Offices have been built to accommodate our supporting staff.



### CAPACITY BUILDING

Serving more families and expanding the ReStore will require the following;

- Part time Volunteer Coordinator will be added
- Program Services Coordinator – increases to full time
- Construction Manager- increases to full time
- Repairs Supervisor- increases to full time
- Our Restore staff will be increased by two employees.
- Administrative Assistant- increases to full time

### OUR FULFILLMENT

*Since a concerned group of Houston County citizens started our affiliate in 1991, in conjunction with countless volunteers, we have built 60 new homes and completed over 200 home repairs to improve the quality of life for more than 638 individual family members.*

# Houston County Habitat for Humanity Three Year Budget

## Campaign Goal: \$1.77 Million

	2020	2021	2022	Subtotal
Existing Programs	\$603,000	\$657,000	\$716,000	\$1,976,000
New Programs	\$50,000	\$160,000	\$160,000	\$370,000

<b>Total Existing and New Program Expenses</b>	<b>\$2,346,000</b>			
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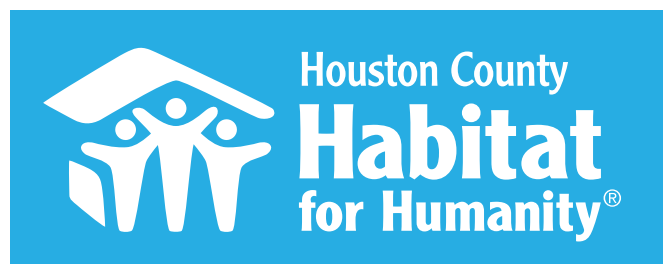
Capital Projects		Capital Projects	Capital Projects	Subtotal
Land Purchases	\$40,000	\$20,000	\$40,000	\$100,000
18 Homes Built	\$300,000	\$450,000	\$600,000	\$1,350,000
115 Household repairs	\$125,000	\$175,000	\$225,000	\$525,000
ReStore Truck	\$50,000			\$50,000
ReStore Relocation	\$60,000			\$60,000
ReStore Upgrades	\$20,000			\$20,000
<b>Capital Needs</b>	<b>\$555,000</b>	<b>\$645,000</b>	<b>\$865,000</b>	<b>\$2,105,000</b>

<b>Total Operations, Programs and Capital Needs</b>	<b>\$4,411,000</b>			
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<b>Endowment</b>				
<b>*Home Is the Key Fund</b>	(\$200,000)			

*\*Total endowment funding goal not included in this campaign, but is an additional opportunity for donors to give through cash or estate gifts*

<b>Total Operating</b>	<b>\$4,411,000</b>
<b>Less Anticipated Revenue</b>	<b>\$2,640,000</b>
<b>CAMPAIGN TOTAL</b>	<b>\$1,771,000</b>



“ Another thing I like about Habitat is that it's not a handout...Instead it's a partnership. It's not somebody up here helping somebody down there. It's somebody reaching out a hand and saying, 'Let's work together' ”

-Former President Jimmy Carter, Habitat volunteer

OUR  
GOAL

\$1.77  
MILLION

IMPACTS  
EVERYONE



## Transformed Lives

Generous HoCo Habitat donors transformed Whitney's life. More than 45 years ago, she left everything she knew, said goodbye to everyone she loved, and escaped from war-torn Vietnam. Her fishing boat capsized near Malaysia. She lived in the undeveloped jungle, later to become Pulau Bidong Refugee Camp, for years before immigrating to the country of her dreams. Divorced and a single parent of two, she eventually moved to Warner Robins, Georgia. Whitney did the best she could and lived happily, despite surviving well below the poverty line. The family lived in a tiny, dingy apartment in the most dangerous part of town, where they became victims of a violent home invasion. Desperate to give her children a better life and housing situation, Whitney found Habitat for Humanity. The family quickly gained a loving community of lifetime friends and family as they built a new home and brighter future. Whitney graduated from nursing school and became an ICU nurse at Houston Medical Center.



