

HABITAT NC'S Report to the Community

JANUARY

2019
TO JULY
2020



2019/2020 AT A GLANCE



52

The number of Covid-19-related informational calls hosted between March and July 2020.



250+

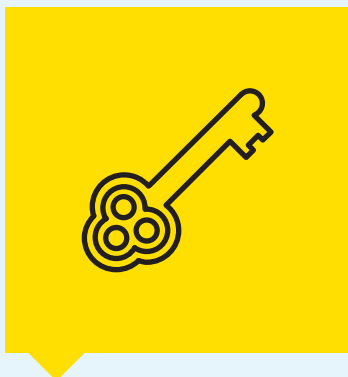
The number of Habitat personnel instructed at Habitat NC-hosted trainings.





771

Habitat home builds, repairs, and rehabs completed by North Carolina's Habitat affiliates in 2019.



APRIL 2020

**SECU Challenge Completed:
102 homes in 100 counties**

DEAR

STAKEHOLDERS

Like much of our lives since March 2020, this Community Report looks a little different than we had planned. We had intended to release a 2019 Annual Report this spring. Given the disruptions of the Covid-19 crisis, we decided instead to wait until the end of the fiscal year and review a full 18 months of operations. While you'll read sections devoted to our primary mission imperatives – Advocacy; Training and Best Practices (including Camp Habitat); Disaster Relief; and Resource Development – you'll find that each of them elicits some mention of the pandemic. Hence, we're including a "Covid-19" section to enumerate the ways in which Habitat NC has had to adapt – and lead – as an organization.

Covid's impact on Habitat operations is most obvious in a number of crucial ways: the vast majority of regular, reliable volunteers across the state are more than 65 years old, while some on our teams have underlying health conditions that put them at risk. At the same time, research has now shown that low-income Americans and people of color have a significantly higher likelihood of dying from Covid-19. A large proportion of the Habitat homeowners across the state are people of color, many with diminished access to quality, reliable healthcare, while a large number work in fields that are considered "essential" – caretakers for the elderly and sick, grocery store workers, construction workers, landscapers, those who work in factories and meat processing plants – just to cite a few. Homeowners not deemed "essential" workers might be safer from the virus, but more vulnerable to the economic impact of being out of work or furloughed due to the virus. In addition to health concerns for numerous stakeholders, Covid-19 has drastically affected the day-to-day operations of our state's affiliates: Habitat ReStores have had to close; staff that could work from home transitioned to that model; construction sites that did continue operating have been doing so without the volunteer labor that is so central to how Habitat functions; and some of the affiliates' largest and most reliable fundraising events have had to be cancelled, postponed, or reimagined for a digital, socially-distanced world. NC's Habitat for Humanity affiliates have had to re-think just about every aspect of operations.

