



Atlanta

Habitat
for Humanity®

Build. Thrive. Grow.



35 and thriving!

2018 Annual Report

Build • Thrive • Grow

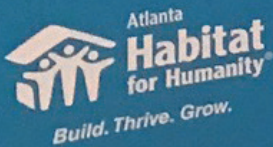
our employees

Our employees are the unsung heroes of Atlanta Habitat! Whether they work on the build site, at the warehouse, administrative offices or ReStore-Atlanta Habitat employees are the reason we were selected as an Affiliate of Distinction by Habitat for Humanity International and voted one of Atlanta's Best Places to Work in 2016. Our staff celebrates 35 years of excellence!



Thank you! Visionary Partners

Atlanta Habitat enjoys the support of visionary donors and philanthropists, along with our civic and faith, corporate and foundation partners who support our expanded mission to serve more families. Through their generous support, we are able to work beyond the build to help families and communities to thrive in more than 100 neighborhoods in Atlanta and South Fulton.



Thanks for helping us to
**BUILD. THRIVE.
GROW!**



When I joined Atlanta Habitat in July 2015, I attended my first house dedication. From the porch, I could see that blight dotted the neighborhood. We developed the Build-the-Block strategy to revitalize neighborhoods in a holistic way. We created the Repair with Kindness and expanded the Brush with Kindness programs to help seniors, veterans and long-term neighbors safely stay in their homes as the neighborhood improves.

Our team also looked beyond the build to empower homeowners to pursue their dreams of professional, entrepreneurial and academic achievement. Simply put, we are passionate about serving more new families each year in a sustainable way that positively impacts future generations.

Lisa F. Gordon

President and CEO



ceo and board chair



Dear Friends,

Thanks to you, our 35th anniversary in 2018 was outstanding in nearly every way. Not only did we serve 161 new families—more in one year than ever before—we also developed new partnerships and strengthened existing ones. We are poised to amplify our positive impact on Atlanta's affordable housing landscape. As we move into the third year of our Five-Year Strategic Plan, know that Atlanta Habitat is committed to empowering growing numbers of new families each year.

Thanks to you, in 2018:

50 new families are now first-time Atlanta Habitat homebuyers; **33** legacy* homeowners received critical repairs to keep their homes safe, dry and accessible. **Seventy-eight** Habitat and legacy homeowners received a Brush with Kindness – our exterior painting program – for their homes.

\$16,250

in Vision. Goals. Action! academic scholarships and entrepreneurial grants helped fuel homeowners' dreams beyond the build. This program supports the social and economic mobility of our families.

42 aspiring homebuyers are on track to meet their goals as the inaugural class of My. Money. My Future., which provides one-one-one financial counseling to prepare them for homeownership.

Thanks to you, we set plans in motion for an innovative affordable housing development, Browns Mill Village, and a satellite Atlanta Habitat operations center that includes a new ReStore in South Fulton. These two projects will help us reach a critical population of working families who need access to affordable housing options and allow us to focus on transforming communities.

Thanks to you, 2019 looks bright for Atlanta Habitat families, and we consider you a vital part of our community. We hope you know the true value and impact your involvement creates for Atlanta's low-income families. On their behalf, and ours, we can't thank you enough.

May you continue to
Build. Thrive. Grow.

Lisa Y. Gordon, CPA
President and CEO

Cindy Ethridge
Board Chair

*Non-Habitat homeowners in neighborhoods where we build.

board and advisors

Since 1992, it has been my honor and a source of deep satisfaction to serve Atlanta Habitat families. I plan to keep volunteering with Atlanta Habitat because the mission is as vital now as it was then.



Darryl Hicks, Board Chair Emeritus



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Special thanks to outgoing board members Darryl A. Hicks, former chair, Kenneth Thrasher, and John Goff for their service that ended December 2018.

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The Board thanks Alan Arnold, former chair of the Advisory Council, for his years of service.

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Repair with Kindness

Marvin McCrary, who lives in the house his uncle built 75 years ago, dreaded rainy days. “Every time it rained, my basement flooded, my roof leaked and water came up through the kitchen floor,” he said. “If I didn’t go down there to pump it out, even if it was at three in the morning, my furnace would be ruined!”



