



Built to Last

Celebrating \$1 million in home repairs



From our President & CEO

Dear Friends,

This fiscal year, we hit a milestone that speaks volumes—not in square footage or number of homes built, but in lives stabilized and homes preserved. Greater Matthews Habitat for Humanity has now completed over \$1 million in critical home repairs, a powerful testament to how much can be accomplished when we expand our definition of housing access to include staying safely in the homes people already own.

Since launching our Critical Home Repair Program in 2019, we've seen firsthand how transformative these repairs can be—keeping families housed, older adults safe, and generational homes intact. A new roof, working HVAC, or accessible bathroom may seem like simple fixes, but for many of our neighbors, they are the difference between hardship and stability.

To honor this milestone, this year's Impact Report takes a deeper look at the Critical Home Repair Program as a whole. We're sharing the stories of the homeowners we've partnered with over the past five years—stories that reflect the depth, resilience, and humanity behind every repair. It's a chance to reflect not only on what we've accomplished, but on who we've had the privilege to serve.

In addition to this milestone, we broke ground on our second-ever duplex, continuing to adapt to rising land costs and growing need by reimagining how we build. With this project, we move closer to serving more families with limited resources—without compromising on permanence or quality.

Our community preservation work also took root in new ways. Through two Rock the Block events, we partnered with residents to complete exterior repairs, build relationships, and help preserve the fabric of longstanding neighborhoods. These events remind us that home preservation is about more than structures—it's about the people who bring life to a place.

These accomplishments wouldn't be possible without you. Your continued investment—of time, resources, and belief—has allowed us to reach more homeowners, take on bolder projects, and respond to our community's evolving needs.

As we look ahead, we know there's more to do. But we also know what's possible when we come together. Thank you for helping us build and preserve more than just homes. You help us build belonging, safety, and a future rooted in community.

With Gratitude,



Natisha Rivera-Patrick
President & CEO



A hammer and a power tool are lying on a roof. The hammer is on the left, and the power tool is on the right. The roof is made of grey shingles.

Repairing Homes.

Building Community.

The homes we pass each day carry more than their brick and beams – they carry people’s stories. They echo with the laughter of generations, the quiet persistence of family traditions, and the irreplaceable sense of place that defines community. But homes age, just like the people who live in them. And when they do, the repairs that keep them safe and comfortable can sometimes become too much to manage.

For many of our neighbors, repairs are not just delayed – they are out of reach. Limited incomes can result from a variety of circumstances: some homeowners are retired and living on fixed monthly benefits, others may have health challenges that limit their work options, and some are navigating the economic realities of caregiving or disability. When a leaky roof competes with a medical bill or the electric bill, repairs often have to wait.

For families living on limited incomes, these aren’t just prices – they’re barriers. Take, for example, the cost of replacing a roof.

For a retired homeowner living on Social Security or a fixed pension, coming up with \$15,000 can be impossible. These repairs often require savings that many retirees no longer have, especially when balancing healthcare expenses, medications, and daily living costs. As a result, necessary repairs like a new roof are often delayed or overlooked, even when they threaten the home’s overall safety and habitability.

What Home Repairs Cost



Roof Replacement

\$7,000 - \$15,000



HVAC Replacement

\$6,000 - \$12,000



Accessible Bathroom

\$5,000 - \$10,000



Electrical Issue

\$1,000 - \$8,000



Plumbing Issue

\$3,000 - \$8,000

When home repairs are put off for too long, the effects ripple beyond just the structure itself. The condition of a home shapes every aspect of a person's life – health, safety, and peace of mind included.

Every repair that gets deferred carries a cost far beyond the structural:

- Children suffer higher rates of asthma, lead exposure, and injury.
- Older adults in unsafe homes are twice as likely to experience falls.
- Poor housing fuels stress and isolation

The weight of living in unsafe or unstable conditions compounds over time, affecting mental health, social ties, and a person's overall well-being. A home should be a refuge, but when critical repairs are unaffordable, that sense of safety can slip away. People may begin to withdraw from their communities, hesitate to invite loved ones over, and gradually lose confidence in managing their home and health.

These challenges underscore why safe, stable housing is essential to overall health and why intervening with repairs is about more than fixing what is broken – it's about protecting the well-being of the people inside.

That's where our Critical Home Repair Program makes a difference. Launched in 2019, the program was created to serve as a safety net for limited-income homeowners in the Greater Matthews community.

