



"We want to make it socially, morally, politically and religiously unacceptable to have substandard housing and homelessness."
-Millard Fuller, Co-Founder, Habitat for Humanity International

### FROM OUR PRESIDENT

Together we built more than just houses.

Dear fellow Habitat enthusiasts,

Together, we got it done in 2020.

For the first time ever, we pushed pause on our community-build model. We temporarily held back kind hearted volunteers, who desperately wanted to build, even through a pandemic. But, as soon as we could work safely, these volunteers went right back at it. We finished one house, refreshed another, added in construction of a few handicap ramps, and have two more homes well underway. These tremendous accomplishments, in the face of COVID-19, are humbling.

Meanwhile, our ever nimble staff found materials, negotiated with suppliers, and kept the building going – even on days when Chuck, our Construction Manager, worked alone to keep the rest of us safe. It was a high wire dance in the wind that left me breathless – and though I do not wish to experience it again – I am voraciously happy that we had this team taking care of our new and future homeowners.

Together, our staunch supporters stayed the course with us. We're grateful for bold corporate sponsors like CFCU Community Credit Union, whose support hasn't wavered even in the most uncertain of times. Even without either of our signature top fundraising events, we still received over \$70,000 in gifts from our faithful friends. You stuck by us, in the most difficult of times.

I can't wait to be able to get together again in person to thank everyone who made all of these achievements possible this year, and to see you again at a build site or at one of our events.

Marianne Pelletier Board President



## TOGETHER WE MAKE HOME AFFORDABLE.

## The Cost of Housing

#### \$270,000

Average sales price of a home in Tompkins County

- Down Payment, \$54,000
- Annual Insurance, \$1,200+
- Monthly Mortgage (principal + interest), \$1,157
- Interest, 3.125%

# The Habitat Affordability Solution

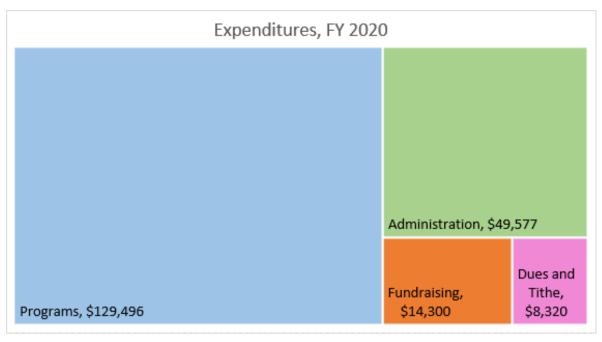
\$114,360

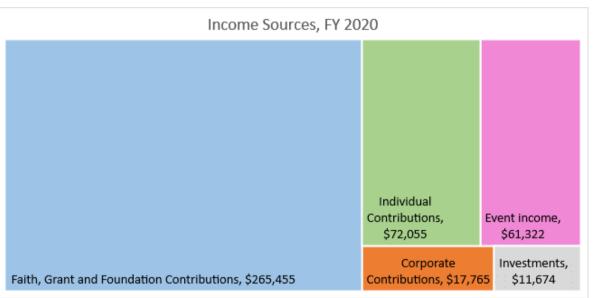
Average sales price of a Habitat home

- Down Payment, \$0
- Annual Insurance, \$500
- Monthly Mortgage (principal + interest), \$292
- Interest, 0-2%
- Sweat Equity, 350 hours

"Its all about humanity. It's about volunteering, smiling, giving, all of those beautifly human qualities. People use them to come together to build a house."

-Mohammed Maataoui, Habitat Homeowner





In addition to cash income, we receive a wide variety of Gift In Kind contributions from subcontractors, vendors and material suppliers, at both the national and local level.

## INCOME AND EXPENDITURES

Together we build strength, stability and self-reliance through shelter. We believe affordable housing plays a critical role in strong and stable communities.

### TOGETHER WE CHANGE LIVES.

3,575+

Hours contributed by our volunteers

150+

**Unique individual** volunteers

33 Years spent building affordable homes

\$1 million from Habitat homeowners in Tompkins and Cortland to date

Combined tax contribution

Homes under construction or sold in 2020

Adults becoming or became homeowners

10

**Kids moving** into their first home

Handicap ramps help disabled homeowners stay in their homes



### TOGETHER WE BUILD STRENGTH.

"... My girls love having their own space to do their homework, yet we enjoy having a beautiful living room where we can all come together!

I think that one of the most beneficial aspects of having this home is housing security. I have moved four different times in the past decade and knowing that I don't have to do that anymore has been incredible!

The affordability of this home is another amazing aspect. I am able to pay less with Habitat than I have had to pay for small apartments that didn't fit our needs! This way I am able to pay all of my bills and not struggle like I have had to in the past!

This pandemic has been stressful on everyone, and it is very disheartening to know that many people don't have a stable home to return to! I am so thankful that due to Habitat for Humanity my family is able to stay together in a beautiful house with enough room for my girls to keep up with their studies and stay safe during quarantine!"

-Soledad. Habitat homeowner





#### TOGETHER WE BUILD COMMUNITY.

"One of the basic human rights is housing. The right not only to have a place to live, but to have it be your own."

- Jimmy Carter



#### **Contact us:**

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