



Catawba Valley

Habitat
for Humanity[®]

Strategic Plan

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Strategic Plan

October 1, 2022 – June 30, 2025

Introduction - Organization History

Founded in September 1985, Habitat for Humanity of Catawba Valley was one of the first Habitat affiliates chartered in NC. Initially the concept of using volunteers, donated dollars and materials, to build a home for a low-income family who couldn't qualify for a traditional mortgage, was remarkable and unheard in our community.

The affiliate began in conversations over Saturday morning coffee at McDonalds with two respected community leaders, Dr. Ed Rogers, PhD and Dr. Doug Freeman. Fresh from a visit to Americus, Georgia's Koinonia Farm, the "birthplace" of the Habitat movement, Ed believed the community would embrace Habitat's principles of building and selling homes without interest or profit to families in need of a simple, decent place to live.

Ed and Doug enlisted local ministers, lay leaders and businessmen to join in the work of Habitat – Catawba Valley. (The affiliate's name reflects the goal of expanding into the 4 counties of the valley: Burke, Caldwell, Catawba and Alexander. Each county now has a successful and thriving Habitat organization!) Board of Directors' members were recruited for meetings on Saturday mornings followed by work in the newest home.

Since 1985 Habitat has continued to build homes with diverse segments of the community—churches and temples; businesses and individuals; service clubs and foundations; students and retirees. We have expanded our goal of building simple, decent homes to include "affordable, energy efficient and healthy homes." Additionally, the affiliate has added home repairs for low-income, elderly or disabled homeowners, keeping them in their homes, and in many instances out of hospitals and nursing homes. In 2015 funding from a private philanthropist expanded the affiliate's mission by building below-market-rate housing and selling these homes to traditional bank-financed homebuyers. The profits from the sale of the homes build future Habitat homes.

Established: September 1985

Service Area: Catawba County

Target Population: The traditional **Homeownership Program** builds simple, decent, energy-efficient two, three, and four-bedroom houses that are sold to partner families at or below 75 percent of the area median income at no profit, through an affordable loan. The second component of this program is Habitat's Workforce Housing Program, which builds and sells homes to buyers who qualify for a traditional bank (non-Habitat) mortgage. Volunteer labor and donated materials reduce building costs, allowing Habitat to earn and reinvest the profit into traditional Habitat homes. Through this program, Habitat has created an additional income stream and built much-needed workforce housing for Catawba County residents.

Habitat Repairs! – Addresses the home repair needs of eligible, low-income Catawba County homeowners. The goal is to help keep homeowners dry, safe, and warm. Services include roof repair/replacement, HVAC work, modifications for accessibility, plumbing, weatherization, decks, steps, and rails. Property requirements: must be in Catawba County, must be owner-occupied, must be owner's sole residence for the 12 months just prior to applying (exceptions may be made for handicap accessibility needs), must not be in jeopardy of foreclosure, for single or double wide & manufactured homes repairs may be limited to resealing a roof and/or steps/porches and handrails. For more info: see the attachment.

Habitat ReStore – The ReStore exists to support Habitat Catawba Valley's mission of providing decent, affordable housing to hardworking, low-income families. Profits generated from ReStore sales help to build new houses and provide critical repairs to older, owner-occupied houses in our community.

Current Board Members: 15 | Full Time Employees: 20 | Part Time Employees: 1

Vision – A world where everyone has a decent place to live.

Mission – Seeking to put God’s love into action, Habitat for Humanity brings people together to build homes, communities and hope.

Strategic Planning Process

Through a series of focused conversations and consensus workshops, the participants:

- Conducted an **Environmental Assessment** – The group discussed basic information pertaining to Habitat for Humanity of Catawba Valley, identified recent accomplishments, challenges/setbacks, and advantages experienced by the organization, and evaluated various trends in the internal and external environment;
- Created a **Practical Vision** for Habitat for Humanity of Catawba Valley – The group developed a vision of what it wants to see in three years as a result of its strategic actions;
- Discussed the **Underlying Barriers** to achieving the vision – The group identified blocks and barriers that may be preventing the organization from realizing its vision;
- Developed **Strategic Directions** for which Habitat for Humanity of Catawba Valley can aim – The group outlined broad, overarching themes that will help set the focus for change; and
- Created a **Focused Implementation** plan – Finally, the group began to craft courses of action that will help to operationalize the strategic directions and move Habitat for Humanity of Catawba Valley toward its vision.