Through partnerships with municipalities, generous donors, and a committed team, the program has grown into an essential community resource. Whether it's repairing a leaking roof, replacing an HVAC system, or making a bathroom accessible, Greater Matthews Habitat is committed to helping families stay in their homes.

Reflecting on the impact of our work, we are proud of the households we've served and the repairs we've completed.

The stories of our Critical Home Repair partners bring this impact to life. Through their experiences, we see the true value of the program – not just in the repairs themselves, but in the renewed sense of security, dignity, and peace of mind that follows.

Keeping the Rain Out

A leaking roof might seem like a manageable problem at first – a patch here, a bucket there. But for homeowners like Teresa, Arnett, Ann, and Elizabeth, small leaks can quickly become serious issues that threaten the safety, stability, and comfort of the home.

Teresa watched as a small roof leak grew into a persistent issue. Water stains multiplied, the ceiling began to sag, and damage crept into the floors and porch. Each day brought new concerns.

Arnett managed his roof leak with buckets scattered across his home, catching every drip. It became an exhausting and constant routine, a reminder of the work he couldn't afford to complete.

Ann faced restless nights, lying awake at the sound of rain, her anxiety growing with every storm. She feared that each rainfall could be the one to cause her roof to collapse.

Elizabeth, living in her home for over 21 years, faced similar worries as her roof aged and began to fail. The threat of water damage and the financial strain of a roof replacement weighed on her, especially as a retired senior on a fixed income. She shared, "It just gave me a sense of, like a burden was taken off my shoulders... wondering how when that time comes, how I am going to afford it. And then God sends Habitat. I'm very blessed. Very, very blessed."



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-Elizabeth, CHRP Partner

Fighting the Forecast

When temperatures climb in the summer or drop in the winter, a functioning HVAC system is more than a luxury – it's essential for health, comfort, and well-being.

Emma's family endured over a year without air conditioning. With summer temperatures soaring, the heat inside their home was suffocating, especially for her daughter, who suffers from asthma. The added burden of poor air quality from seasonal wildfires made the conditions inside even more dangerous. Emma's plea for help came on a particularly oppressive night: "It's sweltering... hard to breathe... please."

Michael and Janet faced similar struggles. Their HVAC system, installed decades ago, had started leaking freon

and was no longer functional. On a fixed income, they couldn't afford to replace it. They wrapped up in extra layers during winter and endured unbearable heat in summer, trying to adapt while their home grew increasingly uncomfortable.

Sondra, too, was dealing with a failing air conditioner that she tried to keep running with temporary fixes from friends. But eventually, those efforts could only go so far. When her unit filled with water and stopped working altogether, she was left without options.

Through our Critical Home Repair Program, we provided HVAC replacements and repairs for these homeowners.

The Freedom to Move

For some homeowners, maintaining mobility and independence in their homes is just as crucial as fixing structural issues. That was certainly true for Willie and Ms. M.

Willie had always loved her front porch. It was her favorite spot to sit, enjoy the outdoors, and greet neighbors passing by. But when the wooden railings deteriorated and the stone steps became slick and unsafe, she had to stop using it altogether. The risk of falling was too high, and the simple pleasure of sitting on her porch was taken from her.

Ms. M, who had lived in her family home for decades, found that as the home aged, it became increasingly difficult for her to move around comfortably. The uneven floors and worn pathways made it hard for her to navigate from room to room, especially with the mobility limitations that often come with aging.

Moving through her home became an exercise in caution, making her feel less confident in her own space.

Through our Critical Home Repair Program, we restored both homes to places where mobility was possible again.



The Weight of Water

Vivian's home looked like any other from the outside, but inside, it lacked one of life's most basic essentials: running water. For nine months, Vivian lived without access to water in her home after her well failed. What might be an inconvenience for some became a daily hardship for her. She carried heavy jugs of water from gas stations and friends just to meet the simplest needs – cooking, cleaning, and staying hydrated.

Without water, the routines that many of us take for granted became logistical challenges. Doing laundry was a production. Bathing required planning. Even the thought of hosting family, especially her grandchildren, felt impossible. The lack of running water didn't just impact her physically; it created a sense of isolation and frustration.

Vivian searched tirelessly for help but kept hitting roadblocks until she connected with us. We were able to drill a new well, restoring running water to her home.

"I turned the faucet and the water stayed on... it just didn't feel real," she told us. The restoration of something as fundamental as water not only renewed the function of her home but also restored a piece of her dignity and connection to everyday life.

