



2020 ANNUAL REPORT





Habitat SHR *By The Numbers*



**\$47
million**
in HOME
VALUES



235
HOUSES
built/rehabbed



10
VETERAN
families



\$470,000
ANNUAL PROPERTY TAXES
paid by Habitat families in 2020

46,745
HOURS

in sweat equity by
Habitat homebuyers



11,458
HOURS

contributed by volunteers in 2020

DID YOU KNOW?

- » Habitat SHR is a stand-alone, independent 501(c)3 nonprofit
- » All donation funds are raised locally
- » Habitat families purchase their homes
- » Habitat families must qualify for their mortgages
- » Habitat homes are sold at appraised value
- » Habitat families pay real-estate taxes
- » Habitat families must perform at least 200 hours of "sweat equity"
- » Habitat families must attend educational classes

From the BOARD PRESIDENT & EXECUTIVE DIRECTOR

In the early stages of the 2020 COVID-19 pandemic, drastic personnel reductions and cost cutting actions were taken to keep Habitat SHR solvent. With the leadership and hard work exhibited by the senior staff, the oversight and encouragement provided by the Board of Directors, the unwavering dedication of our volunteers and the financial support of your donations, Habitat SHR was able to restart operations. Thanks to the efforts of all of the aforementioned, two new Habitat partner families were able to purchase the homes of their dreams. Additionally, two other houses were started in late 2020. Both are projected to be sold by the time this Annual Report is released.



In recognition of its mission supporting low-income families and communities in South Hampton Roads, Habitat SHR's was selected as the recipient of the prestigious Bank of America 2020 Neighborhood Builder Award. In addition to receiving a grant, the Executive Director and an emerging leader, Retail Director Lizette Quinn, will receive leadership training opportunities during 2021 sponsored by the Bank of America.

We must build upon the 2020 momentum in order to return to our goal of building and selling six homes per year. Lack of affordable land and rehab houses to purchase are a major threat to attaining this goal. To counter the critical lack of buildable properties, Habitat SHR established a self-sustaining Land Acquisition Fund/Land Bank (LAF/LB) in 2020 with a targeted goal of \$500,000. To date, \$170,000 has been raised. Once fully funded, the LAF/LB will be able to support the building of approximately ten homes. Because, the land acquisition funds are returned to the LAF/LB after each closing, the fund is self-sustaining in perpetuity.

Another threat impacting affordable housing is the increasing cost and non-availability of lumber and other building materials. These costs are projected to increase another 30% this spring building season. In the short term, to off-set these costs and to ensure availability when needed, we are pre-purchasing home construction lumber packages and ordering other materials, like windows, early. We are looking to establish a Construction Working Capital Fund, similar to the LAF/LB, which will ensure that funding is readily available to meet future housing construction goals.

As our important stakeholders, we want to assure you that we are diligently working to deliver affordable homes. However, none of our accomplishments would be achievable without the tremendous support of you, our donors. On behalf of our Habitat SHR Board of Directors, staff, volunteers and especially our partner families, THANK YOU!

WISHING YOU A SAFE AND PROSPEROUS REMAINDER OF 2021!

Karen Tanner

KAREN TANNER
BOD PRESIDENT

Frank Hruska

FRANK HRUSKA
EXECUTIVE DIRECTOR



2020 BANK OF AMERICA NEIGHBORHOOD BUILDER® GRANT



Habitat for Humanity of South Hampton Roads was recognized as a 2020 Bank of America Neighborhood Builder®, and received a much appreciated grant that will be funded over a two-year period. The first installment was used as seed funds to establish a

self-replenishing Land Acquisition Fund (LAF/LB). The LAF/ LB will provide much-needed capital to acquire land in the competitive Hampton Roads market. "This grant provides the opportunity to move quickly when good buildable lots become available and to invest in our operations for long-term stability," said Frank Hruska, Executive Director for Habitat SHR. Thanks Bank of America! **Thanks Bank of America!**

2020 DREAM BUILDER OF THE YEAR: LANGLEY FEDERAL CREDIT UNION



"The Dream Builder Award is presented annually to the individual or organization which best exemplifies the commitment to supporting Habitat SHR's mission to build affordable homes that strengthen families and communities. "Hands down, this year's winner was

Langley Federal Credit Union," said Dan Lear, Director of Development and Communications for Habitat SHR. Langley's partnership and commitment to Habitat SHR began in 2017 with the support of a home build in Virginia Beach, and has continued ever since. This past year, Langley was the primary sponsor of a much-needed replacement construction vehicle and provided a COVID-19 Relief Grant as well as funding for a home in Chesapeake that was purchased by a Habitat partner family just prior to Christmas. **Thanks Langley FCU!**

2020 VOLUNTEER OF THE YEAR: DENNIS PLANK



Dennis Plank, a 10-year volunteer with Habitat SHR, has helped construct 50 houses in his tenure. In spite of having major surgery last year, he was back on the build site by Thanksgiving to help construct a home on

Seaboard Avenue in the South Norfolk neighborhood in Chesapeake. Dennis was recognized for his outstanding efforts and dedication supporting Habitat SHR's mission. **Congratulations Dennis and thank you for your contributions to Habitat SHR!**

2020 WOMEN BUILD WEEK: AUGUST 3-7, 2020



Habitat SHR held its first Women Build Week in 2020. Held in Chesapeake in August, the project recruited and empowered women from all walks of life to build a home with a deserving, low-income family. WTKR Coast Live and

Coastal Virginia Magazine were tremendous media partners to promote the event. "Women Build Week is an amazing example of women empowering women," said Habitat SHR Program Director, Rainham Rowe. "Last year, we had the homebuyer, a single mother, putting in her sweat equity alongside women sponsors. It was inspiring to see everyone come out and build something special together. It's a perfect team building event."

The 2nd Annual Women Build Week will take place in Suffolk from May 10- 14, 2021.

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