The group identified four general strategic directions with specific implementation steps outlined for each:

- 1. ENGAGING AND SERVING A WIDER COMMUNITY (DO MORE, SERVE MORE)**
 - a. Assess Needs
 - b. Foster Community Development
 - c. Educate the Community
 - d. Diversify Housing
- 2. EXPANDING PROGRAM SUCCESS (BUILD MORE)**
 - a. Optimize Construction Processes
 - b. Maximize Operations
 - c. Expand Resources
- 3. STRENGTHENING OUR FOUNDATIONS (FOUNDATION)**
 - a. Prioritize Leadership
 - b. Strengthen Organizational Culture

Although this strategic plan is intended to cover a three-year period, it is broken down into one-year increments, each containing specific accomplishments that, if addressed, will move Habitat for Humanity of Catawba Valley toward realizing its vision. It is intended that the detailed implementation plans developed for each accomplishment are reviewed/adjusted every 90 days to track progress and provide the opportunity for adjustments to the plans.

Plan Monitors

Board Chair and Executive Director

Schedule of Review

Every 90 days with a full review at the end of Year 1. Reviews will be scheduled with the appropriate participants.

Participants

- **Staff:** Adam Lund, Andrew Isola, Ben Haeber; Derek Ross; Hannah Yost; Jeff Mingus, Jenna Ross, Lynn Nelson, Melissa Neal, Mitzi Gellman, Rick Coyle, Tina Morgan, Meg Spivey, Dale Gibson
- **Board Members:** Charlotte Williams, Board President; Doug Dickson, Board Treasurer; Jim Benton, Board; Tara Bland, Board; Bill Burnham, Board; Scott Echelberger, Board; Rodney Garren, Board; Lori Greveling, Board; Frances Hilton, Board; Ander Horne, Board; Graham Hunsucker, Board; Pat Jones, Board; Gerry Knox, Board; William Pleasant, Board; Margaret Pope, Board

Messaging

What will we say?

- Our theme for this Strategic Plan is “Build more. Do more. Serve more.” Once outlined, we plan to share: the factors affecting affordability in Catawba County and the region, the impact our expanded focus will have/is having to create additional support for those we serve, and opportunities to support our expanded services. Information will include activity in our three program areas: New Construction, Habitat Repairs! and our ReStore operation.

Who will we tell?

- Community Partners, Financial Partners, Policy Partners

Where will we share?

1. Email list
2. Website
3. Key speaking engagements
4. Media (press release, social media, radio, etc.)
5. Donor packets / impact reports

Environmental Assessment

What are some of the facts and basic data that describe our current situation?

Strengths

- Staff is knowledgeable
- Organization is stable
- Strong brand
- Ability to ___ mission-focused
- We improve our community through our services
- Strong current financial position
- High-quality product
- Strong relationships/partnerships in community
- Family services support is strong compared to other affiliates
- Awareness of community needs and willingness to respond
- Shared resources within parent organization
- Homes are energy efficient, minimizing maintenance and upkeep
- Provide strong education in maintenance, money management, etc.
- Ability to pivot/adapt/explore options
- Respect in the community/affordable housing experts
- Deeply rooted in good people
- Committed volunteers
- Successful ReStore/Excellent staff, volunteers and donors
- Age diversity of staff
- Support from various for us
- Collaborate well with other groups
- We focus on long-term affordability of home ownership (end product)
- Collaborative team culture
- Faith-based ministry
- Creative ways to hold mortgages to positively assist with cash flow
- Productive and efficient ReStore (\$970,000 in revenue)
- Mitzi Gellman: her knowledge – business, organizational and management skills; ability to explore options; community respect and esteem; commitment; collaboration skills
- Homeownership vetting: education, support and communication
- Successful homeowner and paid off mortgages
- Building of HFH communities
- Innovative leadership – Mitzi’s vision for the affiliate