"I turned the faucet and the water stayed on... it just didn't feel real"

-Vivian, CHRP Partner

Ensuring Health and Safety

For some of our neighbors, the conditions inside their homes posed direct risks to their health and safety. The repairs needed were not just about comfort – they were about preventing harm.

Mold spread through Leanne's home, seeping into the ceilings and closets, exacerbated by ineffective HVAC ductwork and inadequate insulation. With each passing season, the conditions worsened, impacting her ability to breathe and feel at ease in her own space. "Because of the Critical Repairs Program, I can now breathe in my home – both due to the mold remediation and from the lessened stress of how I was going to find the means to repair all of the parts of my house that were slowly falling apart underneath (and above) us," Leanne shared.



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-Leanne, CHRP Partner

James Clay’s home, a historic structure passed through generations, was compromised by structural instability and a roof impaled by a large tree branch. He described the experience vividly: "You would be sitting down there on the toilet, and you're looking up at the stars, you don't know whether to flush because you're going to go backwards too." His home was not just deteriorating – it was becoming dangerous to live in.



And then there was the home that needed everything. One of the most extensive projects we've ever undertaken, this home was in such disrepair that it was unsafe to live in nearly every room. The homeowner, elderly and visually impaired, faced significant hazards at every turn: asbestos in the walls, rotted roof decking, flooded crawl spaces, and collapsing floors.

What began as a manageable repair quickly turned into a full home rehabilitation. Over six months, our team, volunteers, and contractors worked to take the home down to the studs and rebuild it into a safe, stable space where the homeowner could live with dignity.

The impact of these efforts is clear: safer floors, breathable air, and homes that can stand strong for years to come.



The real cost of home repairs isn't just measured in dollars. It's measured in sleep lost, independence eroded, and health compromised. For the homeowners we've served, critical repairs have made the difference between staying in their homes or facing unsafe, unhealthy conditions.

Since 2019, our Critical Home Repair Program has invested over \$1 million in repairs – an investment not just in structures, but in lives, dignity, and stability.

Yet, our work is far from over. Homes continue to age, and many of our neighbors still live with repair needs that put their health and safety at risk. As we look ahead, we remain committed to preserving homes, protecting health, and restoring dignity for every household we serve.

Critical Home Repair

Jan 2019-June 2025

number of homes repaired by severity

Our Critical Home Repair projects range from simple fixes like flooring to major renovations and structural repairs. Every repair helps ensure families can live safely and comfortably in their homes.



22 essential

- heat restoration
- roof leaks
- plumbing issues



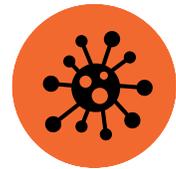
8 extremely-severe

- water restoration
- partial home reconstruction
- major exposure to exterior elements
- major structural repairs



13 elemental

- basic plumbing repairs
- trip hazards
- simple accessibility modifications



26 moderate

- simple mold mitigation
- weatherization
- moderate accessibility modifications
- multiple elemental-level issues in one home
- repairs that have the potential to become larger issues



9 severe

- major roof leaks
- critical accessibility modifications
- multiple essential issues in one home



