



Catawba Valley

Habitat
for Humanity®



2022-23 Annual Report

CATAWBA VALLEY



OUR STRATEGIC PLAN // build more. do more. serve more.

Big challenges require bold action. Habitat Catawba Valley is helping create the path forward. We have a strategic plan to *build more. do more. serve more ...* so more of our neighbors can open the door to security.

Home is not just the building where we live. Home is also the sense of safety and permanency that comes from belonging to a community. Right now, access to “home” is changing rapidly in our community and across our country.

This year, **the average monthly house payment needed to afford the average American home topped \$3,000 a month** – the average Catawba County household can only afford \$1,782.80.

Locally, one in five of our Catawba County neighbors lives in cost burdened housing – and one in three of our renting neighbors. 13% of our Catawba County neighbors report questioning whether their housing would become unstable in the next 2 months. Not surprisingly, this precarity takes a toll on our experience of community – less than half of our neighbors report a sense of belonging in Catawba County. When housing access becomes unpredictable, our sense of home begins to erode.

Fortunately, Habitat Catawba Valley has a plan to build more homes, communities, and hope ... so more of our neighbors can thrive.

We are committed to building more – in order to increase the amount and the type of affordable housing supply, so more families can thrive in housing options that meet their needs.

We are committed to doing more – by offering expanded financial education, additional programs and services, and larger support networks so families have the tools to strengthen their financial position and improve their current living situation, whatever it may be.

We are committed to serving more – by prioritizing neighborhood engagement, creating new partnerships, and focusing on community revitalization so **more families – and more kinds of families – can build the stability, permanency, and belonging that turns a house into a home, and a county into a community.**

“Our goal is to build the beloved community, and this will take a qualitative change in our souls, as well as a quantitative change in our lives.”

Dr. Martin Luther King, Jr.



According to Dr. King, the Beloved Community is defined by a world of equality, fairness, and human decency that leaves no room for poverty, prejudice, or violence. It is a community of justice, equal opportunity, and love of fellow human beings.

Habitat for Humanity is propelled by a vision of a world where everyone has a decent place to live. We devote ourselves to creating that world because we believe everyone — every single one of us, regardless of who we are or where we come from — deserves a decent life and deserves the opportunity for a better future.

We know that this world will not exist unless we build it together.

Our blueprint is Neighborhood Revitalization. This is a Community Development practice that prioritizes **leveraging impact** by layering all of our services on top of each other within a defined geographic area. It also prioritizes **resident directed action** aimed at **improving quality of life**.

Neighborhood Revitalization is also built on the principles of equity and engagement. **Equity:** by seeking strategies that reduce disparities and increase access, we can build a community of equal opportunity and secure housing. **Engagement:** by fostering collaborative relationships at every level, we can build a community of belonging for all our neighbors. **Taken together, we can lay the foundation for a beloved community.**

New Neighborhood Revitalization Partnerships:

- NAACP Equity & Inclusion Task Force's Housing Committee
- Financial Pathways Program
- Community Housing Assessment
- Foothills Community Housing Fair

Since our inception in 1985, Habitat Catawba Valley has partnered with 386 families to build strength, stability, and self-reliance through shelter. Of those families, **254 – or 66% - have been female heads of household.**

Over the past 3 decades, the number of American women who are heads of their household has increased 17.3% AND the number of women who own their own homes has increased by 10.3%.

However, while women's share of homeownership has increased, their wages haven't kept pace – making 16.3% less than their male counterparts. That means **in order to provide their families with the stability of a permanent address, mothers are having to do more with less.**

Why is this important? Because **women also tend to reinvest 90% of their assets and earnings back into their families** for nutrition, education, healthcare, and housing. **This means that when women have access to resources like affordable housing, it creates more stability for families, communities, and societies at large.**

"Lots of kids will grow up in this home, as I imagine it will be the central, permanent location for everyone in the family. This yard will hold little running feet for years to come. These walls and roof will keep little heads safe and sound."
-Melissa, Habitat Homeowner



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A SOLID FOUNDATION // new homeownership

