Dear Friends,

The past two years have been an exciting time of transition and growth for Habitat NC, and it has laid the groundwork for what promises to be a productive 2019. The following report will fill you in on the details of our recent work, but I want to point out a few things we feel good about and touch on some developments that won’t be covered in the ensuing pages.

First of all, 2019 will see the culmination of our 4-year-long SECU Habitat “Mountains-to-the-Sea Challenge.” We had no idea when we started just how accurate naming this project a “challenge” would be. But due to the cooperation and commitment of 67 Habitat affiliates working together with our office, 102 families will have safe, affordable homes to call their own. The SECU Foundation and the State Employees Credit Union have been the best and only possible partners in this $10MM effort. This project is the first of its kind in any state and something we can all celebrate.

At the same time, Habitat NC has continued to play an increasing role in disaster response in the state, as we see more frequent natural disasters and our affiliates feel their impact. In the wake of Hurricane Florence, Habitat NC performed assessments and served as the central treasury for foundations, businesses and individuals to donate funds that were then distributed to the areas that needed them most. We raised a total of $250,000, including a $100,000 grant from the NC Disaster Relief Fund on behalf of affiliates most directly impacted by the storm, taking some of the administrative burden off their staffs and helping them focus on recovery work. We are also in the process of setting up a permanent disaster response fund so that we can act quickly when future events occur and affect people in areas served by NC’s affiliates.

We have stepped up the pace of trainings, particularly around mortgage practices and regulations (QLO), Competent Person, and Homeowner Services. I believe we have had a robust and intensive annual conference, both in 2017 and 2018. Our little organization has expanded its staff in the past two years in order to make these new initiatives possible and build Habitat NC’s capacity. We added a part-time administrator in the fall of 2017 and a full-time communications and program development manager in the fall of 2018. We are searching for partners that will allow us to maintain these positions and continue to ensure that we have the staff necessary to serve North Carolina’s Habitat affiliates into the future.

I want to thank those of you reading this annual report for your support over the past few years. As is true with any nonprofit, our mission is only made possible through your help. I hope we can count on your continued support as we find new ways to serve you and advance the cause of safe, affordable housing in North Carolina.

Best Wishes,

Greg Kirkpatrick
Executive Director & President

Dick Forbis
Chair of the Board, 2018
Habitat NC works to unite the state’s affiliates in a coordinated effort to provide affordable homes to under-served families and revitalize existing neighborhoods.

Habitat for Humanity of North Carolina (Habitat NC) is a 501(c)(3) and one of 31 state support organizations (SSOs) across the country. Founded in 2008 through the efforts of local affiliates, Habitat NC facilitates increased housing production and neighborhood revitalization efforts across the state by providing a central agency to coordinate advocacy activities, provide training and technical support opportunities, aid in disaster recovery and serve as a focal point for disseminating statewide resources. North Carolina’s Habitat for Humanity affiliates are not subordinate to the SSO. We exist to serve and collaborate them.

Habitat for Humanity is a Christian organization seeking to put God’s love into action, but observes a strict no-proselytizing policy. All who believe that everyone needs a safe, affordable place to live are welcome to help with our work, regardless of race, religion, age, gender, political views or any of the other distinctions that too often divide people.
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2017-18 At-A-Glance

- Number of individuals certified in 2018 as on-site safety experts for Habitat construction sites: 81
- Number of SECU Challenge Homes closed on in 2017-18: 70+
- The number of Habitat employees in North Carolina who have ancillary benefits at work for the first time, through the efforts of Habitat NC: 120
- The amount of money raised and being distributed by Habitat NC to affiliates affected by Hurricane Florence: $250k
- The number of families served through homes built, rehabilitated, and repaired by NC's Habitat Affiliates in 2017-18: 1,400
2017-18 was a productive time for the SECU/Habitat Challenge, with 79 of the 102 planned homes being completed and closed. Of the 102 homes, Habitat NC has taken responsibility for 17, mostly in counties in Western and Eastern NC, where no Habitat affiliate currently operates or where the affiliate functions minimally.

