

more than a house

the 2022 impact report



Greater Matthews
Habitat
 for Humanity®



our mission

Seeking to put God's love into action, Greater Matthews Habitat for Humanity brings people together to build homes, communities, and hope.



our vision

A world where everyone has a decent place to live.



our diversity & inclusion statement

Diversity, equity, and inclusion are central and imperative for Greater Matthews Habitat for Humanity. Whether on a work site or in the workplace, we are committed to fostering a culture where diversity, equity, and inclusion are core to our thinking, strategies, and actions. We believe in a world where everyone – no matter who we are or where we come from – deserves a decent place to live. And we recognize that to create this world, our work must always break down barriers, bring people of all backgrounds together, and generate equity, respect, and lasting change.

In June of this year, in our commitment to building a world where everyone has a decent, affordable place to live, Greater Matthews Habitat introduced our statement on Diversity and Inclusion. The adoption of this statement stems from the implementation of DEI practices that have transformed GMHFH into an organization where humility and dialogue are standard and nurtured and maintains an intentionality of fostering a culture of belonging for our staff, volunteers, donors, and advocates.





a note from our CEO

Dear friends,

Each year, I continue to be blown away by the transformational effects of safe, decent, affordable housing. As an organization, I believe we are fortunate to be able to provide our community with services that have the potential to have such a far-reaching impact on our client's lives: on their health, their economic well-being, on our local environment, and more.

This ripple of impact achieved through housing is why we have decided to title this year's Impact Report "More Than a House", and feature stories of homeownership and critical home repair that have given local families so much more than just a place to live.

As we come close to closing the first quarter of our new fiscal year – I am excited to continue our mission of building and repairing homes for the Greater Matthews community. This month, we are breaking ground on our 116th home – our last on Weddington Rd. We will also be opening our second cycle of new homeownership applications since pausing the process for several years. Over the next few months, we plan to increase our capacity for Critical Home Repair in Mint Hill through an expanded partnership with the Community Development Block Grant program.

With construction costs nearly doubled and housing costs at an all-time high, we have had to make adjustments to our program eligibility. In order to ensure our homeowners are set up for long-term success, we have added a minimum income requirement. This is a reality for Habitat affiliates across the US and essential to sustain our services.

I know that our supporters, people like you, also believe in the transformational power of housing – or you wouldn't continue to be a part of this amazing Habitat family. Together, we can build more than a house – but we need your support either as a donor, volunteer, or advocate. Each of those things serves as a brick in the foundation that moves us forward.

Warmest Regards,

A handwritten signature in black ink that reads "Natisha Rivera-Patrick".

Natisha Rivera-Patrick
President & CEO



Thank you to our FY '22:

Board of Directors

Karla Aldridge
Brian Beavers
Marsha Brooks
Brian Fanelli
Adam Hargett
Clonnie Lambert
Dave Weaver
Molly Zostant

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Tom Jacob
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Jack Locke
Mike McAllister
Ralph Messera
Jeff Penwell
Dick Puryear
Robert Sharpe
Wayne Smith
Leif Swanson
Jeff Wilson

Homeowner Selection Committee

Dina Braun
Tara Cusick
Susan Ralko
Aimee Reichert
Glenn Wynn

this fiscal year...

Through our collective efforts in New Homeownership, Critical Home Repair, & Affordable Mortgage Servicing,

one

home built

provides a lifetime of stability for Natalie, Isaiah, and their 5 children.



people felt the protection that only a safe, decent home can bring.



84

of you opened your hearts and your wallets to ensure families in need of housing right here in our community were not forgotten.



20

faith organizations, businesses, and foundations joined forces to build a better community for our friends and neighbors.