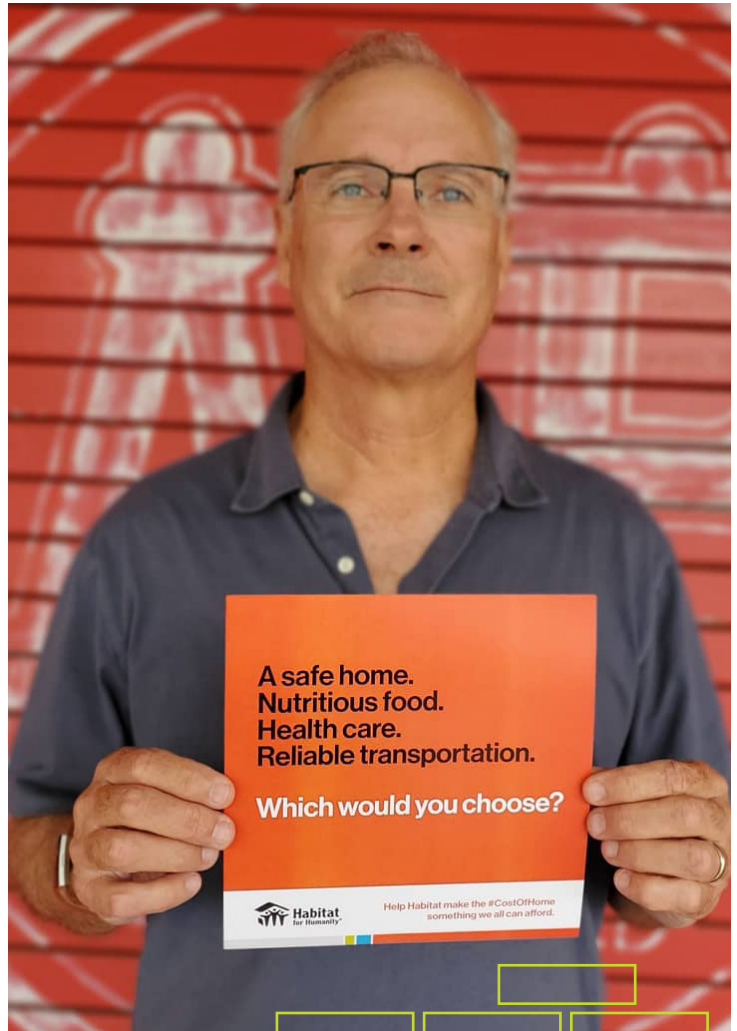
EXECUTIVE DIRECTOR'S LETTER

We've witnessed enormous growth in the 18 months that comprise this Community Report, both in our own capacity to respond to affiliate needs and in the capacity and willingness of affiliates to respond to the needs of their immediate communities. Prior to March, we would have been very proud to inform you of all that we had been up to. Today, we look on the work of the past year-and-a-half with an even surer sense of the essential role that Habitat NC plays in supporting and advancing the interests of our state's affiliates. The pandemic has impacted each of the functions we perform as an organization. And it looks increasingly like it will continue to do so well into next year.

I invite you to join us as we reflect on the work we've done and plan for the future. While we have all recently been starkly reminded of the truth in John Lennon's song that tells us, "Life is what happens to you while you're busy making other plans," Habitat NC remains confident in our ability to help make safe, affordable housing accessible to more North Carolinians. For the foreseeable future, we'll just be doing it at a safe distance and wearing a mask.

Sincerely,

Greg Kirkpatrick



Over the period of months covered in this report, we worked with the Governor and his office of State Budget and Management, Disaster Relief, to facilitate the distribution of \$4.5M worth of funds for post-Florence relief.

disaster recovery

North Carolina fortunately escaped having a major weather disaster over the past 18 months, but the recovery from Hurricane Florence is still very much underway.

Over the period of months covered in this report, we raised and received funds for hurricane relief to the tune of \$356,000, with the most recent donation of \$40,000 coming by way of the NC Housing Coalition. That total includes the \$100,000 from the NC State Disaster Relief Fund administered by the Golden Leaf Foundation and a generous gift of \$80,000 from Habitat Wake. All told, we have disbursed \$266,000 to the following affiliates: Cape Fear HFH; Fayetteville Area HFH; Crystal Coast HFH; HFH of Craven County and Scotland County HFH. We have also set aside approximately \$50,000 as a reserve against the next disaster, so that we can get aid out to impacted affiliates quickly in the aftermath of another devastating event.

In addition to the funding we secured directly, we played an important role in identifying and quantifying needs in affected counties, communicating those needs to the Governor's disaster response team, and facilitating the distribution of \$4.6M of state funding to five Habitat affiliates through Governor Cooper's office. We are very pleased at both the state's responsiveness and the affiliates' spirit of cooperation in working collaboratively to first understand one another's needs and then meet the needs of their respective communities with regard to "muck and gut," in the beginning stages of recovery, and then advancing to critical repair in the counties of New Hanover, Pender, Duplin, Onslow, Carteret, Jones, Craven, Cumberland, and Scotland. State relief funding for disasters also contributed significantly to replacement housing in both Fayetteville (a new 47 house subdivision) and Wilmington (a new 27 house subdivision).