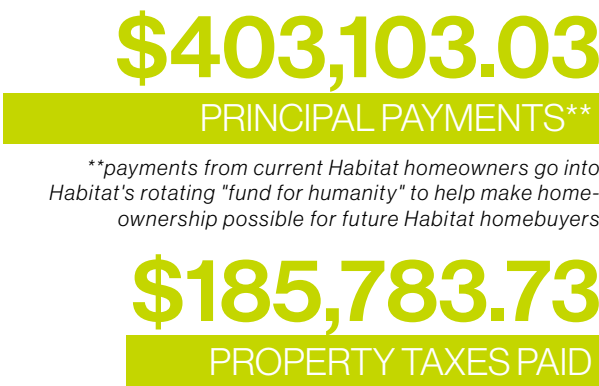
In 2022-2023, Habitat Catawba Valley received 378 homeownership inquiries – **that’s more than a family a day in search of more secure housing.**

- 6 Newly accepted homeowners
- 16 Families in progress
- 2 Newly created homeowners

Average Habitat mortgage + escrow payment (last 5 yrs): **\$513.15**

To this day, homeownership remains the number one wealth building tool for American families. US homeowners have 400% greater net wealth than renters of comparable earnings and demographics. However, monthly mortgage payments on the median priced home jumped 20% - or \$500 a month - from March 2022 to March 2023, pricing out an additional 2.4 million renters. **Habitat keeps the door to affordable homeownership open for families who would otherwise be shut out.**

For a total mortgage payment equivalent to the *increase alone* in the national average, Habitat homebuyers can invest in a quality, affordable, energy-efficient home of their own and build the strength, stability, and self-reliance they need to thrive. An affordable, predictable mortgage allows families the security to invest, plan for the future, and pursue long-term goals.



**payments from current Habitat homeowners go into Habitat's rotating "fund for humanity" to help make homeownership possible for future Habitat homebuyers

Strong and stable homes build strong and stable communities. Habitat homeowners invest back into the life of our community.



SAFE, WARM, AND DRY // habitat repairs!



Last year, 29% of Habitat Repairs! house holds had incomes below the federal poverty guidelines. With finances this tight, our partner families struggle to simply cover basic necessities like groceries and medication. **Costly household repairs don’t fit into this budget, creating a potentially dangerous and unhealthy living environment for families and their children.**

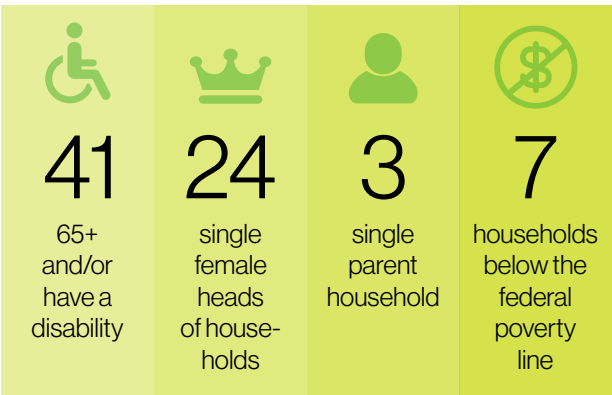
neighbors served:

■ served in FY 2022-23 ■ total served in the last 5 years

INDIVIDUALS SERVED



HOMES REPAIRED

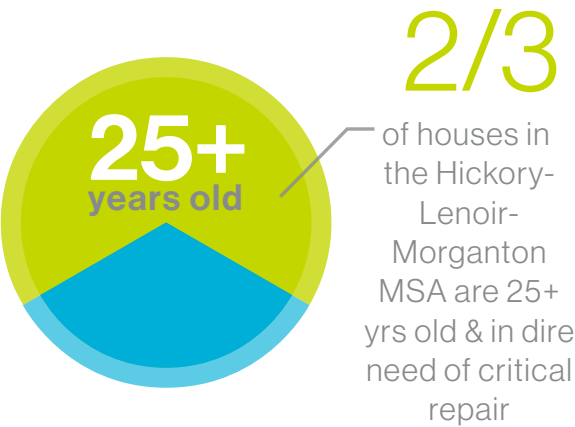


FY 2022-23

older home repair:

The Hickory-Lenoir-Morganton MSA has the oldest housing stock in the state. The families we serve live in homes that are long overdue for necessary repairs in order to keep them safe, warm, dry, and inhabitable.