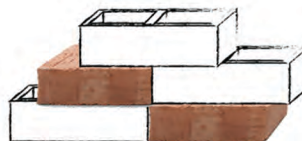


sixty-two

volunteers gave 4,554 hours of their time on the construction site

seven

new community partners helped families build foundations for the future.



served 72 families



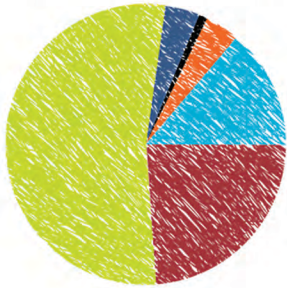
- 62 mortgages serviced
- 9 critical home repairs
- 1 new construction



nine

critical home repairs kept families warm, safe, and dry.

funding sources

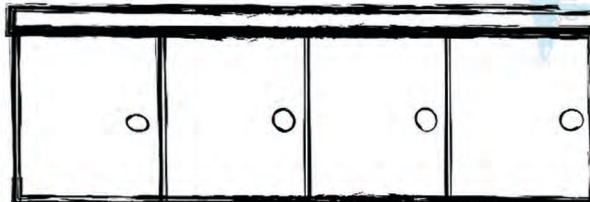


- 54% ReStore profits
- 4% faith partners
- 4% individual donors
- 1% corporate
- 18% grants & foundations
- 24% home sale



\$1500

supported housing relief for international disasters, orphans, and other vulnerable groups



10

deconstructions gave usable cabinets and appliances new life while raising money to build and repair homes

125

volunteers gave 3,131 hours of their time in the ReStore

445 tons

of usable materials were diverted from landfills through the ReStore.

4,374

donations of gently used appliances, furniture, housewares, and other items were made.



thirteen

volunteers supported affordable housing by serving on a committee.





new homeownership

Natalie & Isaiah

For Natalie, Isaiah, and their family, knowing they didn't have to move again changed their outlook for the future. **"Owning a home, it removes a huge weight"**, Natalie says with relief, as she talks about her recently completed Greater Matthews Habitat home.

Natalie, a full-time dental hygienist, knows all too well the difficulties of finding an affordable place to live. The rental her family was living in before their Habitat home had taken her months and months to find after her prior rental wouldn't renew her lease – and the stress of that happening again had been a constant worry for her. That, and the fact that she had been paying more than she could really even afford. Each month, almost half of her income went towards paying rent on a three-bedroom house that wasn't big enough for her family.

Those worries are behind Natalie and Isaiah now. With an affordable mortgage, their four-bedroom Greater Matthews Habitat home has plenty of space for their five children to not be living on top of one another. They are also free from the stress of increasing rent or moving.

It was a long process. Natalie began reaching out about the homeownership program six months before the application period began, and then, once accepted, she and Isaiah had to complete 250 volunteer sweat equity hours on the construction of their home and complete financial literacy and homeowner education. But they feel the process was worth it. **"It just takes time – but it's worth it, not to give up or stop trying. It's an awesome program, so I think it's definitely worth what it takes to put into it"**, Natalie explains.

Remembering the process from the beginning, Isaiah says **"I think we're very fortunate. Thinking back to all the volunteers, who helped us get there. I don't wanna get too comfortable, I wanna be thankful all the time, for them and you guys – for giving us the opportunity to own a home"**.

Natalie and Isaiah built and purchased the 115th home built by Greater Matthews Habitat as part of our first-ever Interfaith and Community Build. They closed on their home in June of this year.



Matthews Presbyterian Church • Sardis Presbyterian Church • Piedmont Natural Gas

Grace & Hope Foundation • McAllister Renovation & Design • Knotts Development

BAPS Charities • Morning Star Lutheran Church • Lowe's Home Improvement • Chick-fil-A

critical home repair

the worth of water

When you got up this morning, what did you do? Brush your teeth? Go to the bathroom? Take a shower? Make coffee? Prepare breakfast for your family? These parts of our morning routine have one thing in common – water.