Habitat NC's support after the devastations of Hurricane Florence were critical to our response. They provided to us funding that they themselves amassed and then coordinated a very significant response from the State's Office of Budget and Management's Disaster Funds, allowing us to build 13 new houses for disaster-impacted families, with another 4 being built, and perform critical repairs on 53 homes, with another 9 pending. Habitat NC was the catalyst to this affiliate's recovery and moved us out of a dire place, financially and operationally.

RON GUNTER, EXECUTIVE DIRECTOR, FAYETTEVILLE AREA HABITAT





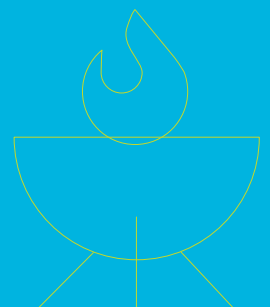
**We partner to build
a world where *all*
children and youth
are safe, strong,
and valued.**

As with any big event, after months and months of planning, you blink and it's over. So it was with Camp Habitat 2019: Expanding Our Reach, which took place from September 18th-20th, 2019, at the YMCA Blue Ridge Assembly in Black Mountain, NC. With more than 200 folks joining us over the course of the week – a 54% increase in conference registrations over 2018, and a 40% increase over our previous record attendance – we received positive feedback from the great majority of the representatives from 45 of North Carolina's 63 affiliates, another record. We're pleased to reach these benchmarks, because it means more of our affiliates accessed the professional development and training opportunities that we work so hard to provide. Habitat NC strives to help staff and volunteers around the state become even better resources for their homeowners and communities, and we trust that those in attendance left with new tools with which to implement positive changes at home.

CAMP HABITAT

Camp Habitat is one of the highlights for my staff and I every year. It's a chance to hear new ideas, learn best practices, and spend time catching up with old Habitat friends and making new ones. No matter what sessions and workshops we attend at the conference, we always come back ready to put what we've learned into action.

MATT WHITTLE, EXECUTIVE DIRECTOR, HABITAT GOLDSBORO-WAYNE



HIGHLIGHTS

- The Executive Director Congress: EDs from across the state gathered on Thursday to share ideas, problems, common issues and possible solutions. The conversation was lively and positive.
- Keynote Speaker, Richard Moore: the former State Treasurer and current First Bank CEO charmed the crowd with his warmth and humor. He managed to explain First Bank's mortgage origination program in a way as to make it accessible and clear to affiliates, several of whom decided on the spot to sign on.
- Craft Beer Social, hosted by Asheville Area Habitat: Stephanie Wallace, the Volunteer Manager for Asheville Area Habitat, organized a fantastic social event on the first night of the conference, complete with craft beers (nearby Asheville is "Beer City, USA," after all) and delicious cupcakes. The Camp Habitat 2019 koozies were a hit, too!
- Opportunities for learning and networking: So many conversations happened throughout the week and professional connections, as well as friendships, blossomed. This fellowship is one of our favorite things about Camp Habitat.
- Fire pits and rocking chairs: Need we say more?!

LEARNING EXPERIENCES

- We hope to repeat the ED Congress in the future, at a time when it doesn't conflict with other valuable workshop sessions.
- In future we'll label workshop sessions as being helpful for small, medium, or large affiliates, as well as whether the information is targeted at those new to Habitat or more seasoned Habitat professionals. That way attendees can have a better idea going into a session if it might be helpful for them.
- Improved signage directing people to meeting rooms and spaces.

Overall, we are pleased with how well Camp Habitat 2019 went and the feedback we got from our attendees. We'll be using this momentum going forward into 2020 and 2021, even though the Covid-19 crisis has already caused us to go virtual with our 2020 version. We're working hard to figure out how to provide valuable content while keeping everyone safe.



