



Habitat
for Humanity®
New York City and
Westchester County

Housing a Healthier New York

ANNUAL REPORT
2020 – 2021

Letter from the CEO

*To say that the years
2020 and 2021 were
'unprecedented'
is perhaps the
understatement of
the millennium.*

The upheaval, anguish and devastation that COVID-19 wreaked across our region, our state, our country and our world will take decades from which to recover. And we were at the heart of it here in New York.

Millions of our neighbors lost their livelihoods, their lifelines, or worse, their lives or the lives of their loved ones. Seemingly in an instant, everything shut down. New Yorkers were advised to stay home in an effort to control the virus; cutting off the vibrancy and energy of our communities and, unfortunately, trapping countless

families in living situations that were unaffordable, unhealthy or untenable. The dangerous and difficult irony of the simple instruction to stay home was impossible to miss in the face of the reality that we at Habitat NYC and Westchester know preceded the pandemic: every New Yorker did not, and still does not have access to a decent and healthy home.

And that's why Habitat for Humanity New York City and Westchester County will never stop working for and with our neighbors, and why we will not stop working to house a healthier New York. (yes, the name is new since I last wrote to you in an annual report!)

In New York City and Westchester County, Housing for a Healthier New York must start with a safe, decent, affordable place to call home; a place free from mold, dust and distracting noise, a place that isn't overcrowded or unsafe and provides for stability, safety and resiliency during times of struggle and every day.

Housing for a Healthier New York is also a vision for a New York with truly

equal access to homeownership; a city and a region that strives for racial equity that works to close the racial homeownership gap.

At Habitat NYC and Westchester, we believe in that New York.

And we are so grateful for each and every single one of our steadfast supporters like you, who share that vision.

Despite the myriad of challenges that the past two years and this pandemic has wrought on our city and our region, we have persisted and it shows! We have closed on 68 homes – with 68 families – during a global pandemic! That is amazing and I am so incredibly proud of my team!

But that isn't all we accomplished: we partnered with neighboring organizations to respond to pressing community needs outside of our traditional housing focus including delivery of more than 100,000 meals to frontline workers and people recovering from COVID. We expanded our service area to include the millions

of struggling families in Westchester County. We officially cut the ribbon on Sydney House, the largest Habitat for Humanity development under one roof anywhere in the world. And more! And I am not going to say that it hasn't been tough, it has! COVID may have knocked us down, but by no means did it knock us out!

We have much to celebrate and much more to accomplish – but first and always, thank you for being part of our mission.

I hope you will find the story of our amazing work during these past two dizzying, changing, and at times, terrifying years, inspirational. I know I am inspired by my team at Habitat and across the sector every day. And I am also inspired by you. Thank you!

In continued partnership,



Karen Haycox

CEO, Habitat for Humanity New York City and Westchester County

President, Habitat NYC Community Fund

LONG COVID:

lingering effects on housing in new york



40% of low-income Latino and Black households nationwide reported little or no confidence in their ability to make their next mortgage or rent payment.

Reported in March 2021



In New York State, 1,257,000 New York renters report not being caught up on rent.

Reported in October 2021



23% of renters nationwide who are parents or otherwise live with children reported that they were not caught up on rent.

Reported in October 2021



3,793,000 New York renters reported having difficulty covering usual household expenses.



+590,000

New York State households that missed rent payments and had low confidence in their ability to stay current

+15,500

eviction filings in areas with the highest Covid-19 death rates

-4,225

eviction filings in areas with lowest death rates

2x

people of color in areas with highest death rates, which are more than 70% BIPOC communities

Reported October 2021

no supply, too much demand:



-23%

Amount of homes for sale in 2021 vs. 2020.



2 weeks

Amount of time average home was on the market in 2021.



\$400,000

Average home price in 2021.



+25%

Average price of a home in 2021 vs 2020.



THE WORK DOESN'T STOP:

Habitat NYC and Westchester in 2020 & 2021



NOW SERVING

Westchester County

Beginning in October of 2020, we were thrilled to announce that our organization expanded to serve not only the families of the five boroughs of New York City but also the hard-working families in communities across Westchester county!