Most of us take for granted our ability to simply turn a knob and have clean, easily-accessible water there to fill all of our needs. But for more than **2 million people in the United States who lack running water and basic indoor plumbing**, being healthy, earning a living, and taking care of their family are all a challenge.

Vivian is one of those 2 million people without water – and had been for nine months. Her home was built in 1973 and, like 15% of all households in the United States has a private well as its water source. When she bought the property in 2014, she didn't think the well would be an issue until she went to use it – and nothing came out. **“I called a well company that I'd used before, and he came out, and the water worked for about a week – and after a week it stopped working. I called him back, and he told me there was something wrong with the lever [on the pump]...it had rusted.”**

She was going to need a new well. Unlike municipal water, residents with private wells are entirely responsible for the maintenance and repair of their water supply. A difficult task in situations like this if you have limited-income, like Vivian. **“He quoted me a price [to repair it], but I knew that I could not afford that...I did try to save...but the money I paid him, that was my savings. I took all my savings to pay him.”**

With seemingly no other option, Vivian tried to adjust to living without a source of running water in her home. She carried empty jugs with her, would fill them at work or the gas station, and then lug them back home with her. **“For nine months, I had to carry water...It was very, very depressing, especially during the hot months, trying to carry water – jugs of water and containers. It was just difficult...But I had to just do what I needed to do because this was the only place I had to live.”**

The physical challenges someone would experience living without running water are what you would expect- cooking, cleaning, bathing – but there were emotional challenges too. Her lack of water forced her to disconnect from her family. This was especially true around the holidays and when it came to spending time with her grandchildren. **“I could not celebrate the holidays because normally my family comes here...my grandchildren could not spend the night like they used to. It was hard to explain to them because they were wondering why we can't come over.”**



To complicate things further, she had to take time away from working her temp job because of some health issues from a prior stroke. But if she didn't work, she didn't get paid. It seemed less and less likely that she could afford the repairs on her own. Vivian wasn't going to stop advocating for herself, though – she knew there had to be someone out there that could help her. **“I called around for help, I called this other well company...[they] sent me a link to a grant that was out there that helped dig a well, but I didn't qualify because I didn't live in a rural area.”**

She called every organization in the Charlotte area she could think of that might help her – finally finding the right place when another agency recommended she call her local Habitat.

“I felt like giving up, but something said ‘just try again’ and I called...and thank God I was finally eligible.” As part of our Critical Home Repair program, we were able to drill Vivian a new well, restore the water to her home, and renew her dignity. Through our grant program, these repairs were completed at no cost to the homeowner.

“I got a call, while I was leaving the doctor's office...I couldn't believe... it was surreal...I just couldn't believe it. I couldn't believe that when I get home I'm going to actually have water. I didn't cook the first day because it didn't feel real. I turned the water on and I thought, is this for real, is the water going to stay on? After spending nine months... it's in your head, you can finally say you have running water. It's for real. It's for real. It's for real. It just happened that my daughter just moved in with her three-year-old, so it was right on time.”

Vivian's voice cracks as she describes how happy she is to feel like she has her home, and her life, back. **“Trying to make it, it was hard. I thank God for Habitat for Humanity for helping me...because I would still be in the same predicament. I would still be sitting here, trying to figure out something, if it weren't for Habitat.”**



ReStore

Cindy

If you're looking for Cindy while she's volunteering in the ReStore, you have to use your ears, not your eyes. As a retired physical education teacher, Cindy loves that volunteering in the ReStore keeps her moving. She darts from the pricing area to the art wall and then into a vignette. Seeing a customer looking a little lost, Cindy stops and, with a big, welcoming smile, offers to walk them to the lighting section – genially chatting along the way.



As a recent transplant to the Matthews area from Pennsylvania, Cindy began volunteering in the ReStore almost a year ago. She started in the same way many volunteers do: by shopping. **“Well, because I moved here, I came here shopping. And I bought some things, and then I came back, and then I thought, I LOVE THIS PLACE – maybe I should work here!”** After creating an account online and completing orientation, Cindy started doing just that – as a twice-a-week volunteer.