Weaknesses

- Inability to accurately forecast income/revenue
- Inability to scale operations – flexibility (in many areas – volunteers, projects, etc.)
- Communication inefficiencies (internal)
- Community’s knowledge gap about our work – especially repairs
- Capacity to deliver services – resource constraints
- Inefficiencies of volunteer management model/homeowners/repairs
- Slowness of projects start to finish
- Lack of trained/available workforce (contractors)
- Gov’t relationships/WPCOG
- External perception of too much money
- Lack of consistent leadership development
- Lack of diversity of staff (non age-related)
- Inability to project realistic project-end dates

- Disconnect between administrative offices and ReStore staff/volunteers, lack of direct communication between the parties
- Board member involvement in ReStore recommendations for improvement had little translation or positive, two-way communication
- Homeowner selection process is time-consuming
- Unclear org chart in midst of changing environment
- Communication within the community; too many people don't know about Habitat/what Habitat is doing
- Media support
- Working knowledge of Repairs!
- Working knowledge of Habitat
- Occasional insufficient betting of possible homeowners
- Too many appeals

Opportunities

- Take advantage of new office space
- Serve more clients
- Big bang for our buck with new staff
- Build community/neighborhoods
- Leverage new grant (or Scott Grant) to expand support
- More revenue from ReStore
- More people know about HFH (repairs/ReStore)
- Land Trust (acquiring block of land)
- Housing advocacy (local, state, federal)
- Planning giving opportunities
- Staff development/continuing education
- Increase repair program
- Momentum around affordable housing in community conversations
- Expand solar/new tech through grants
- Housing coalitions forming in community
- Connect with new businesses, orgs, volunteers
- Restructure staff and roles
- Board/recruitment and engagement
- Need, lots of need (increased opportunity to do more)
- Evidence-based exploration of needs
- Measure consistent items to track success
- New creative shelter solutions (i.e. small houses, etc.)
- Annual/bi-annual All Staff meetings to include every staff member and volunteers where appropriate
- Dissemination of larger-scale announcements (ex: new employees, new positions, change in current position/responsibilities)
- Board recommendations for ReStore donors
- New safe and roomier office space
- Increased revenue from ReStore
- Better media communication
- Increasing Repairs! opportunities
- More visibility
- Expand outreach to local corporations and businesses to seek support through volunteering, sponsoring and donating

Threats

- Inflation – cost of materials
- Potential loss of institutional knowledge when employ (exits)
- Too much demand on services (rejection of services might negatively influence community perception)
- Economic factors affecting funding/donations
- Perceived lack of funding due to grant
- Community loss of corporate support
- Pressure on homeowner affordability
- Housing market pressure

- Less availability of trades
- Neighborhood desirability changes
- HFHI – tite, policies may impact plans
- Aging out of volunteer pool
- Supply chain constraints delay housing timelines/closings
- Financial/institutional investors forcing 1st time home buyers out
- Interest rate increase
- Prices forcing out rental
- Economy is stressing the environment
- Lack of government funding
- COVID and how it affects every work group differently
- Shortage of ReStore volunteers
- Recession affecting donations and corporate support
- Interest rate volatility

Achievements

- Good community appeal
- Successful repairs program (30 a year – families saved)
- Build 6-8 houses a year/total 179 families served
- Building in different locations
- Receipt of Scott donation
- New office/capacity building
- ReStore record sales \$963,000 to-date; \$970,000 total FY22
- Tenured staff/addition of high-quality staff
- Land secured for Ridgeview/Cottages
- Energy efficient housing: but we've cut back
- Innovative approaches – e.g. market rate houses
- Successful homeowners/paid off mortgages
- Good neighborhoods
- Good reputation
- Created generational ownership – stability
- Good working relationship with local government – COG
- Housing innovating awards
- Mixed income – 1st in county
- NCHFA award
- Rallying strong community partnerships
- Success and stability of HITK annual program
- Spirit of King award

Our Vision – “What if?”

What do we want to see in place in the next 3 to 5 years as a result of our actions?