TRAINING

AND



In addition to Camp Habitat, Habitat NC has conducted numerous trainings over the past 18 months to keep affiliate staff and volunteers up-to-date on best practices and continuing education. Nine individual training events beyond the 2019 conference served 207 staff, mostly in the areas of Competent Person Safety Training and Qualified Loan Origination Training, both requirements from HFHI. We also put on a Homeowner Services Training in Greensboro, which saw 35 homeowner services team members from across the state come together to share ideas and learn from each other, and an online training to help affiliates learn how to effectively use the Calyx software to manage homebuyer information. Like many organizations, Covid-19 is causing us to change the way we deliver these educational opportunities, and at the time of publication we had already hosted one virtual QLO Training attended by 31. This online format will be our modus operandi for the

foreseeable future, but we are already realizing the cost-saving benefits (time, travel, and lodging) to affiliates.

The latest service we are extending to affiliates is by way of a new partnership with eHome America to provide homebuyer education. Due to a new HUD requirement and effective August 1, 2020, all prospective Habitat homebuyers will be required to pass a homebuyer education course and have a consultation with a HUD-certified counselor. In order to help affiliates manage this new requirement, Habitat NC has teamed up with eHome America to offer this online counseling session for Habitat homebuyers at a cost-saving price, seamlessly, by accessing it through our website. This option also saves affiliates the headache of having to find a HUD-certified counselor on their own, since these qualified professionals are often hard to come by in many parts of NC.



SERVICES

As another significant chunk of fee-for-service offerings, in early 2019, Homeowner Services Manager Ashley Pearson started offering affiliates the knowledge she gained administering the SECU Challenge to provide mortgage services in the form of any of the following: loan origination, document preparation, and underwriting for homebuyer selection and qualification. These services have already proved invaluable to many of North Carolina's smaller affiliates, giving them an option to have these tasks performed quickly and efficiently by an expert for a fraction of the cost that they would pay to hire a permanent mortgage services staffer or a non-Habitat independent contractor. We have also started offering grant writing services for a similarly low-cost fee to affiliates, who can benefit from the help of our trained and experienced grant writers on staff without having to spend their own staff time working on these applications. We feel, too, that we have the resident skills on staff to offer fee-based fundraising counsel, including planning for a capital campaign. Finally, our executive director, Greg Kirkpatrick, has started offering strategic planning services to affiliates, making available his 35+ years of nonprofit management experience and expertise for a fraction of the price that affiliates might pay an independent consultant or firm. This spring he has worked closely with Fayetteville Area

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Habitat's staff and board to craft a strategic plan that will help that affiliate navigate its course over the next five years.

We have enjoyed growing these areas of our mission and look forward to finding new ways to serve our affiliates by using the in-house expertise that Habitat NC possesses.



advocacy

Habitat NC has been active in advocacy on behalf of our affiliates and the homeowners and prospective homebuyers they serve or might serve. In part due to the introduction of the HFHI's "Cost of Home," Habitat's first nationwide advocacy campaign, Habitat NC has invested significantly in federal and state advocacy, and has encouraged affiliates at every step of the way to get involved, providing them educational opportunities to help them build capacity in this area.

We had great success with our Advocacy Track at Camp Habitat 2019. We offered 7 advocacy sessions over the course of the 3-day conference. Each advocacy session was solidly attended, with several of them having more than 20 attendees (this is great attendance for our relatively small conference). We got very positive feedback about these sessions, in particular, and definitely felt an increase in energy around advocacy from our affiliates as a result of having such a prominent focus at the conference. We also held an open meeting to discuss our statewide advocacy agenda, as a way to encourage more buy-in from affiliates.

Although the Covid-19 crisis overshadowed our advocacy event this year, we made big changes in the way we encourage affiliates to engage with their legislators. In the past, we have hosted a single "Legislative Day" at the NC State Capitol, but this year we reimagined that day as a "Week of Action," encouraging affiliates and stakeholders to schedule local meetings with their legislators in their home districts over the course of an entire week in March. Instead of the "Education Day" that usually took place before "Legislative Day," Habitat NC produced informational videos that covered topics like "how to schedule



Over the past 18 months, Habitat NC has been expanding our role in statewide and federal advocacy and served as an Affiliate Support Organization Field Organizer for HFHI's Cost of Home campaign.

a meeting with your representative”, “what to expect in your meeting”, and “how to follow up.” These resources are now archived and continuously available on Habitat NC's new YouTube Channel for affiliates and the general public as one attempt to demystify the advocacy process. Feedback from HFHI on this novel approach has been so positive that their Government Relations and Advocacy team is now working on its own videos to help educate advocates. Habitat NC is also partnering with the NC Housing Coalition on plans for a statewide legislative day for affordable housing, which will engage organizations and individuals across the affordable housing spectrum. This year's event had to be canceled due to Covid-19; we certainly hope to pull it off next year.