McCrary’s life changed when he learned about Atlanta Habitat’s Repair with Kindness program through the Dixie Hills Community Civic Club. He applied for the program and volunteered 40 hours of sweat-equity painting doors in the Atlanta Habitat warehouse (“That was easy; I’m a retired painter!”). He watched in awe as the team of contractors, led by Irene Kagika, replaced his roof and gutters, restored his kitchen floors, installed a new kitchen sink and faucet, and repaired extensive indoor plumbing. The crew also repaired his front porch rails and installed concrete walls in the crawl space.

“I can’t tell you how much of a difference this work has made to my quality of life,” McCrary said. “I tell everyone who will listen what Atlanta Habitat did to improve my health by fixing up my house. It means the world to me.” Now, he doesn’t mind the rain at all.

A Fresh Coat of Care

Jean Wiley’s historic Westside home has seen a lot of love flowing through it, but at nearly 75 years-old, it needed a Brush with Kindness. Thanks to the partnership between Atlanta Habitat and Westside Future Fund and generous support from Frank and Liz Blake and the Arthur M. Blank Family Foundation, Wiley’s

home was refreshed with new paint and minor repairs.



“Brush with Kindness is deceptively simple, but it has a big impact,” says Lisa Y. Gordon, Atlanta Habitat’s president and CEO. “It makes a huge difference in the neighborhoods where we build. Brush with Kindness helps those homes look proud on the block. Homeowners on a fixed income often can’t afford the \$5,000 or so that it costs to paint their homes.” It’s all about curb appeal and maintenance helping to sustain a neighborhood feeling for longtime residents as the Westside changes. “This looks really, really good,” beamed Wiley. “I didn’t know it was going to look this great!”

A Long Walk Home

Ronyelle's path to homeownership was fraught with difficulty. "I didn't have a car or access to one," she remembers. "I was working full-time at minimum wage, going to school for my medical assistant degree and working the unpaid externships I needed to graduate." On top of all this, she was pregnant.

Ronyelle walked everywhere, in all kinds of weather. The nearest public transportation stop was a trek from home. She walked so much and worked so hard that, toward the end of her pregnancy, her doctors expressed concern. "I did what I had to do to make sure I could provide for my baby," she explains. "It was hard, but that's what the women in my family have all taught me. You work hard for what you want in this world."



Ronyelle applied to Atlanta Habitat's first-time homebuyer program more than once while working to get her finances in order. Finally, she was accepted as one of two 2018 Atlanta Women's Build families. Ronyelle points to a large yard where her son, now age five, can freely run and play outside. "I want this home to be an asset for generations to come. It's a testament to my aunts, mother, grandmothers and great-grandmother's blood, sweat and tears." And a few of her own.

That's Our Business!

Atlanta Habitat's annual Launch! Boss Talk and Business Competition is a two-part event featuring homeowners on their journey to entrepreneurship. At the 2018 competition, Jacqueline shared her vision and business plans, competing for prizes to further invest in her business.