The 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 is built as part of the Challenge, the Foundation buys the zero-interest mortgage from the affiliate so that the Habitat organization can then use the money to build another home. By providing an immediate return on investment to the affiliate, the SECU Foundation grant makes it possible for each to apply those funds to another new home right away.

So far, the Challenge has resulted in Habitat homes being built in 18 counties where no Habitat house had ever been built before. An additional seven homes were in counties where a Habitat house had not been built in more than five years. In Madison County, the SECU home was the first house that the affiliate had been able to build in seven years, and this one house has rejuvenated the affiliate with an influx of new board members and volunteers.

Once the Challenge is completed, North Carolina will be the only state in the country to have undertaken a project of this scope, to build a Habitat home in every county. The cooperation of our affiliates statewide has been a key to success, and we plan to complete our final SECU home in early 2019.
In 2018, the second 500-year flood in two years, Hurricane Florence, hit Eastern North Carolina. The storm stalled over the state for several days, battering the eastern counties with rain and wind. The devastation following the storm left communities in ruins, but our Habitat affiliates jumped in to start helping people recover immediately.

While most of Habitat for Humanity’s disaster relief work takes place in the months and years after a storm has hit, NC’s eastern affiliates sprang into action with tasks like mucking and gutting homes, making insurance claims, and donating items from their ReStores to those who had lost everything. Habitat NC became a central location for people all over the state and country to send donations into affected areas.

As a result of this movement, Habitat NC has expanded its disaster relief arm and set up a separate fund to be a repository of such donations. In the course of a few months, we received more than $150,000 in donations from individuals and organizations across the country (including a pizza place in Colorado, a yard sale in Maryland, and a t-shirt company in South Carolina!). On behalf of our affiliates in the storm’s path, we applied for additional funding from the N.C. Disaster Relief Fund and received $100,000. Further, we have coordinated our distribution of funds into the affected area with Habitat International and are dovetailing our efforts with the State Budget Director of Disaster Recovery, whose office is working closely with us and Habitat affiliates.

Our unique post-Florence role in supporting our state’s Habitat affiliates and their communities has contributed to a new understanding of our capacity to serve the people of NC and facilitate a quick response on the ground – both in the immediate aftermath of the storm and as we begin to repair and replace homes in the future. As natural disasters become more common due to climate change, we are adapting to meet this challenge and finding our footing as we work to be good stewards of the donations entrusted to us.
After three years at a rustic retreat center on Lake Junaluska in Western North Carolina, Camp Habitat, the Habitat NC-sponsored annual conference and training opportunity for our state affiliates, moved to a more central location in 2018. From October 29th to November 2nd, staff, volunteers, board members, and representatives from partner organizations met at the Little River Resort in Carthage, NC, for learning, development, and fellowship. In partnership with Habitat for Humanity of the NC Sandhills, the conference featured plenary talks from Dr. John Dempsey, President of Sandhills Community College, business strategist Michael Barbera, and Rick Glazier, Executive Director of the North Carolina Justice Center.

Attendees also had 35 workshops to choose from over the two-and-a-half days in Carthage, in addition to off-site field trips to visit the NC Sandhills ReStore and participate in a nearby home dedication. Feedback was quite positive, with conference-goers enjoying the smaller physical space that fostered more robust and integrated conversations.

We are beginning to plan for Camp Habitat 2019 to be held at the YMCA Blue Ridge Assembly in Black Mountain, September 18-20, and we hope to see you there.
2017 was a banner year for Habitat NC’s annual Legislative Day. Habitat NC brought together 72 attendees from 26 affiliates across the state. Those attendees held 113 visits with state legislators to urge on them the importance of affordable housing and the work that Habitat for Humanity does in North Carolina. Those numbers were a record turnout for both attendees and affiliates, and made North Carolina’s Legislative Day the most highly-attended in the country ever. Our work contributed to a small increase in the Housing Trust Fund from $6.8MM to $7.6MM.