5 life-threatening

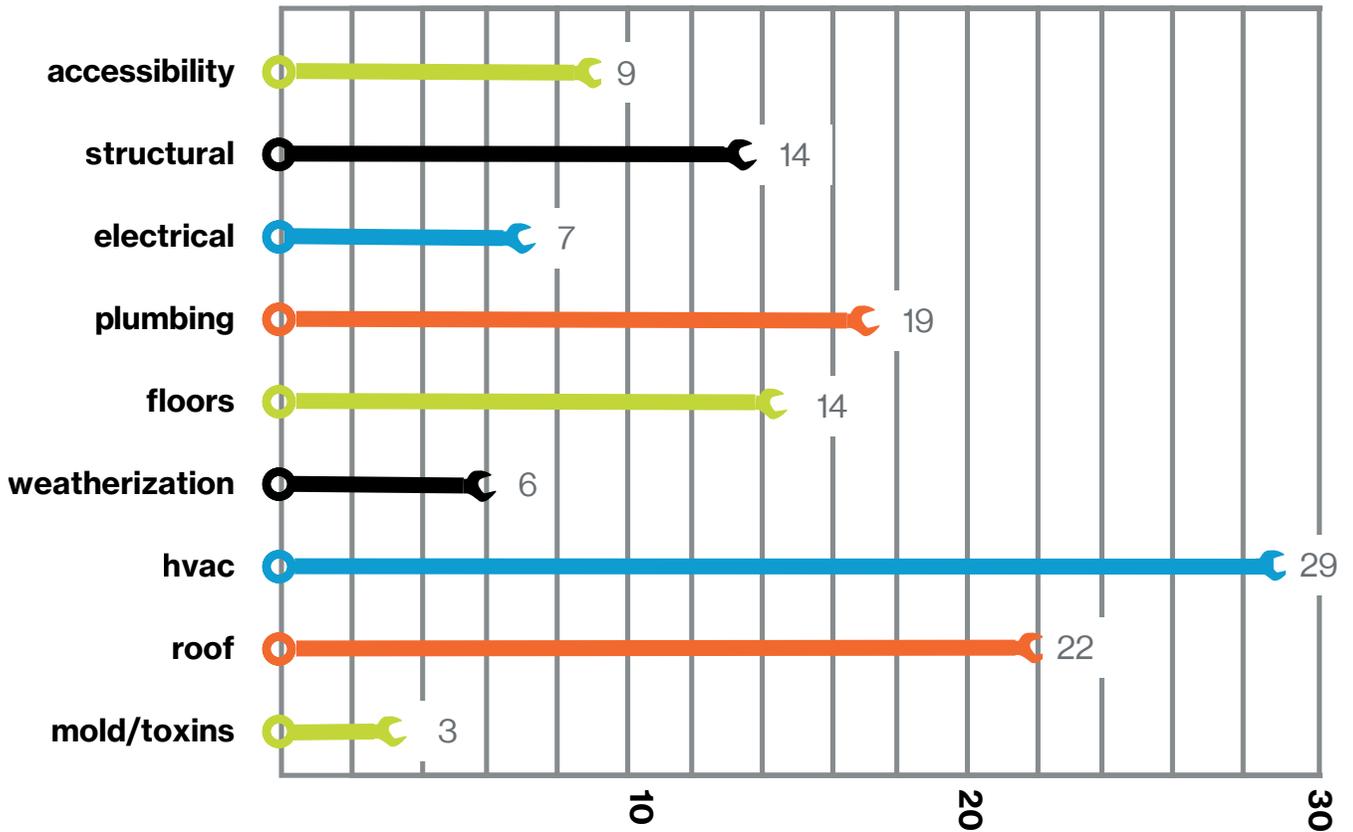
- condition of home posed an active health or safety threat to homeowner



number of repairs by category

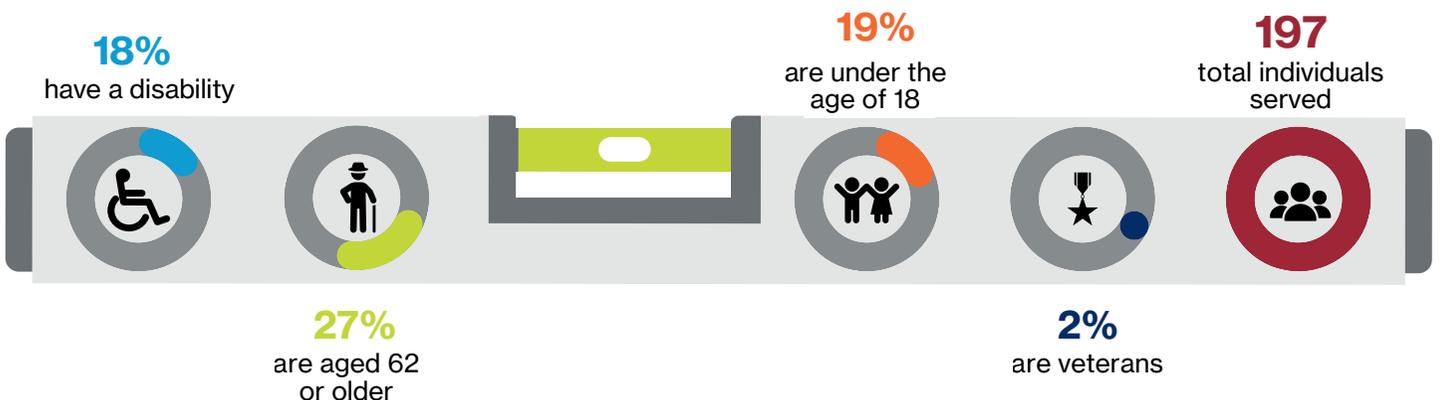
We focus first on the most urgent repair to make a home safe and livable, then complete additional work as funding allows to improve stability and accessibility.