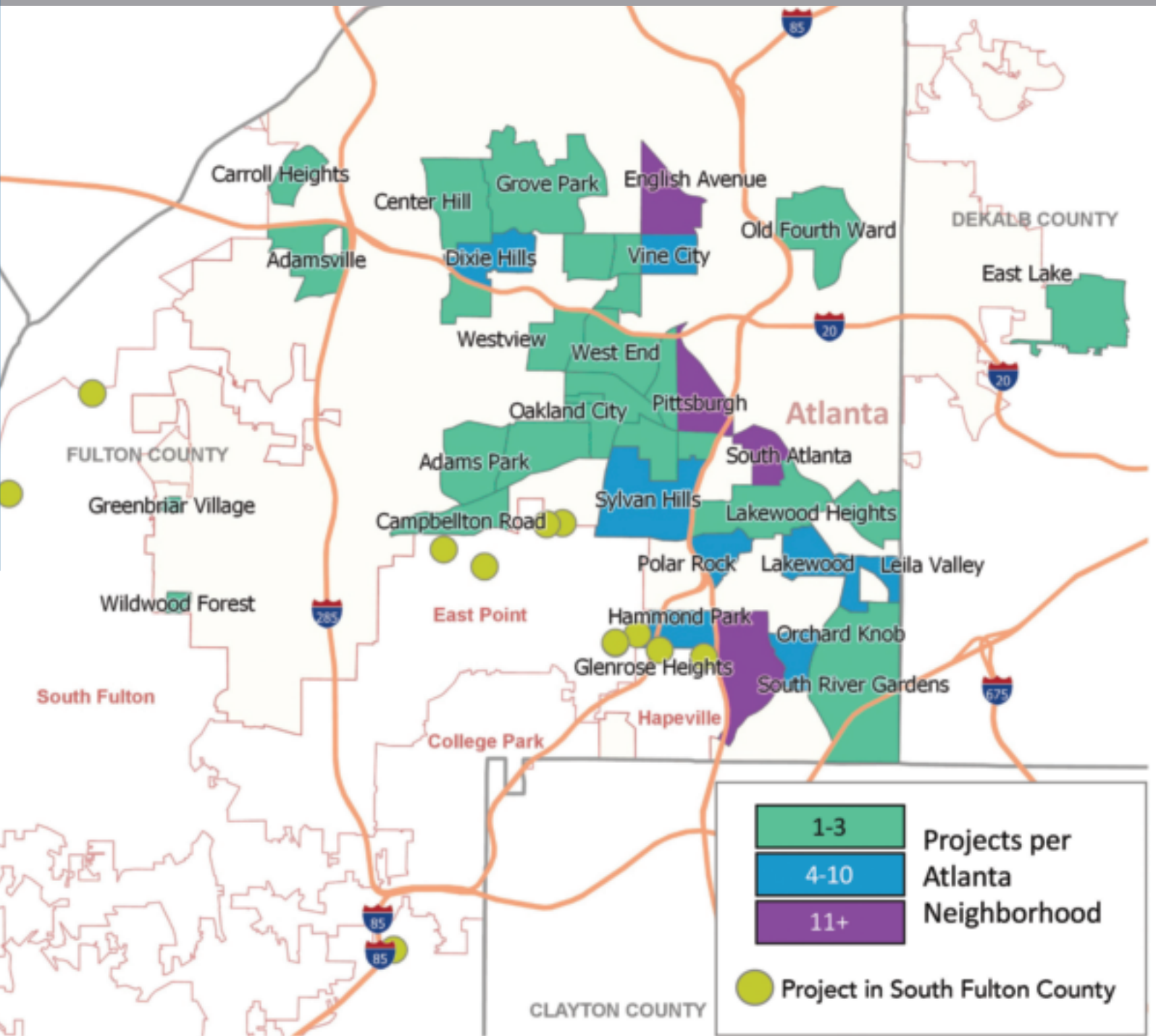
"We work to help homeowners achieve their dreams beyond the build," said Melissa Klein, director of Atlanta Habitat's Family Services department. "I'm proud of the work these homeowners did to learn how running a business really works."



The competition was fierce but, in the end, Jacqueline took home the first-place prize for her business, Butter Me Up by JRena. Her company, which began as an at-home hobby, creates affordable skin-care products made with all-natural ingredients. "This was the best experience!" said Jacqueline. "It taught me how to develop my hobby into a viable business." In addition to the top prize of \$2,500, as well as \$500 in technology and \$250 in professional development resources, Jacqueline won much more, including business and legal mentoring.

After entering and winning the 2018 Launch! Business competition, Jacqueline learned about Start: Me, a small-business training program offered through Emory University's business school. Jacqueline sees the program as a great complement to her business competition success. "It's just what I needed to take my business to the next level after the competition," she said. "This is going to be a game-changer because I am learning all that it takes to start and run a successful business. I'm up for the challenge and can't wait to grow Butter Me Up!"

2018 impact



50 

New and Rehab homes

33 

Repair with Kindness

78 

Brush with Kindness

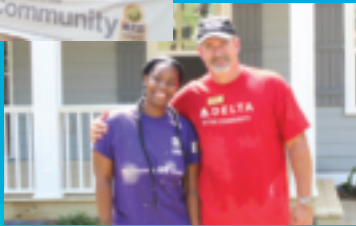
sponsor spotlights



Home Depot – As our largest sponsor, the Home Depot truly impacts our mission by supporting several efforts, including new home builds, rehabs, Repair with Kindness and Brush with Kindness projects.