New York City and Westchester are intrinsically linked – by communities, by commuter rail lines, and unfortunately, by a worsening housing crisis that pushes families farther and farther afield to find an affordable place to live. While Westchester

County is home to some of our nation's most wealthy, it is also a county with a complex affordable housing history and tremendous affordable housing need.

We hit the ground running in the fall of 2020, and since we announced our expansion into Westchester, Habitat NYC and Westchester has:

Held a multi-part virtual Listening Tour to meet community members, learn from them what matters, and hear how we can best serve our new neighbors

Opened a physical office in Tarrytown, adjacent to the Housing Action Council. (Office open by appointment only)

Worked closely with Allied Community Enterprises (ACE) in identifying build and partnership opportunities throughout the county

Advocated for policy changes that will create and preserve more affordable housing for low- to moderate income residents

Actively sought retail locations to establish a ReStore in the county

Sought to bring our innovation to the county to serve in a new and impactful way through solutions like multi-family homebuilding, accessory dwelling units, aging in place solutions, and more

Westchester is one of the wealthiest counties in the United States. But this wealth is not equally shared from city to city, village to village, family to family, or home to home. In Westchester County...

140,000+

families are housing cost burdened

2,500+

families live in substandard housing

4,500+

families are severely overcrowded

\$650,000

Median valued home

\$89,968

Median household income

82,451

affordable housing units are needed

\$19,345

annual tax bill of median valued home

\$235,000

annual income needed to afford a median priced home

0

number of Westchester municipalities where the hourly wage worker can afford a two-bedroom apartment



Habitat Homeowner Ariana J.

SYDNEY HOUSE HOMEOWNER IN THE BRONX

Arianna J.

Ariana J.'s family has a close history with Sydney House – and we mean close. “When my grandmother immigrated from Jamaica, her first home was maybe 10 minutes from Sydney House” Ariana said. “My mom lived two blocks away from [my grandmother’s] home, and now I am five blocks away.”

Ariana, a young woman who works at an education non-profit, looked into buying a home in the Bronx, but was having trouble finding something that fit her budget. “It was extremely stressful. I couldn’t find anything in my price range and the few places I could scrape enough together to afford were in terrible condition,” Ariana said. “The process to get approved for a mortgage was depressing and time consuming and no real estate agents would take me seriously. I was close to giving up, then came Habitat.”

Ariana’s mom Andrea sent along the Habitat NYC and Westchester application. “It was too good of an opportunity to pass up! It was the best chance I would have at homeownership. I promised myself I wouldn’t get my hopes

up, but not applying would be doing myself a disservice.” After some careful paperwork and an interview, Ariana was accepted into Habitat NYC and Westchester’s Home Purchase Program!

And then, the pandemic hit and Ariana’s world collapsed.

“My whole life was reduced to my room” Ariana told us. “My parents are both retired and home all the time. It was difficult to focus, and the stress took a toll on mental health. I realize now that I was working non-stop. I didn’t take a single vacation day, and I wasn’t taking great care of myself.”

Ariana finally moved into her beautiful new apartment in Sydney House in June of 2021. “When I moved into Sydney, it was like everything expanded. My home was my office, my business, my gym, my coffee shop, my local restaurant. I created zones in my home – my coffee bar, my office. Also, a daycare for my cousins – who knew that a five and a three-year-old could get up to so much fun in an empty apartment! My apartment is so much

more than a home. Even more humbled and appreciative to have a home that can be more than a home. In a time when so many people don’t have that.”

Ariana told us, “I’m so proud to say that I am a homeowner. Sydney House has aided in making me a healthier person, affordable access to homeownership does make us healthier as humans and as a city. Especially in a pandemic when health is the number one priority. Without this home, I wouldn’t be as healthy and as well as I am today and I am thankful for that.”