In 2018, our Legislative Day was held in the short session; budget numbers had already been established when we held our gathering. North Carolina’s political landscape continues to prove difficult in terms of getting the Housing Trust Fund back to its originally funded amount of $20MM. At the upcoming 2019 Legislative Day, Habitat NC and affiliates across the state will continue to fight for the $20MM for the fund – and we will continue to oppose any attempts to bring back any kind of payday lending that allows for disabling rates of interest on car loans particularly. Payday loans eliminate potential homebuyers from qualifying for mortgages due to bad credit scores and negative debt-to-income ratios. We are currently aligning ourselves with the NC League of Municipalities, the NC Realtors Association, the NC Housing Coalition, NC Housing Finance Agency and others, hoping to reach consensus and introduce a bill called the Affordable Housing Act of 2019. Much work remains to be done, and it may be that 2020 is a more realistic launch date.

Habitat NC will also spearhead our state's involvement in Habitat for Humanity International's new #CostofHome campaign that will officially launch in June 2019. Through this campaign, Habitat NC will lead advocacy trainings for our affiliates, disseminate marketing materials that can be used to discuss Habitat’s work with local officials, and work statewide to amplify two essential messages: The lack of affordable housing, and its primacy in helping NC families thrive. We are excited to expand our advocacy efforts significantly over the next five years.
2017- 990 Form

2017- Financial Audit

2018- 990 Form

2018- Financial Audit
Resource Development
In the next year or two, we aim to focus on a few key areas in order to help support affiliates and advance the cause of affordable housing into the 2020’s. First, we intend to work with NCHFA and a few other partners (individuals, foundations) on establishing a flexible mortgage loan pool of between $5 - $10MM. Funds would provide cash flow to affiliates, allowing them to build more houses and pay the zero percent loans back over time. We will move into the space around compliant mortgage origination and closing. Ashley intends very soon to become a licensed mortgage loan originator – and could then perform origination and closings for any affiliate who wants or needs that service for a fee. Many affiliates have indicated their interest in this service.

Training & Best Practices
We will strengthen and diversify our training offerings to affiliates, both regionally and at our annual conference, Camp Habitat. Hoping to do more in the area of homeowner services (recruiting, qualifying, counseling and closing mortgages effectively), we will ensure that trainings in that focus area take place at least twice a year, especially for new employees across the state. We also plan to offer trainings in governance (board and leadership development), fundraising, marketing, social media, construction, the effective management of a ReStore and more.
Advocacy
Our partnerships in the housing arena and within advocacy circles are growing. This year we hope to work with the League of Municipalities, the NC Housing Coalition, and others on an Affordable Housing Act in the NC Legislature. The Advocacy Committee of Habitat NC will help ensure that it dovetails with the needs of both prospective homebuyers locked out of the market as well as overburdened renters. In addition, Habitat NC will be leading the statewide roll-out of Habitat for Humanity’s #CostofHome Campaign which will have its official launch in June. More to come on this nationwide initiative that intends to make the case for the dearth of affordable housing for so many American families. Finally, this year we will host our annual Legislative Day on April 11 at the Legislature, an event that will be preceded by Advocacy Day on April 10.

Disaster Relief
In the wake of both Hurricane Matthew and Hurricane Florence, we have been getting deeper and deeper into the swirl of activity around disaster recovery and resiliency. In the wake of Florence, we raised and distributed $250,000 for five Habitat affiliates in the storm-ravaged parts of the state. We are now meeting with the governor’s budget staff in the area of disaster relief, facilitating the flow of more than $2MM in replacement housing and repair in the worst-hit areas. Depending on outcomes, far more funding may be released through the Habitat network in NC. We will keep you posted. We have also been working directly with Habitat International, helping with needs assessment and a thoughtful and strategic delivery of their more than $1MM into NC in the affected areas. Given the current state of climate change, we do not foresee our role in disaster relief shrinking; rather we fear it will grow and our focus will sharpen as needs arise.
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