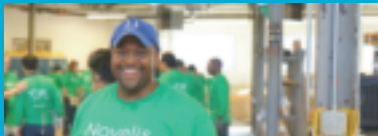
Delta Air Lines – Employees volunteered 4,800 hours alongside new homebuyers. They arrive from all across the US to show their Delta pride and commitment to serve. These homes are funded by proceeds from Delta's Inflight Recycling Program. Impact: 13 homes over six years.



Novelis – Employees and partner companies constructed a new home in just two short weeks! They work nonstop to help new homebuyers achieve the dream of affordable homeownership. Novelis collects more than a million pounds in aluminum cans each year and invests the value into building Atlanta Habitat homes. Impact: seven homes over five years.



Clark Howard/MailChimp – This year we celebrated 25 years of partnership with Clark Howard. Team Clark has helped 64 Atlanta families to achieve their homeownership dreams and 10 more families in other states reach that same goal. MailChimp has been a key partner and co-sponsor with Clark since 2015.



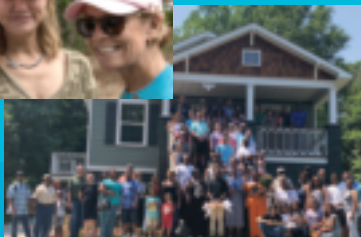
Cox Enterprises – Its employee-powered volunteer force is 55,000 strong with one goal: leave the world better than we found it. Team Cox did just that for two families in 2018 during their annual build. Cox has built 28 homes since 1994.



Peachtree Road United Methodist Church – 29 years and 48 families later, church volunteers are still building homes for Atlanta Habitat Families.



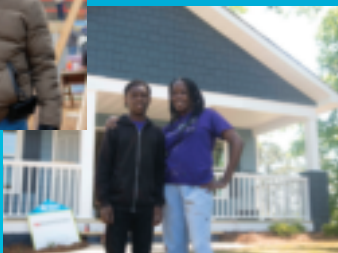
SunTrust Foundation – Not only did the SunTrust Foundation sponsor its 19th home this year, SunTrust's IT Department hosted a cricket tournament to benefit Atlanta Habitat for Humanity.



Georgia-Pacific – More than 6,000 Georgia Pacific employee-volunteers have participated in builds during the company's 20-year history with Atlanta Habitat. They have built 29 houses and provided critical support to our programs.



Peachtree Presbyterian Church – Atlanta Habitat's most prolific faith partner has sponsored homes for more than 150 families in their 32-year history with us.



Marist Women Build – Women affiliated with the Marist School work tirelessly throughout the year to fundraise and engage students, parents and stakeholders in the build. They create an impactful experience for everyone involved. Marist women have built 18 homes in 15 years.





sponsor spotlights

CRH – Supports Atlanta Habitat homeownership and continues to be a favorite build by providing free work boots for all volunteers and skilled supervisors on each day of its build.

The Arthur M. Blank Family Foundation – Atlanta Falcons football players participated in a build this year as part of a social justice initiative that addresses critical issues and fosters a positive impact in our community.

Dunwoody United Methodist Church – Members and local artisans organized the church's annual Holiday Festival to raise money to build their 28th house with an Atlanta Habitat family.

Supreme Lending – This financial firm has sponsored a home the last five years as just one way of giving back to their community. CEO Patrick Flood, was honored this year by Atlanta Business Chronicle as one of 2018's most admired CEOs. Impact: five homes

All Saints Catholic Church – Longtime volunteer Mike Will was honored this year for his commitment to Atlanta Habitat's mission as a volunteer in our warehouse and for his service coordinating All Saints' annual build for the last 25 years.

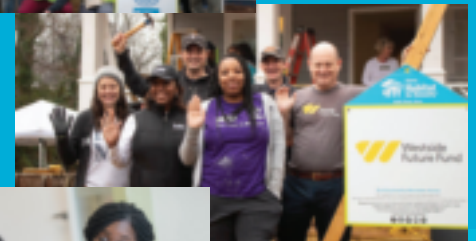
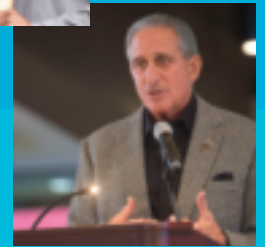
Atlanta Women's Build – A diverse and cohesive group of 468 women volunteers donned pink hardhats and constructed two adjacent homes along with single moms who are thrilled to be new next-door neighbors. Impact: 13 homes over 15 years.