With the onset of the Covid-19 pandemic, many of our advocacy efforts have necessarily turned towards pushing lawmakers for relief measures that will help not only Habitat affiliates and homeowners, but also low-income North Carolinians hit hardest by the economic impacts of the virus. We have sent out frequent advocacy alerts and calls to action, made calls to key legislators, including both of NC's senators, signed on to letters to federal and state lawmakers requesting relief. Should the pandemic continue to prove as unassailable as it does currently – leaving more and more families at risk of losing their homes due to foreclosure or place of residence due to eviction – these efforts will redouble in the future. There is no activity more central to Habitat NC's mission.



Partnering with First Bank on third-party lending has been transformative for our affiliate, providing us with the cash-flow needed to increase housing production for more families in crisis.

AMIE FRALEY, EXECUTIVE DIRECTOR, HFH OF THE NC SANDHILLS



PHOTO CAPTION : FORMER HABITAT NC BOARD CHAIR, DICK FORBIS, AND THE SECU FOUNDATION'S EXECUTIVE DIRECTOR, JAMA CAMPBELL.



resource development



Resource Development for the ASO and Habitat affiliates continues to be one of the pillars of the work that Habitat NC does, and the past year or so has seen some significant accomplishments in this area.

Some said it couldn't be done—and it did take longer than we or SECU had wanted—but in April 2020, the SECU Challenge was successfully completed. The SECU Habitat Mountains-to-the-Sea Challenge started in 2015 in an effort to spur affordable housing throughout North Carolina—particularly in counties never before served by Habitat for Humanity. The SECU Foundation pledged \$10 million to the project. When a Habitat home was built as part of the Challenge, the Foundation bought the zero-interest mortgage from the affiliate. By providing an immediate return on investment to the affiliate, the SECU Foundation grant made it possible for each to apply those funds to another new home right away. In the end, the SECU Foundation's contribution totaled more than \$10,500,000, the largest single gift and project ever undertaken by the Foundation. Together with gifts from Oak Foundation, Local Government Federal Credit Union, other businesses and foundations, affiliates, and the many individuals who underwrote the administrative side of the initiative, the elaborate, multi-faceted initiative resulted in the construction or renovation of 102 homes for families in each of NC's 100 counties with no access to market-rate housing. Habitat NC took responsibility for 17 counties un-served by affiliates. North Carolina is the first state in the country with more than four counties to

build a Habitat home in every county, and the project gave many affiliates the encouragement and resources to build more houses and, in some cases, even expand their service areas to previously unserved counties. But most importantly, 102 North Carolina families are now building strength, stability, and self-reliance through shelter in homes that they helped to build.

Another significant area of resource development has been Habitat NC's cultivation of a relationship with First Bank, an NC-based community bank that wants to expand its investments in lower-income communities, particularly in areas where they have local branch banks, but also across the state of NC and into parts of South Carolina. In some ways following the SECU Challenge model, First Bank has offered to originate and purchase affiliate mortgages at a very low interest rate. Such a partnership represents a potential "whole new ballgame" in terms of providing affiliates with access to capital on a routine basis—and allowing them to build more houses. This model reflects the drastic changes in the housing market and economy since Habitat founder Millard Fuller referred to homeowner mortgages as the "seed corn" of affiliates. By providing this new opportunity, Habitat NC is adapting to our current economic realities and giving affiliates new options for diversifying their revenue stream and access to assets. Thus far, more than 12 affiliates have sold mortgages to First Bank, allowing them the option to hold some mortgages as longer-term assets and to "sell" some at closing.