Habitat completes an average of 3.3 repairs per property that we serve. By the time families seek Habitat's assistance, they have already experienced compounding years of delayed repairs due to the prohibitive cost of fixing their homes.



volunteers

Seeking to put God's love into action, Habitat Catawba Valley brings people together to build homes, communities, and hope.

total
volunteers: 336

total hours
served: 7,255.27

value of
volunteer labor: \$230,717.59



Volunteer participation in FY 2022-2023 is a story of both breadth and depth.

336 volunteers (**almost a new person a day**), and 37 groups served 7,255.27 hours - demonstrating the breadth of church, business, and civic partners all across our community.

Worthy of note, is that **6,823.5 (or 94%) of those hours were served by a committed core of 70 regular volunteers** – demonstrating the depth of commitment to the belief that everyone deserves a decent place to live.

The calculated value of the total hours served represents an additional \$230,717.59 of support for Habitat's ministry. The incalculable value of those volunteers is the impact created by ambassadors who are inspiring community action to end poverty housing.

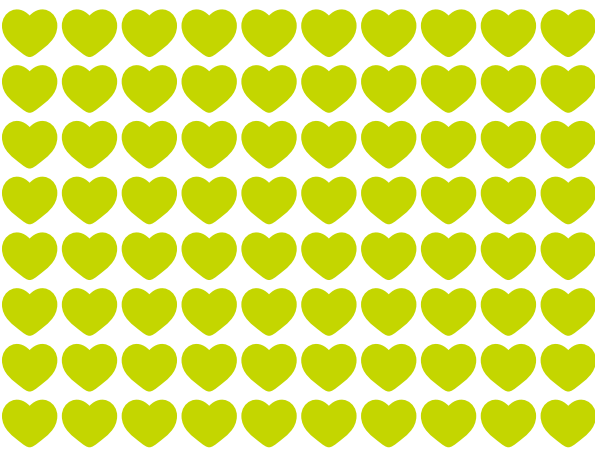


For every \$1.00 invested in Habitat, we inject \$1.56 back into the Catawba Valley's local economy. That means that for the \$2,082,705 in programmatic expenses in fiscal year 2022-23, Habitat Catawba Valley infused \$3,249,019.80 back into our community.

supporting the mission:

Our Legacy Builder Society reached 80 members this year, marking our highest participation yet of families making a multi-year commitment to help their neighbors build a more secure future.

80 members



renew. refresh. ReStore.

When you drop off items at the ReStore, another family picks up keys to a new opportunity.

The ReStore funds construction, repairs, and financial education for families throughout our county. **When you donate, volunteer, and shop ReStore, your support keeps families building forward.**

shop. donate. volunteer. Your ReStore impact:

biggest year ever

\$1,022,272.50

in sales to support building strength through shelter

2023 SALES

**repurposed
items diverted
from the
landfill:**



**ReStore
shoppers
donated enough
spare change
to repair the
plumbing lines
in an entire
house.**

A white icon of a faucet with four yellow dollar signs and four white water droplets falling from it.

recycled scrap metal:

\$3,689



round up donations:

\$1,867.28

BUILDING EFFICIENTLY. BUILDING INTENTIONALLY // green innovations

green building innovations

Habitat Catawba Valley runs a **nationally
recognized green building program.**



HOUSING INNOVATION AWARD
WINNER
2016
2017
2018
2019



\$32 per month guaranteed

Last year, **Habitat homebuyers were guaranteed \$32 per month average heating and cooling costs for the first two years of their residency.** Why? Because affordability isn't just about what a homeowner can buy – its also about what they can maintain. By pursuing efficiency, we build energy savings into the life of the home, and we build environmental stewardship into the life of our community.



paying it forward

Habitat was awarded a grant through Advanced Energy to install solar panels on one of our homes under construction in the Cottages – not only will this generate enough energy to cover the needs of the house, the extra energy generated will be contributed back to the grid through a two way meter.





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contact us

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*Habitat for Humanity of Catawba Valley, Inc is a tax exempt 501(C)(3) nonprofit organization.
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