Bank of America – In addition to hundreds of Bank of America employees, members of BOA's military veteran-employee network engaged the bank's veterans, family members and colleagues in the construction of a new home for a family. Impact: 23 homes over 25 years.

J.M. Huber Corporation – Sponsored its first new house-build this year as a part of it's Huber Principles in Action, and made a commitment to donate 1 percent of the company's net annual income to nonprofits.

Westside Future Fund – Partnered with Atlanta Habitat to complete 29 Brush with Kindness exterior painting and minor repair projects for homeowners in Historic Westside neighborhoods. They also sponsored their first Atlanta Habitat house-build.

Atlanta Women's Foundation – Funded My Money. My Future. and the Launch! Boss Talk and Business Competition, helping future homeowners to financially prepare for homeownership and current homeowners to achieve their dreams beyond the build.



Chip Wade Fires Up DIYers at the ReStore

Thanks to generous donors, enthusiastic shoppers and dedicated volunteers in 2018, the ReStore:

DIVERTED more than **1,500** tons in 2018

Generated more than **\$50,000** through its Deconstruction program

Funded the equivalent of about **33** Repair with Kindness projects

The Atlanta Habitat ReStore is a destination resource for local design devotees, DIY enthusiasts and savvy shoppers. Dozens of students from the Art Institute of Atlanta's Editorial Illustration class transformed 20 ReStore doors into a whimsical mural that beautifully tells the story of Atlanta Habitat. Customers are wowed by the 66-foot repurposed storyboard that welcomes them into the store.

Unwanted building materials can also become stunning furniture pieces, explains Atlanta's own celebrity designer and expert craftsman, Chip Wade. He joined a host of ReStore shoppers and DIY creatives for a high-energy afternoon of project possibilities. "It's never the same store from one day to the next," Chip says. "I often come through the store to get inspiration and materials for my projects."



Thanks to donors and shoppers, 2018 net proceeds from ReStore sales generously supported our first-time homebuyer and critical repair programs.



Art Institute of Atlanta students created whimsical storyboard panels from recycled doors to share our mission.

donors

Because of you – our partners, donors and sponsors – Atlanta Habitat and the families we serve are thriving.

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Michael Nugent*
Caroline O'Grady
Aretha Phillips
Avery Prudent

Ashley Pryor
Peter Schneider
Karl Schultz
Patricia Solomon
Karen Stadnikia
Dante Taylor
Martin Welch
Jamie Willis

Skilled Supervisors

Fred Adcock*
Jill Ashmore
Jim Branan
J.P. Chandonia
Dana Christensen*
Carol Comstock
Jorge de la Cova*
Rick Diguette*
John Dowhy*
Nancy Duhon
Robert Edwards
Steve Farr
Doug Fisher
Nicholas Fletcher
Brad Floyd
Mark Gilbert
Amelia Godfrey
Mark Honeycutt
Colleen Joyce
Tim Kelly
Matthew Kennedy
Steve Lackland
Eva Laurio*
Richard Marencin*
Earl Marlor
Sarah McClellan
Larry McDonald

Patrick McGauley*
Ralph Meyers*
Skippy Nguyen
Michael Pawloski
Jeff Pennell*
Tom Preacher
Michael Pursley
Joseph Radack
Patrick Ross*
Antonio Sample*
Jessica Song
Nicholas Steen
John Stembel
D'Lisa Stevens
John Styslinger
Rich Sussman
Joan Tammetta
Adrain Taylor
Eric Watkins*
Andrew West
Andrew White
Eva Williams
Michael Wills
Brent Woodruff
Jason Zichettella

Warehouse

Bruce Bennett*
Mark Cameron*
Roger Edmondson
Nathan Ehrlich
Gene Ellis
Hank Ezell*
Quigg Fletcher*
Larry Gilbert*
Jay Gorday*
Sue Gorday
Phil Ihrig*
Steven Jacobs
Will Klein*
Jason Nichols
Philip Sanders
Hank Schoeler*
Tom Schulte
Jeffrey Simmons
Jim Thornton*
Laura Voisinnet*
Keith Wahlig*
Mike Will*
Price Williams

*President's Volunteer Service Award recipient for serving more than 250 hours in 2018.