123 total repairs completed



individuals served

Each repair impacts more than just a house – it supports the safety, health, and stability of everyone who lives there.



FY25 Snapshots



2 groundbreaking

celebrated for our duplex currently under construction.



2 homes sold

in our newly completed duplex – our first multi-family build.



17 homes repaired

through our Critical Home Repair program, serving 37 individuals.



13 homes refreshed

during two Rock the Block events with the help of 57 volunteers in Matthews and Mint Hill.



103 individuals

opened their hearts and wallets to support affordable housing in the Greater Matthews community.



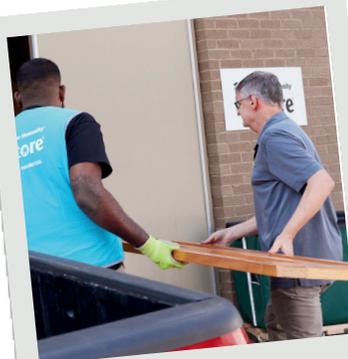
29 partners

from faith groups, businesses, foundations, local government, and civic organizations supported our mission.



193 volunteers

gave 4,107 hours to help build a stronger, more connected community.



4,606 donations

made to our ReStore – supporting local families and keeping usable items out of landfills.



82 households

impacted through our affordable housing initiatives.

FY25 Volunteers

Board of Directors

Marsha Brooks	Joseph Salicco
Timothy Elleby	Wayne Smith
LaShonda Hart	Danielle Webb
Bryan Perkins	

Building Committee

Marty Blank	Jack Miller
Chick Byrd	Dan O'Brien
Nate Clements	Walter Parmelee
Joseph Culpepper	Jeff Penwell
Drew Foppe	Dick Puryear
Lee Goldstein	Robert Sharpe
Ed Grant	Wayne Smith
Joe Hardesty	Tommy Weakland
Kath Lebedz	Ben Wilson
Jack Locke	Jeff Wilson
Ralph Messera	

Homeowner Selection Committee

Susan Ralko	Glenn Wynn
Aimee Reichert	

ReStore Volunteers (25+ hours)

Howard Adams	Dave Guthrie
Alison Barry	Rob James
Wilma Buczek	Dean Jacobsen
Steve Bunker	Raquel Jackson
Josh Bunkley	Adrian Jones
Clay Campbell	John McHan
Alec Davis	Sandy McRae
Bill Early	Susan Ralko
Zoe Elmore	Madison Sproules
Laurie Engstrom	Andy Tucker
Jayden Francis	Laura Tucker
Cindy Guthrie	Brett Webster

2x4 Crew

Ed Ernst
Bud Moore
Harold Dunning

Decon Crew

Ralph Riley
Chester Lewis
Brett Webster

Admin Volunteers

Mary St John	Glenn Wynn
Danielle Webb	

FY25 Staff

Admin Staff

Natisha Rivera-Patrick - *President & CEO*

Chris Carpenter - *Dir. of Construction & Land Development*

Jeffrey Elam - *Director of Housing Programs*

Kristen Fuller - *Marketing & Communications Manager*

Liz Sweeney - *Volunteer & Engagement Manager*

ReStore Staff

Tim Long - *Manager*

Doris Lewis - *Assistant Manager*

Zeke James - *Team Lead*

Stephanie Daniels - *Team Lead*

Pam Arant

Allen Pole

Steven Jones

Gwen Troxell

Henriette Farrell

FY25 Partners

\$100,000 +

Town of
Matthews
North Carolina



PUBLIX SUPER MARKETS
CHARITIES

\$25,000 +



NUCOR

\$10,000 +



WELLS FARGO



KNOTTS DEVELOPMENT RESOURCES, INC.

\$5,000 +

Matthews Presbyterian Church
Morning Star Lutheran Church
Matthews United Methodist Church
Sardis Presbyterian Church

\$1,000 +

Canopy Housing Foundation

KPMG LLP

B2L Construction

Southern First Bank

Matthews Woman's Club

Service League

Acts Retirement Communities

SHARP Business Systems

Printing by



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**a resilient
world
starts with a
home.**

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