COVID-19



The most disruptive and noteworthy development in 2020 – not just for our state or nation, but for our world – has been the rapid spread of the novel coronavirus, Covid-19, to all corners of the globe. The pandemic has left no industry or individual untouched, and Habitat for Humanity of North Carolina and her affiliates have worked tirelessly to adapt and will continue to learn and modify our operations for as long as the virus remains a threat.

Habitat for Humanity of North Carolina stepped in to fill a vital support role as quickly as possible for our affiliates. Our staff pivoted, abandoning some planned tasks and projects, in order to learn as much as possible, as quickly as possible, about the virus, the precautions necessary to keep people safe, and the avenues for affiliates to access financial assistance. In the earliest stages, we followed and reported on federal stimulus bills that were working their way through Congress, and once the CARES Act passed, we began gathering information about when affiliates

would need to apply for which programs, and started tracking their progress towards receiving funds from the Paycheck Protection Program or Economic Injury Disaster Loan fund, sharing with them information we gathered about the banks and credit unions that were acting quickly and effectively to process those applications. All of this helped them navigate unemployment benefits, too, for the staff they could not sustain.

As the state moved to tentatively reopen, the Habitat NC staff started gathering information from epidemiological and infectious disease experts in order to establish best practices and make recommendations to affiliates on how to keep staff, volunteers, donors, and ReStore customers as safe as possible. A living Google Drive folder has been populated with extensive and specific information from experts and affiliates across North Carolina and the United States, providing templates for safety protocols and procedures, reopening planning documents, and other resources to help Habitat NC's constituent organizations.

One of the most fruitful and beneficial initiatives that Habitat NC has undertaken has been video conference calls with affiliates. These calls range from small, regionally-based calls to discuss ideas, questions, and concerns among the Eastern, Central, and Western Region affiliates, to statewide calls about ReStores, construction sites, and fundraising. (One of the ReStore calls attracted 91 participants, while a statewide fundraising call drew more than 40 staffers!) Despite the significant hardships and disruption that the coronavirus has caused, we feel that the crisis has engendered a greater sense of cohesion and camaraderie among the state's 63 affiliates, and we are pleased to have played a primary role in advancing that. We plan to continue to have periodic virtual conference calls with regional executive directors and board presidents, as well as other subject-specific meetings around topics like ReStores, fundraising, construction, and homeowner services.

The coronavirus has also forced us to change much of how we've been doing our work. The Habitat NC team started working from home on March 12th, and plans to do so for the foreseeable future. Qualified Loan Origination and other trainings have successfully shifted to an online format, which saves time and money for both Habitat NC and the affiliates who attend. And we are currently brainstorming an entirely online format for Camp Habitat 2020, which had been planned at Ridgecrest Conference Center in Black Mountain, NC, in October. While we regret the lack of fellowship and networking opportunities this necessitates, we are excited about the possibility of more folks accessing conference content without the added expense of travel, lodging, and food.

Habitat NC continues to monitor the Covid-19 situation and stay up-to-date on advocacy, safety, and financial priorities for affiliates that arise as a result of it. The strength of North Carolina's Habitat affiliate network and our common desire to "show up" for one another and Habitat's homeowners has been inspiring. Many parts of our world will look different on the other side of this crisis, but one thing that we know will not change is our mission to build strength, stability, and self-reliance through shelter in our state – and to do that as a team.

The calls hosted by Habitat NC have created a peer support group for the affiliate directors and staff during the pandemic. They've helped foster a sense of 'being in this together' in addition to creating an environment to share critical information between affiliates from across the state. Whether a call provided instructions on vital operations or just a time out to share a laugh with colleagues, it kept the affiliates in touch and reminded us that we weren't alone.