EMERGENCY HOUSING Response Fund

COVID began as a public health emergency, but quickly turned into the worst housing catastrophe New York has ever seen. As our construction sites, ReStore and office quickly shut down, Habitat NYC and Westchester was determined to meet the needs of our neighbors. We established the Emergency Housing Response Fund in March of 2020 with an initial goal of \$500,000 in services and support.

The EHRF made an impact on the city – from filling the pantries of our hungry neighbors to equipping our homeowners with the tools they would need to weather this storm. And as New York City and Westchester move into a new phase of recovery, our response is evolving as well. Our focus is now, more than ever, on the construction and preservation of safe, affordable homes for hard-working families across the region.

Thanks to our generous supporters, the EHRF was able to:



Provide 100,000 meals through our partnership with the Hungry Monk Rescue Truck.



Offer assistance with tax preparation, public assistance applications and more to hundreds of low-income New Yorkers.



Provide hundreds of Habitat Homeowners, Homebuyers and staff with financial planning resources through our partnership with the Neighborhood Trust Financial Partners.



Offer mortgage relief to our portfolio of Habitat Homeowners.

A NEW MISSION for our ReStore Trucks!

When we temporarily closed our ReStore we couldn't stand by and let our donation trucks sit idle – so we put them to work on a new mission: feeding hungry New Yorkers alongside the Hungry Monk Rescue Truck.

Two of our staff drivers, Sean and Antonio, worked with Hungry Monk for 11 weeks in the spring and summer of 2020, and their hard work expanded Hungry Monk's service from 1,500 people a week to more than 5,000. In the two ReStore donation trucks, Sean and Antonio picked up groceries, ready-made meals, even whole pallets of produce, from grocery stores and businesses and took it to the Hungry Monk headquarters. From there, volunteers sorted the meals into bags and handed them out to those who come to the pantry, or delivered them to other community food pantries and shelters. Sean and Antonio even delivered groceries to Representative Alexandria Ocasio-Cortez's office, whose staff distributed them throughout her district.

“Working with the Habitat for Humanity team was an absolute honor. The hard work and dedication of the [ReStore drivers], Sean and Antonio, allowed us to increase our food outreach five-fold. There is no question that the Habitat team made a major impact during our expanded COVID-19 relief effort.”

—Father Mike
Founder, Hungry Monk Rescue Truck

Overall, Sean and Antonio delivered enough food for approximately 100,000 meals.

During this unprecedented crisis, we all had to lend a hand when and however we can. We were proud to be part of a new mission: feeding our neighbors in need.



Delivered groceries to 303 homes (167 in Queens, 83 in Brooklyn, 51 in the Bronx and 2 in Manhattan) enough to make 11,000 meals.

Delivered another 2,490 ready-made meals to organizations and hospitals, 930 of which were to frontline workers at hospitals around the city.

Delivered 2,335 bags and boxes of food to partner organizations, enough for more than 84,000 meals.

In total, Sean and Antonio delivered enough food to make approximately 100,000 meals.

16 BROOKLYN FAMILIES

Save Their Building from Foreclosure



Our Housing Preservation Program is a holistic program that works individually with co-ops and homeowners to help them solve their complex, individual housing crises. In summer of 2020, we were thrilled to play at part in the successful preservation of 2178 Atlantic Avenue HDFC – home to 16 Brooklyn families! “Four sets of generations,” said Earline King, President of the Board for nearly 40 years.

The building, which became a co-op in 1980, was financially stable during its early years. However, things began to spiral out of control, particularly when the federal government sold the building’s debt to a private debt holder. Then, the building, which as an HDFC is entitled to long-term property tax benefits, was incorrectly taxed as market-rate. The residents struggled to keep up with the ballooning tax bills.

Even after they corrected the tax issue with the City, the company who held the loan more than doubled their mortgage

and the building was underwater. The City was unable to release the back taxes they owed the building until the foreclosure action was resolved. The building, and the families who lived there, were caught in an impossible situation.

“What do you do first?” asked Kianah Adams, Secretary of the Board, who has lived in the building her entire life. “You need the money to be able to pay the money, but then you can’t get the money.”