12,276 volunteers served for a total of **119,162** hours last year — saving Atlanta Habitat nearly **\$3 million** in labor costs

33 AmeriCorps/VISTA and Quaker Voluntary Service members contributed nearly 3,750 service hours

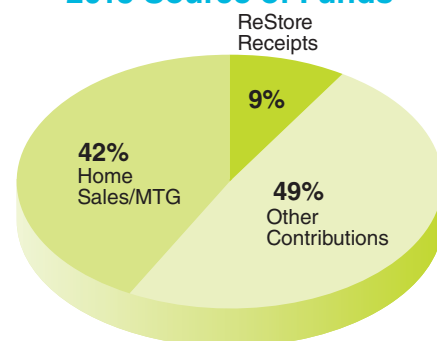
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION*

As of December 31	2018
Assets	
Cash & Cash Equivalents	\$ 5,391,322
Endowment Fund	3,347,310
Receivables	29,539,435
Other Assets	35,998,758
Total Assets	\$ 74,276,825
Liabilities & Net Assets	
Total Liabilities	\$ 18,885,653
Net Assets	
Unrestricted	53,478,189
Temporarily Restricted	1,912,983
Total Net Assets	\$55,391,172
Total Liabilities & Net Assets	\$74,276,825

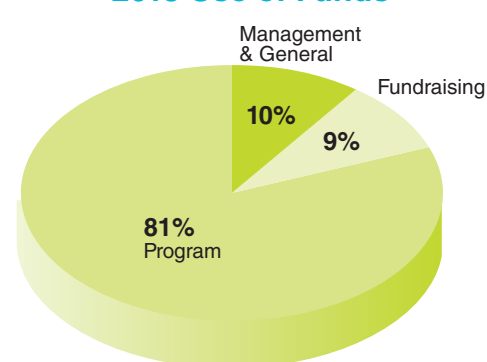
CONSOLIDATED STATEMENTS OF ACTIVITIES AND CHANGE IN NET ASSETS*

Years Ended December 31	2018
Revenues & Other Support	
Home Sales/Mortgage Amortization	\$ 7,216,057
Contributions	8,261,601
ReStore Revenue	1,558,482
Grant Revenue	100,000
Other Income	63,199
Total Revenues & Other Support	\$17,199,339
Expenses	
Program Services	
Home Construction & Support Services	\$ 8,963,182
Discounts on Non-Interest-Bearing Loans	2,496,711
ReStore Expenses	922,791
Property Valuation Adjustment	568,933
Total Program Services	\$12,951,617
Support Services	
Fundraising	\$ 1,498,490
Management & General	1,641,140
Total Support Services	\$ 3,139,630
Total Expenses	\$16,091,247
Change in Net Assets	\$ 1,108,092

2018 Source of Funds



2018 Use of Funds



2018 Unaudited Results

2018 Atlanta Habitat At-A-Glance



42 families were approved to become new homebuyers

17 homeowners paid their mortgages in full

New My Money. My Future. pre-purchase program



offers one-on-one counseling to help **43** families financially prepare for homeownership

94% of homeowners met mortgage obligations

33 homeowners closed on their mortgages

33

homeowners received home repairs valued at more than **\$495,000**. Thirty-one homeowners, **9** of whom are military veterans, were approved to receive Repair with Kindness critical repairs



48 new laptop computers and technology training to homeowners who completed homeowner training. In total, **772** homeowners have received laptops since 2008

855 participants in **90** Home Smart classes

\$16,250 in scholarships and entrepreneurial awards

27 classes and events including a new Girls on the Run team, impact **197** youth participants

2018 Economic Impact

- More than **\$6 Million** invested in new home construction, renovation and repair
- Over **\$550,000** in property taxes and other assessments paid from escrow



Build. Thrive. Grow.

Atlanta Habitat for Humanity

824 Memorial Drive SE

Atlanta, GA 30316

404.223.5180

AtlantaHabitat.org

Atlanta Habitat ReStore

271 Chester Ave SE

Atlanta, GA 30316

404.525.2114

AtlantaHabitat.org/ReStore



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