MIKE WILLIAMS, EXECUTIVE DIRECTOR, HABITAT CRAVEN COUNTY



BOARD

OF DIRECTORS

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AFFILIATE REPRESENTATIVES

| Name | Position | Affiliation |
|-------------------------|----------------------|-----------------------|
| Catherine (Kit) Rains | Development Director | Asheville Area HfH |
| Alex Hooker | Executive Director | Watauga HfH |
| Michael (Mike) Campbell | Executive Director | HfH of Forsyth County |
| Matt Cooksey | Executive Director | Alexander HfH |
| Mike Williams | Executive Director | HfH of Craven County |

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| Name | Position | Affiliation |
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| Bentley Hatcher | Senior VP-Lending | Local Government Federal Credit Union |
| Maria Hanlin | Retired Executive Director | HfH of Greater Greensboro |
| Dick Forbis | Retired | University of North Carolina & Dupont. Active local HfH volunteer. |
| Samuel Gunter | Executive Director | North Carolina Housing Coalition |
| Deirdre T. Denechaud | Partner | Parker Poe Adams & Bernstein |
| William Cooke | Attorney | Cooke & Cooke, LLP |
| Al Ripley | Director of Consumer, Housing and Energy Affairs | NC Justice Center |
| David Whilden | Investment Counselor | Boys Arnold & Company |
| Vanessa Kopp | Strategic Advisor for Data | Wake County Dept of Housing Affordability & Community Revitalization |
| Ashley Eubanks | VP, Community Mortgage | First Bank |

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INDIVIDUAL SUPPORT

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Anagnostou, Elaine
Arena, Michael
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Bell, Stephen
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Byrne, Robert E.
Byrne, Steve & Sharon
Crompton, Elizabeth
Cummings, Richard
Denechaud, Deirdre
Desai, Drs. Amanda & Sunil
Dowse, Charles William (Bill)
Farnsworth, Elisabeth
Forbis, Richard (Dick)
Fricke, Rebecca
Gilliotti, Amanda
Gimbert, Alaina
Goodwin, Linda
Gore, Milton
Hale, Dr. John
Hamra, Sam F.
Harrison, Paul & Cora Goldbaum
Insinger, Willemien
Insinger, William
Janke, Judy
Johnson, Reginald
Jones, Elana
Kirkpatrick, Greg & Lauren
Leslie, Don & Sandy
Lifsey, William
Lindsey, Edward (Rusty)

Luther, Thomas
Makhija, Anil
Manchester, Dennis & Susan
Manifold, Mr & Mrs. John
Manzano, Carlos
McCross, Lacarlos
McGhee, Amanda
Mills, Karen
Pasquale, Michael & Mary Ellen
Purcell, Marvin
Rains, Catherine (Kit)
Riehle, Nick & Janet
Riley, Dixon & Susan
Ripley, Alfred
Rogers, Tara
Roos, Patricia
Roy Schonber, Cheryl Marcus &
Sands, Samuel
Scanga, Maria
Shariff, Bahjat
Sloan, Angie
Spain, Steve
Stoehr, Richard
Studders, Joanne & John
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Trentham, Kevin
Turton, Timothy S.
Twomey, John
Weaver, Dana
Welliver, Thomas
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Whittle, Matthew
Williams, JR & Ann
Williams, Mike
Wilson, Bob
Winchester, Robert R.

SUSTAINING AFFILIATES

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Asheville Area Habitat
Brunswick County Habitat
Cape Fear Habitat
Chatham Habitat
Crystal Coast Habitat
Durham County Habitat
Fayetteville Area Habitat
Granville County Habitat
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Habitat Beaufort County
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Habitat Catawba Valley
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Habitat Forsyth County
Habitat Goldsboro-Wayne
Habitat Greater Greensboro
Habitat Greater Matthews
Habitat Mitchell-Yancey

Habitat of High Point, Archdale & Trinity
Habitat of the Charlotte Region
Habitat of the NC Sandhills
Habitat of the Sanford Area
Habitat Orange County
Habitat Pamlico County
Habitat Randolph County
Habitat Scotland County
Habitat Thomasville
Habitat Wake
Henderson County Habitat
Lexington County Habitat
Madison County Habitat
Nash Rocky Mount Habitat
Rutherford County Habitat
Stanly County Habitat
Tarboro/Edgecombe Habitat
Transylvania Habitat
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