We worked with the building and our partners for more than a year, trying to figure out a solution to this chicken-and-the-egg problem. Through a six-month Bridge Loan from the Habitat NYC Community Fund, the residents were able to pay off the building’s outstanding debts and pay down the new financing quickly. Our Housing Preservation Program provided technical assistance for the co-op so the HDFC could access the necessary financing and return the building to its resident owners.

“We almost lost everything,” said Kianah. “Everything really did work out the way that it was supposed to and even though it was a hard fight and we had to fight, I’m still grateful because of the experience. And the victory was even stronger because we had to overcome so much.”

Despite COVID restrictions, the families in 2178 Atlantic Ave. celebrated their success over impossible odds with a socially-distanced get together in the summer of 2020. Kiana told us, “We had a celebration here... where the building was actually still trying to maintain social distance and everything through all of the chaos, we were still able to try and come together and have a celebration for our victory. And it was the first time in a long time that everyone was together.”

Below: Kianah Adams, Board Secretary, and Earline King, Board President, on the roof of their building.

Top right: Exterior view of 2178 Atlantic Avenue in Brooklyn.

Bottom right: A Habitat staff member evaluates necessary repairs.



Volunteerism and COVID

“...Beginning Monday, March 16, we have closed our Manhattan headquarters (with all office staff working remotely), closed our Habitat ReStore and closed all volunteer construction and A Brush with Kindness sites.”

—Karen Haycox, CEO, March 13, 2020

Those words, sent in an email and posted on our website, were the beginning of a historic and entirely unexpected chapter of volunteering at Habitat NYC and Westchester. We spend more than a year without the sound of volunteers popping open paint cans, hammering nails into wall frames or ringing up items on the ReStore cash register.

We engaged volunteers during the shutdown on a hyper-focused basis through our Emergency Housing Response Fund, working to meet some of the most pressing community needs, but it wasn't the same. We were dedicated

opening our volunteer program the moment that it was safe to do so.

In June of 2020, as New York City entered Phase One of re-opening, we re-opened the ReStore on a limited and distanced in-person basis, with our most dedicated volunteers by our side. A Brush with Kindness sites re-opened to volunteers in August. We selected outdoor projects or community centers that allowed for ample social distancing. Our volunteers came back by the hundreds, and we kicked off a summer of volunteer projects on Hart Street in Brooklyn. With the help of dozens of volunteers over a few weeks, we worked





Volunteering During COVID

2020:

729 individual volunteers for a total
of 7,683 volunteer hours

2021:

750 individual volunteers for a total
of 7,022 volunteer hours

ReStore

1,972 volunteer opportunities filled
5,390 volunteer hours for both
2020 and 2021



to clear out a vacant lot – the future site of a Habitat home! – planted some beautiful foliage and painted community-led murals dedicated to those lost to the pandemic – including a message that Habitat NYC and Westchester stands behind unequivocally.

Through all of this, our volunteer construction sites remained closed.

And then... after 19 months, three weeks and one day (but who's counting!?), we were thrilled to welcome our volunteers back to our construction sites on November 4th, 2021!

Over the course of three days, we welcomed 36 volunteers from LibreMax, Credit Suisse and the RTW Charitable Foundation, who worked to prepare the site of a single-family home in Queens.

Unfortunately, we remain uncertain as to when our volunteer program will be back in full force. As COVID continues to batter our region, we remain dedicated to the safety of everyone in the Habitat NYC and Westchester family, and so thankful to each and every person who volunteered their time with us in 2020 and 2021.

ADVOCATING FOR A Healthier New York



New York's housing crisis cannot be fixed through construction and preservation alone. Our collective, grassroots advocacy efforts have changed hearts, minds and policies that directly impact more of our neighbors than building walls ever could. And in 2020 and 2021, as COVID tore through our communities and upended lives, that work is more important than ever.

The past two years have seen major advocacy wins on the municipal, state and federal levels, but two stand out: the passage of the AHC Bill, and ending New York City's tax lien sale.

