



2025 IMPACT REPORT

Together we build stronger futures.



Habitat
for Humanity®
of Tompkins and Cortland
Counties

A Note From Our Director

Dear Friends,

We believe that everyone deserves a decent place to live. This core value drives our work, and inspires us to do more. But, Habitat is so much more than just a home builder. We're committed to removing barriers to housing access, helping homebuyers build financial independence, and creating vibrant futures for local families.

FY2025 was a year to be proud of. We challenged ourselves and experienced the full spectrum of our capabilities as we worked on stick-built homes, rehabilitation, historic restoration, and modular construction, all within a single year! While doing so, we expanded our Community Housing Trust and discovered valuable new partnerships. The days were busy and the budgets sometimes tight, but our focus remained clear: help more families build generational wealth and secure a healthy, stable place to live.

Of course, none of this was done alone. Our success is built upon layers and layers of partnerships with individuals, local businesses, and government support. Thanks to funders who believe in the importance of affordable homeownership, hundreds of community

volunteers who quietly uplift our mission, and partners who know that increased opportunities for homeownership will help our community thrive, FY2025 was a banner year.

As we look towards what's next, we're working to expand our funding streams, so that construction is never slowed because of financing. We're exploring ways to be more efficient and effective through acquiring larger parcels of land and clustering homes. We're digging deeper and staying the course, until everyone in our community has a place to call their own.

We hope you'll join us in this important work because stronger communities and brighter futures all start with a home.

With gratitude,



Shannon MacCarrick
Executive Director

Habitat for Humanity of Tompkins and
Cortland Counties



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Christina King
Construction Manager

Bryan Smith
Construction Site Supervisor



Building Affordability that lasts

What's a Community Housing Trust?

Our Community Housing Trust (CHT) allows homebuyers to purchase their house while Habitat retains ownership of the land it's built upon. Homebuyers have a 99-year renewable lease on the land, and this ownership structure lowers both the purchase price and taxes for our buyers.

Why is this important?

Property values are high in our community and income-limited, first-time homebuyers can be priced out of the real estate market based on the cost of taxes and insurance alone.

How does it work?

CHT homes receive a special tax assessment, valuing them at the price the house is sold for, rather than full market rate. In exchange for this adjusted assessment, CHT homes come with resale restrictions that limit the amount of profit a homeowner can take when they sell their home. Homeowners are building wealth, while ensuring that the house remains affordable for future buyers.

Home Construction is expensive.

Habitat may spend \$300,000+ to bring a new construction project to life, layering grant funding, sponsorship, and donations to fund a house. At the same time, keeping with our commitment to affordability, we sell most of our homes for \$100,000 - \$150,000.

The permanent affordability of CHT homes means that the funds utilized to build them will benefit the first homebuyer and homebuyers for generations to come. *We aren't building just one affordable house.* CHT projects maximize donor and grant dollars, and provide the community with homes that will remain affordable today, tomorrow, and for years to come.



A Homeownership Story

Active, engaged, enthusiastic: meet Carrie, our newest homeowner. Eager to jump into our Sweat Equity program from day one, Carrie contributed an astounding **950+ Sweat Equity hours** during her journey to homeownership. Equally motivated to learn as to help others, Carrie worked diligently on her home and doubled as a constant source of support for other Habitat homebuyers while working on their homes, too.

Throughout the course of restoring her home at 417 S Aurora St, Carrie evolved from a new homebuyer to a skilled volunteer supervisor. Inspired and empowered by her time on Habitat job sites, Carrie became involved with Hammerstone School of Carpentry for Women and is now one of their Teacher Assistants. Additionally, thanks to encouragement while working alongside Local 277 Carpenter's Union on her house, she completed the 11-week Tompkins Build Pathways to Apprenticeship Program and received hand-on training and instruction in various construction trades.

Sweat Equity provides Habitat homebuyers with skills and confidence to become successful homeowners. For Carrie, it was that and so much more, preparing her for homeownership and shaping her future.

“I want myself and my littles to have a home; a permanent place to grow and to have pride in. I personally also love that I am able to help build something to be proud of.”

Carrie, Ithaca homeowner





Volunteers: Making Our Mission Run

Volunteers are the heart of what we do. Whether swinging a hammer on the construction site, backing us up with bookkeeping, or planning an event, our mission runs on your time, talents, enthusiasm, and passion for our community.

In FY2025, **more than 300** of you volunteered and lent your muscle and skill to complete 1 full-home rehabilitation, our **very first historic restoration**, and to continue construction of an additional **3 new homes**. In addition, you squeezed in 2 home repairs for local, low-income homeowners in need of a helping hand.

Volunteers showed up as individuals, as teams, as part of special events, and as crew leaders, working year-round to build the foundations of healthy futures.

Off-site, whether as a member of one of our operating committees or on our Board of Directors, even more of you brought your unique skill sets to inform important decisions and drive vital initiatives to **sustain our growth**.

Haven't joined us as a volunteer yet?
We hope you will soon!


**Volunteer
Construction
6,601 Hours in FY25**


**Volunteer
Opportunities
251**





Volunteer Spotlights



For 15+ years, Keith Randolph has been a fixture on our job sites, helping us build homes week after week. Unassuming and highly skilled, he exemplifies the kind of volunteer we depend on – someone whose reliability and craftsmanship keep construction moving forward.

Keith has been a Board member, committee member, construction volunteer, donor, and loyal friend to Habitat. His efforts have made homeownership a reality for nearly 20 families across Lansing, Locke, Groton, Trumansburg, Dryden, Cortland, and Ithaca. He has trained new volunteers, supported our homebuyers, and recruited friends to our mission.

Keith has relocated to be closer to family, but will always be part of our Tompkins Cortland Habitat family. We're deeply grateful for his unwavering commitment to our mission – and for the thousands of hours he's given to help others build a place to call home.

Simon Gould is more than just a familiar face on our job sites. After moving to Ithaca from Toronto, he seamlessly stepped into the role of full-time Volunteer Construction Manager in 2021. Simon's leadership was critical as we powered through four years of ambitious growth.

From designing new homes to leading our first historic restoration, Simon has generously shared his skills and expertise. Our job sites are safer, more efficient, and better organized thanks to Simon's attention to detail and commitment to excellence. Simon ensures every home we build is not just a place to live, but a product of thoughtful planning and attention to detail.

Simon remains an active volunteer but is finally taking some well-deserved time to focus on his own home improvement projects, too. Thank you, Simon, for your extraordinary volunteer service and dedication to Habitat's mission!

Financials

Revenue

Contributions and Private Grants	\$98,793
Government Grants	\$470,534
Donated Goods and Services	\$20,625
Home Sales	\$273,088
Other Income	\$76,965
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Total Revenues	\$940,005

Expenses

Program Services Home Construction, Rehab, Repair, Homebuyer Support Volunteer Programs Global Support	\$1,040,323
Admin	\$39,371
Fundraising	\$11,500
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Total Expenses	\$1,091,194