Diversified Affordable Shelter

Shelter Options

- New housing options
- Affordable rental options for clients
- Creative solutions for gaps in affordable housing
- More housing types available
- More homes built
- More property secured for building

Strategically Aligned Community Partnerships

Partnerships

- Better community connections and engagement
- More community involvement
- More volunteers
- Diversity, equity, and inclusion focus
- Existing relationships strengthened
- Local affordable housing plan
- Bringing in more partners
- Government partnership expanded
- Neighborhood revitalization approach to all our projects

Expanded and Enhanced Services

Programs

- Increased overall applicant success rate
- More families served each year
- Increase and diversify annual repairs
- Homes conveniently located to shopping groceries, schools, churches
- Neighborhoods with common gathering places
- More diverse affordable housing – housing first

Scalable Sustainable Capacity

Capacity

- Increased ReStore sales
- Increased ReStore (product and space) – capacity
- More refined streamlined processes
- Faster program timelines
- Moved beyond volunteer home building
- Building out within the county
- More cost-effective building methods
- Stable, consistent funding
- Succession plans
- A donor base that is double what it is today

The Barriers – “Why not?”

What may be blocking us from moving toward our vision?

Prejudice Often Impedes Access and Opportunity

Prejudices

- Systemic racism
- NIMBY mindset can impede land acquisition
- Unfair credit reporting system
- EGO (no one helped me!)

Fluctuating Economy Strains Resources

Economics

- Looming recession and/or changing economic landscape (mortgage, construction, staff, costs, etc.)
- Rising cost of living and real estate value impacts land opportunities
- Supply chain and interruptions
- Inadequate wages
- Increased costs of building materials
- Shortage of sub-contractors
- Competing priorities

Limited Mindsets Impede Progress

Mindsets

- Misperceptions (apathy) about what we do
- Fear of change
- Misconception that houses fix family problems
- Love/nostalgia for traditional habitat model (volunteers swinging hammers)
- Lack of enough
- Community support and awareness of affordable housing/shelter needs
- Assumption that we have enough due to the Scott gift
- Relatively small donor base in community

Bureaucracy Limits Options and Hinders Change

Bureaucracy

- Changes in government representation
- Concentrated political power
- Zoning restrictions can limit opportunities
- Mortgage lending law
- HFHI

Real Estate Realities Pressure Availability

Real Estate

- Real estate market dynamics upmarket push
- Limited land availability in desirable areas
- Property availability
- Rent increases pricing out lower incomes
- Competition from corporate investors buying up houses

Strategic Directions – “Where to?”

What innovative, substantial actions will deal with the underlying barriers and move us toward our vision?

Strategic Direction #1

Engaging and Serving a Wider Community

- **Assess Needs**
 - Perform a housing assessment for community needs
 - Expand service area to county borders
 - Explore Home First model and assess viability of same
- **Foster Community Development**
 - Engage neighborhood stakeholders in decision-making process
 - Establish consistent open communication with Habitat families and neighbors
 - Promote connections between people and between groups
 - Build on community’s existing assets
 - Develop partnerships with resources in all areas of community
- **Educate the Community**
 - Identify key relationships in community
 - Strive for in-depth media communication
 - Market our work in action
 - Educate community on shelter issues
 - Renaming repairs program
 - Invest in broad community-based education regarding mission
 - Define ReStore purpose as connected to Habitat
 - Strive for public appreciation of Habitat’s team
- **Diversify Housing Solutions**
 - Develop new housing options for homeowners
 - Partner with rather than compete with real estate investors
 - Develop shelter options requiring less land
 - Begin new more accessible housing programs
 - Explore HFHIs advocacy campaigns to adopt
 - Advocate for affordable housing
 - Develop alternative to credit rating system
 - Who are we not reaching? CONTEXT

Expanding Program Success



- **Optimize Construction Processes**
 - Utilize off-site construction technology
 - Evaluate new building techniques
 - Consider ways to improve performance of homes
 - Improve overall sustainability of homes
 - Seek out existing group purchasing organizations
 - Work with suppliers to ensure cost effectiveness
 - Figure out how to work with subcontractor shortage
 - Search property options