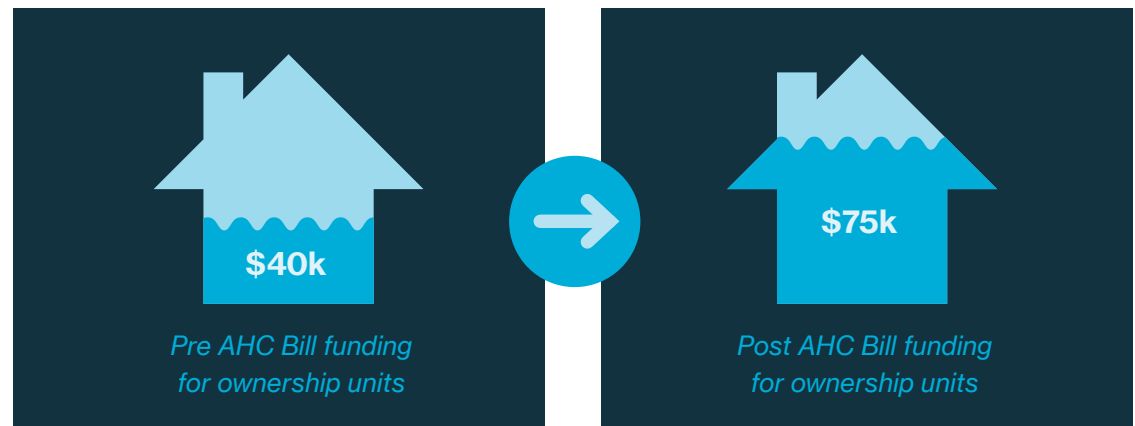
The AHC Bill

Habitat NYC and Westchester advocates called upon their elected representatives to increase the subsidy for building homes for ownership for years, and at the very end of 2021, our voices were heard – Governor Hochul signed the Affordable Housing Corporation Reform bill! The legislation, introduced into the Legislature by Assemblywoman Walker and Senator Bailey, makes homeownership more affordable for low-income families from Buffalo to Brooklyn!

The policy, which unanimously passed in the Senate and had bipartisan support in

the Assembly, nearly doubles the per unit allocation for homeownership projects, meaning more money for homes for ownership. It will also require that projects accessing increased funds require long-term affordability restrictions, ensuring long-term public benefit for increased investment.

For the first time since the 1980's New York has made a real investment in affordable homeownership, and it's all thanks to years of work from Habitat NYC and Westchester, our partners in the sector, and our tireless advocates!



#CancelTheTaxLienSale

Working with our coalition partners, Habitat NYC and Westchester secured major changes to Intro 2166A-2020, a New York City Council bill that saved more than 5,000 homeowners from potential disaster by temporarily suspending the City's tax lien sale. The bill also charts a course to a future without predatory tax lien sales, and towards a more equitable municipal debt collection system that preserves affordable housing and stabilizes Black and brown neighborhoods.

When a homeowner or building owes municipal debt – such as late property taxes

or an unpaid water bill – the City can sell that debt to a private collector, thus collecting a fraction of the debt. The private debt collector then often charges the homeowner exorbitant interest, which creates a situation where the homeowner or building can never escape the ballooning debt. For decades, Mayors and City Councils renewed this predatory practice with few or no questions asked.

Until now.

New York City's tax lien sale system disproportionately impacts communities of color.

6x more likely to sell liens on one-to-three family homes in majority Black neighborhoods

2x as likely to sell liens in majority Latinx neighborhoods than in majority white neighborhoods



Building Communities, Responding to Crises

After Hurricane Ida brought torrential rains and devastating flooding to New York City neighborhoods, particularly those hard-working, BIPOC communities in lower-lying areas in Brooklyn and Queens, we knew we had to help however we could.

Thanks to a partnership with Mattress Firm and Governor Hochul's office, we facilitated the distribution of 500 brand-new mattresses to families who had lost their homes or belongings in the flooding.

We also established an Urgent Needs Fund micro-grant program for 20 families totaling \$10,000, made possible through a grant from Habitat for Humanity International, and partnered with churches and community groups to provide relief and support with a Day of Action in Queens.

