Habitat for Humanity Capital District builds strength, stability and self-reliance through affordable homeownership.
This year has proven, in ways both large and small, how connected we are to each other. This pandemic has taught us that our health and wellbeing is inextricably linked to the health and wellbeing of those around us. We are our neighbor’s keeper.

We belong to each other.

For more than 30 years, folks from across our region have come together to build homes with their neighbors. Because of this faith in action, more than 140 local families have had a safe home in which to shelter, work, learn or return to after their shifts. They have had access to the vital prescription for staying safe in a pandemic: a home of their own. Thanks to Habitat’s proven model, these families have also benefitted from the financial stability that affordable homeownership provides — knowing that even when faced with job uncertainty or economic hardship, they would be able to keep their home.

Throughout this global pandemic, your support kept Habitat building. Since our beginning, we have put our hands and our hearts into this work of making equal access to affordable housing a matter of conscience. This year, with the intersecting crises of Covid-19 and ongoing racial injustice, Habitat has been reckoning with the legacy of racism in housing. In Albany, white residents own homes at more than 3x the rate as Black families, largely due to racist housing policies like redlining and racial covenants. We are committed to learning from the past to build a better future. In early 2021, we will launch a Housing Justice Framework to guide this effort.

2020 has been a challenging year for Habitat for Humanity, as it has been for so many organizations, families and communities. But with support from everyday people like you, we are building forward, together.

In gratitude,

Christine Schudde
Executive Director
Through it all, we kept building

- **Homes completed**: 7
- **Homes under construction**: 5
- **Homes in pre-development**: 6

- **People moved into new homes of their own**: 22
- **People building their homes now**: 25
- **Homeowners who paid their mortgages off**: 5

Financials

**FY 2020: July 1, 2019 to June 30, 2020**

**Form 990 available at habitatcd.org/reports**

**Revenue**

- **Home sales**: $502,577
- **Contributions**: $543,504
- **Grants**: $855,362
- **ReStore sales**: $616,152
- **Other**: $31,348

**Total**: $2,548,943

**Expenses**

- **Program services**: $2,260,468
- **Management & general**: $103,448
- **Fundraising**: $237,004

**Total**: $2,600,920

**Net assets**: $474,596
In May 2020, we launched the EHRF to respond to our community's urgent and long-term housing needs, which have been magnified by the Covid-19 pandemic.

Here's what you've helped us accomplish in that time:

**Homeownership Program**

**Completed seven new homes**
- Built & sold four new homes to first-time homebuyers in Albany's Sheridan Hollow
- Nearing completion on three additional homes and guiding the homebuyers through the mortgage process

**Building five new homes**
- Began construction on four new homes in Sheridan Hollow
- Continued rehabbing a two-family building
- Qualified and welcomed five new homebuyers to our program

**In pre-development for six new homes**
- Moved forward with plans to break ground on at least six new homes by finalizing designs with our architects and engineers, considering the environmental impacts and obtaining necessary approvals and permits

**Expanded our homeowner services team** to better support homeowners and homebuyers, as well as to provide quality referrals to community members with urgent housing needs.

**ReStore**

- Resumed in-store operations in June following a 2.5 month closure
- Launched an online store of select inventory
- Reorganized sales floor for safer shopping
- Re-opened volunteer opportunities with new health and safety protocols in place
- Resumed donation pick-ups with about 20-30 daily requests and about 8-12 daily pick-ups

**Advocacy**

- Partnered with Habitat for Humanity International to push Congress to include housing stability, eviction and foreclosure protections and funding for not-for-profits in their stimulus bills
- Collaborated with partners for the United Way's launch of the 21 Day Equity Challenge

**Voted Best Home Builder of 2020!**
- Albany Times Union

**Ranked #6 Largest Home Builder**
- Albany Business Review

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**habitatcd.org/essential**

goal: $250,000

$168,885 as of 12/1/20

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In recognition of our commitment to financial transparency

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Habitat ReStore (retail store)
70 Fuller Rd, Albany, NY 12203
(518) 275-6638

habitatcd.org/restore

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Administrative office
207 Sheridan Ave, Albany, NY 12210
(518) 462-2993

habitatcd.org