- **Maximize Operations**
 - Commit to scaling our operations/processes
 - Manage capital improvements
 - Collaborate with other agencies and community members
 - Develop housing case management program
 - Expand repairs ability to tackle difficult/extreme repairs
 - Accept more home buyers
 - Ensure home buyer and ReStore success

- **Expand Resources**
 - Identify board connections to furniture industry
 - Launch an endowment campaign
 - Increase builder society and other recurring gift programs
 - Lobby government representatives to build relationships
 - Invest our resources strategically
 - Strengthen and grow ReStore donor relationships
 - Identify new donors

Strategic Direction #3

Strengthening Our Foundations

- **Prioritize Leadership**
 - Provide training opportunities for staff
 - Create a succession plan for key leadership
 - Ensure staff retention
 - Build stronger board engagement
 - Tailor board positions to address barriers

- **Strengthen Organizational Culture**
 - Review US personnel wages annually to verify staff pay
 - Develop a culture of innovation
 - Remain positive despite change and challenges
 - Ensure our internal priorities are clear and understood
 - Educate ourselves and community on racism and prejudice
 - Communicate and educate messages internally and externally

Action Areas – How will we get there?

What innovative, substantial actions will deal with the underlying barriers and move us toward our vision?

Strategic Direction #1

Engaging and Serving a Wider Community

- **Assess Needs**
 - Conduct a **housing assessment** of community needs
 - Promote an evidence-based **local affordable housing plan** for collective action

- **Foster Community Development**
 - Adopt a **Neighborhood Revitalization approach** to community engagement
 - Formalize a **neighborhood engagement plan** and process to support Neighborhood Revitalization
 - Expand **dialogue channels** with Habitat partner families, neighbors, and stakeholders

- **Educate the Community**
 - **Elevate our platform** by **increasing visibility** in media, events, and community landscape
 - **Educate for mission** by **convening community conversations** about the needs and impacts of decent affordable shelter
 - **Mobilize ambassadors** and **inspire action** to alleviate poverty housing

- **Diversify Housing Solutions**
 - Serve more current Habitat partner families by **expanding homeownership products**
 - Serve new Habitat partner families by **increasing our housing programs**
 - Serve all Catawba County residents by **increasing access to affordable shelter**

Strategic Direction #2

Expanding Program Success

- **Optimize Construction Processes**
 - **Prioritize innovative building techniques** that yield **high-quality, energy-efficient, affordable homes**
 - Explore opportunities to **increase construction capacity** and **reduce construction timelines** with minimal staffing impact
 - Pursue building strategies and purchasing options that **maximize cost effectiveness**
 - Cultivate **land reserve in tiered stages of development** for future projects
- **Maximize Operations**
 - **Streamline and scale operations and processes** across departments
 - **Conduct capital improvements** which allow for organizational growth
 - **Collaborate with other agencies and community partners** to innovate not duplicate
- **Empower Partner Families**
 - **Serve more families** by increasing production, expanding the types of repairs offered, and accepting more applicants
 - **Expand Homebuyer Success Program** to include additional supportive services
 - **Prioritize long-term affordability** for homebuyers amid changing housing landscape
- **Expand Resources**
 - **Strategically invest and steward** current resources
 - **Deepen relationships** with current financial supporters at all levels
 - **Cultivate new relationships** with individual, corporate, and governmental partners
 - **Build capacity for the future** by planning and preparing for the next capital fund-raising campaign

Strengthening Our Foundations

- **Prioritize Leadership**
 - Provide **training and growth opportunities** for staff and board
 - **Expand succession planning** for key staff and board leadership
 - **Ensure staff retention** by investing in human potential and leading with mission
 - **Build stronger board engagement** through **opportunities** to leverage expertise and experience
 - **Strengthen orientation process** for staff and board members at all levels

- **Strengthen Organizational Culture**
 - **Advance diversity, equity, and inclusion** both **internally** and within our community approach
 - Lead with a **culture of innovation**
 - **Align and communicate clear priorities** grounded in mission, principles, and strategic direction

- **Streamline Solutions**
 - Ensure **appropriate technology is procured and utilized** in an integrated way
 - **Align roles, responsibilities, and organizational structure** to best support future growth
 - **Expand communication and information systems**

Appendices

Appendices