SINGLE FAMILY HOMEOWNERS IN QUEENS

Juan and Maria M.

Juan and Maria M. love New York City for all that it offers, but one thing that it didn't offer them was the chance to purchase a home. "We always rent due to the extremely high prices, we could not even try to buy [a home]," they told us.

The couple lived in the same cramped studio apartment in a poorly maintained building in Flushing, Queens for more than 10 years. It is a sad irony for Juan, who works as a concierge in a residential building.

Juan and Maria first heard about Habitat for Humanity New York City and Westchester County at their local church. They applied to the Home Purchase Program multiple times, and were finally selected to purchase a single-family home in Queens.

Juan and Maria moved into their single-family home in Queens in September of 2019, just months before the COVID-19 pandemic struck New York.

Juan is a frontline worker, and did not stop working during the pandemic. The couple took extra precautions to keep themselves from getting the virus. "As soon I got home, we washed all my clothes and we cleaned my shoes because some people passed away from COVID in the building where I work," Juan told us.

They are so thankful for their Habitat home, which is keeping them healthy and safe:

"Thanks to [our] Habitat home we feel free," Juan said. "We can spend hours gardening in the backyard and we don't spend time thinking about the crisis. If we were still living in our previous apartment, it would be so stressful because we couldn't do many things that we do now. We think that living in the Habitat house helps us to keep our bodies, minds and souls healthy. Our Habitat home has helped us to have hope, even during COVID."





Habitat Homeowners Juan and Maria M.

PANDEMIC PARTIES: Electronic Events!

The pandemic may have cut off our ability to gather together in person, but it didn't slow down our ability to celebrate our Homeowners and supporters! Our organization pivoted to virtual events in spring of 2020, and we are proud of the amazing content that our team assembled in the past two years.

Hybrid House Parties

In October of 2020, we hosted our first-ever Virtual Habitat House Party gala! The two-day experience featured more than 12 hours of content, including a live lighting of the Empire State Building, moving conversations with Habitat Homeowners and thought-provoking insights from housing experts from around the country. Thousands of guests joined the Virtual House party from the comfort and safety of their own homes.

The 2021 Habitat House Party was a two-night party comprised of a virtual event and an in-person gala. The entire event was a smashing success, ultimately raising more than \$830,000 for hard-working New York families! And thanks to the generous underwriting of Doug and Claudia Morse, every single cent of the money raised

will directly support Habitat NYC and Westchester's programs.

While they may have looked different than our galas of the past, the 2020 and 2021 Habitat House Parties had one thing in common with all other House Parties. They were an opportunity for our donors, supporters, homeowners and guests to party with a purpose, and have a great time for a great cause: building and preserving stable, affordable, healthy housing across the five boroughs and Westchester County.





Rubén Díaz Jr.
Bronx Borough President



Uche Alozie
Almat, Managing Partner



Commissioner RuthAnne Visnauskas
NY Homes and Community Renewal (NYS HCR)



Sydney House Ribbon-Cutting

In April of 2021, we hosted very first virtual ribbon cutting ceremony for Sydney House. Together with our supporters and partners, we celebrated 56 hard-working New York City families as they became first-time homeowners.

Our Board Chairman, Doug Morse, and our CEO, Karen Haycox, welcomed attendees and debuted an awesome video spotlighting the journey to completion and what's next for Habitat NYC Homebuyers.

If you missed the celebration, we invite you to watch the video at habitatnycwc.org/ribboncutting.

“Sydney House is the manifestation of the idea that ownership and equity go hand in hand, and that affordable homeownership for New Yorkers can be a catalyst for improved health and economic growth, with benefits that go beyond the individual or family housed and extend to the community.”