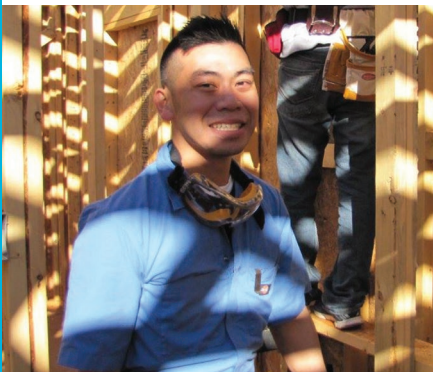
*Donor contributions are instrumental in building strength; stability and self-reliance for families like Whitney in becoming a successful homeowner. Financial gifts help provide:*

- Quality materials to build a home
- Lunches to feed and energize volunteer building crews
- Certified personnel to ensure the safety and quality of the home
- Resources for workshops where homebuyers learn key skills in homeownership



Each of us must rededicate ourselves to serving the common good. We are a community. Our individual fates are linked; our futures intertwined; and if we act in that knowledge and in that spirit together, as the Bible says:

*'We can move mountains.'*  
Jimmy Carter



Now more than ever, families need the security and stability of a decent home they can afford. **The Home is the Key campaign** draws on the strength and support of you — Habitat's tremendous community — to anticipate the time when, together, we can help even more families like the Trans know the strong foundation that a Habitat home can provide.

Although losing her battle to cancer, Whitney's children followed their mother's footsteps in the medical field. Tom is now a pharmacist in Warner Robins and daughter Kathy is a physician. Each continues to be a strong advocate of the Habitat for Humanity mission.

*"I've learned how a group of people can come together every week and give so much of themselves. I volunteer whenever I can because every time I work, I learn how to become a more dedicated, selfless, and kinder person."*

*Tom Vinh Tran Warner Robins Pharmacist*

Kathy left middle Georgia to study at Yale University. When her mother fell ill, she took a leave from school to care and spend time with Whitney. After the passing of her mom, Kathy was determined more than ever to complete her education. In 2019, Kathy graduated from Massachusetts General Hospital Internal Medicine as a fully trained physician. She intends to move back to her hometown of Warner Robins to practice medicine and give back to her community.

As witnessed through the Trans' family story, the simple act of giving to HoCo Habitat has an impact that is not only building strength, stability and self-reliance for families, but also transforming the community at large. By partnering with us, families seize the opportunity and possibility that decent, affordable housing represents. Through shelter, we empower. Our goal is to change a neighborhood one block at a time!



*"My goal was to get the best education, to provide for my family, and to help others as others had helped me."*

## Philanthropic Support Builds a Better Community for Us All

Four years ago Teresa and her children firmly pressed their handprints in the setting cement that paved the way to their home of "Hope". As Teresa worked alongside volunteers, she held hope that her step towards homeownership would bring the positive change and stability her family so desperately needed, she now owns a four bedroom Habitat home in Perry, GA. Teresa related,

*"I must say life for me and my family has been great. It is such a blessing to have become first time homeowners through Habitat for Humanity. As a parent, to see my sons and daughter get the same opportunity as the next person and to have goals and dreams become a reality has been amazing. I became a Habitat homeowner and then I became married a year later; all glory goes to God for making my family complete again."*



Today, Teresa's eldest son, Darius, is a proud Fireman for the City of Perry and was recently honored with a "Life Saving Award". His siblings aspire to become an FBI agent and a teacher one day.



Teresa says "Our home, the house of Hope, truly gave us all hope again to love, trust, and commit to one another and be the shoulders to stand on during tough seasons. The love our community showed us through friendship and building positive relationships has inspired my children to give back to the community and show love and compassion towards others. So again, I say thank you for all the love and support shown to our family."

**Habitat for Humanity partners with families around the world to help them build the foundation for a better life. Just a few of our favorite things we've heard in our work:**

*"My kids have what they need now."*

*"A human being helping another human being can accomplish great things."*

*"This is a miracle."*

When donors generously give to HoCo Habitat to build a home for a family in need, the benefits extend beyond the family to the greater community, including the donors themselves. A donation to HoCo Habitat is more than an expression of compassion and philanthropy; it is an investment in the community that benefits everyone.

**Comprehensive studies comparing the behavioral differences between homeowners and renters show that they:**

- *Take better care of their property because the investment in maintenance is returned in*
- *Have a stronger incentive to monitor their children's education and behavior as well as those of their neighbors because of the impact on the neighborhood's attractiveness.*
- *Are more involved in community activities because they tend to stay longer and receive increased benefits from community improvement.*



**BETTER  
HOMES**

**BRIGHTER  
FUTURES**



What is Veterans Build? Veterans Build is Habitat for Humanity's national initiative to provide housing solutions, volunteer and employment opportunities to U.S. veterans, military service members and their families.