You can quickly tell that working with customers is one of her favorite parts of volunteering. **“I love people, and I love to talk to people,”** she says. But she also appreciates that there's an opportunity for everyone in the ReStore. **“It's a great place to work – it can use different skills that you have. We look up things on a computer, not my favorite thing to do, but we have some workers who love to do that. So, I feel like you can really use your different skills that you have. And it's a great worthwhile opportunity to serve and do something that's very significant.”**

And she still loves shopping here. **“I love the finds that I have. My husband tells me that I can't volunteer anymore because every time I come home with something”,** she says with a laugh. **“And I just tell him that it is my contribution to a great ministry.”**



Shop

Find great deals on gently-used items while building a better community! Proceeds build and repair homes AND keeps usable household items and building materials out of landfills.

Donate

Support affordable housing and give usable materials a second-life! We offer convenient drive-through drop-off and free pickup for larger items!

Volunteer

Not all Habitat volunteers wear hard hats! No matter your interests or skill-level, you can support affordable housing by volunteering in the store that builds homes.

Decon

Donate your old kitchen or bathroom cabinets prior to a remodel. Our Decon team carefully removes your donation and transports it to the ReStore for a fraction of the price of a contractor!



looking forward

continuing to build our community

Everyone deserves a decent place to live- and it will take everyone to build that vision. A lack of affordable housing continues to be one of the world's most significant crises today. There is not a one-size-fits-all approach to housing solutions and our work to alleviate the issue will require multi-faceted strategies tailored to meet the needs of individual communities.

Our approach has historically focused on the construction of new, one-story, single-family homes within Matthews' town limits. With the recent housing boom and growth of the Charlotte-Metro area, we face new obstacles and a need to reassess our strategy for building access to affordable housing. As we head into our current fiscal year, the following components are at the forefront of developing that strategy:

Need for Land

The price of land in the Matthews area has, for the most part, far exceeded our capacity to purchase it and still provide an affordable housing product to our partner families. To offset these rising costs, we rely on donated land on which to build -either through private donors or government grants.

Building Diversification

With limited capacity in our area to solely focus on single-family construction, we continue to look for ways we can serve more families by diversifying our building style. We have begun this with our most recent two-story homes and plan to explore additional options such as townhomes and mixed-income communities.

Critical Home Repair

We continue to see an increased demand for critical home repair services in our community. We expect to further expand this program into an even more integral component of our programming. Critical home repairs help maintain existing affordable housing stock in the community and allows current homeowners, who previously had no alternative but to remain in unsafe or unhealthy living conditions, to continue to live well in their affordable homes.

So long as our vision of a world where everyone has a decent place to live is shared by people like you, we have no intention of backing down from any challenges our work might face - today or in the future. Habitat approaches housing in a holistic manner, and there is a variety of ways you can help us ensure we continue to build our community:



Invest

We rely on the generosity of our donors. Every gift, large and small, is leveraged in conjunction with grants, donated resources, and volunteerism to invest in the building of affordable homes and the completion of necessary repairs.



Volunteer

Habitat is the work of many hands. Whether they're getting dirty on the construction site, volunteering in the ReStore, or helping out on a committee, everyone has a role to play in building a better community.



Advocate

Before Habitat lifts a hammer, we need public policy that supports affordable housing. We need regulations that keep ownership housing affordable by helping us acquire land and build efficiently. We rely on a system that supports housing for everyone, and for that, we depend on advocates to raise their voices.

learn more at greatermatthewshabitat.org



thank you to this year's partners:

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Canopy Housing Foundation 🏠 Sharonview Credit Union 🏠 Novant Health 🏠 Exxon Mobil Foundation
Mt. Moriah Missionary Baptist Church 🏠 Convergint 🏠 MBS Business Solutions 🏠 Walmart
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