Our Veterans Build program goal is to actively seek and recruit veterans living in substandard housing or homelessness to provide opportunity for affordable homeownership and critical home repairs.

Since 2018, we have served three U.S. veterans with new homes. Each attended workshops, and along with their family, put in 250 hours of sweat equity, by working alongside volunteers to build a brighter future.

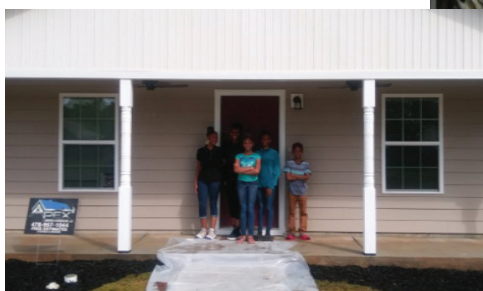
After an injury ended her career in the U.S. Air Force, LaShunna struggled, and her family was homeless for a short time. After finding a rental, things were looking up. But then the unthinkable happened. "FIRE!" Her daughter's scream ripped through the house as a stove fire grew out of control. LaShunna rushed into the kitchen, but it was no use - the flames were spreading fast. She gathered her children and fled for their lives. The family lost everything including their beloved pet dog in the fire. Determined to pick the pieces, she was led to Habitat for Humanity and a loving Houston County community.

Today, LaShunna is making new memories for her family in a new four-bedroom Habitat home.



*"Watching my babies grow through building our home and others has been an amazing experience. We feel more at peace and can relate more to the word 'community' now. And we can't say thank you enough."*

*LaShunna, Veterans Build Homeowner*



**According to the Housing Assistance Council (HAC), Houston County has 17,621 disabled veterans living in poverty and 1,146 that live below the poverty level.**

Milagros was Habitats' third Veterans Build recipient. This Army soldier served in Puerto Rico and has three daughters. Unfortunately, in 2017, their home was destroyed by the fury of hurricane Irma. This forced the family to relocate to Middle Georgia, where they moved in with family in Houston County. This brought about overcrowded living conditions for several years. Milagros and her daughters now have the strength, stability and self-reliance that owning a home can bring.



“

**There is no power for change greater than a community discovering what it cares about.”**

*Margaret J. Wheatley*

We are grateful every day for our strong and caring Habitat community, who cares so deeply about those in need of decent and affordable places to live. Families need us now more than ever to create a path home.

”

## Aging in Place Program

*"I believe Habitat sits on the right hand of God!" That is what 80-year old Kristen Burdette exclaimed after repair projects were completed on her home.*

Imagine transporting your wheelchair bound daughter across town twice a week for bathing because your home could not accommodate her disability. This is what 80-year old Kristen was forced to do for her 44-year-old daughter, Polly, born with Cerebral Palsy. Desperate for help, Kristen reached out to HoCo Habitat.

*"I was afraid my daughter would be injured if I didn't get the needed modifications soon." Kristen's back was ailing her and she was no longer able to lift Polly up for bathing.*



Thanks to Habitat's Aging in Place repair program, her bathroom was modified by installing a new walk-in shower, sink and toilet to accommodate Polly's disability. Habitat also widened doors in the home and made other modifications to accommodate her wheelchair.

Many low-income seniors are living with handicap access issues that affect their health and wellbeing. With HoCo Habitat's "A Brush with Kindness" and "Aging in Place" repair programs, we can make a big difference in the quality of people's lives.



## In many communities, in addition to building new homes **Habitat also...**



Repairs and renovates existing housing



Accepts and re-sells donated household materials through our ReStores



Helps communities clean up and rebuild after natural disasters



Advocates for fair and just housing policies



Leads holistic neighborhood revitalization efforts



Provides microloans for home improvement in many international locations

“

Where flowers bloom so does hope.

Lady Bird Johnson

”

# HOME IS THE KEY



**every one** deserves strength, stability & self-reliance through affordable housing

**Your donations to Habitat ReStore help build affordable housing and strong, stable communities. It's simple and easy—drop it off or schedule a pickup!**

**ReStore Hours:**

**Tuesday-Friday, 10:30am-4:30pm**

**Saturday, 9am-3pm**

**478.929-1511**

**spring into action.  
donate your stuff.**



**join us for a tour!**

**Tour with a team member today!**

**Bill Goggin, Executive Director**

**(478) 328-3388, x4**

**hoco Habitat@att.net**

**Cheryl Glover, Development Director**

**(478) 328-3388, x3**

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