—Karen Haycox, CEO

Sydney House Facts



The largest multi-family development built by a Habitat for Humanity affiliate anywhere in the world



Provides access to equity-building, security, and self-determination for New Yorkers seeking to own a piece of their community



Has the honor of being the first limited-equity co-op completed under the Mayor's Open Door homeownership program

The ReStore in 2020 and 2021

Despite being shuttered for nearly six months, our Queens ReStore cased in on even more record-shattering sales and innovations in 2020 and 2021! In the 18 months that the store was open, it brought in nearly one million dollars towards our mission of building and preserving safe, healthy housing for New York families.

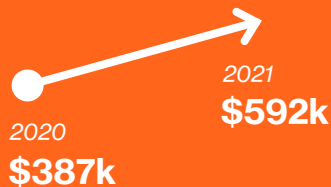
The ReStore adapted to the new virtual world we found ourselves in, and launched an Online Shop in February 2021. Since its launch, the Online Shop has grossed \$500,000 over 8,000 sales.

We look forward to launching a second location, in Westchester County, in 2022!

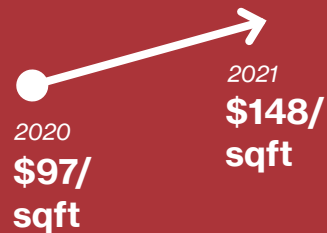
ReStore by the numbers:



Total Sales:



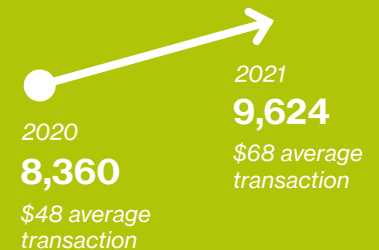
\$/square foot:



Online sales:



Total transactions:





ReStore



**Waste diverted
from landfills:**



**Facebook
followers:**



SUPPORTER **Spotlights**

VOLUNTEER SPOTLIGHT



Alan Ando

Volunteer since: 2018

Why he volunteers: “I have worked on the construction side and volunteered with A Brush with Kindness. I love meeting and working with volunteers, working together to help solve the problems of the lack of affordable housing. The teams I worked with have been enthusiastic, fun and many have returned to volunteer again. The volunteers are from such diverse backgrounds: students, working adults, teens, retirees, life-long New Yorkers and recent immigrants and each have their own fascinating story. I like telling them that they are helping to build America. That they are not just brushing on paint or repairing a wall, but they are reviving a space where a community gathers to help others. That they are building a home where a family will have stable housing and the children can thrive. How many people can say they have contributed to that?”

What a healthy New York means: “A healthy New York is a place where opportunities for education, employment and enlightenment are accessible to all. A healthy New York is a place where we can get engaged to help solve the problems of our city. A healthy New York is a place where all are embraced with mutual respect and love. That is New York and that is at the core of Habitat NYC and Westchester.”

PARTNER SPOTLIGHT



Jamaal Bailey

New York State Senator

Partner since: 2017

Why he supports housing: “Housing justice is social, economic, and racial justice. From combatting our history of racial segregation to addressing disparities that exist in every part of our society, housing is one of the most transformative tools for lifting communities and putting individuals and families on the path of long-term success and stability.”

What a healthy New York means: “As we work to rebuild and recover from a pandemic that has exposed deep systemic inequality, we must root out the systemic conditions and barriers to access that drive poor health outcomes. Health encompasses physical wellbeing, mental health, racial equality, and economic security. To build a stronger, more resilient, and healthier New York, we must equitably invest in all of these facets of health that contribute to thriving communities and allow everyone, regardless of race, ethnicity, gender, sexuality, income, or zip code, to live with opportunity and dignity.”

SUPPORTER **Spotlights**

PARTNER SPOTLIGHT



**Latrice
Walker**

*New York State
Assembly Member*

Partner Since: 2016

Why they support housing: “I have always been a proponent of home ownership. Access to home ownership – including affordable housing for people of color – stabilizes communities and plays a critical role for families trying to achieve the American Dream. I was the Assembly sponsor of a bill signed into law in December that increases funding for affordable housing construction and the expansion of homeownership opportunities for New Yorkers. The new law will go a long way toward bridging the racial gap in home ownership in the state. At the same time, I am fighting for protections for renters, including those who live in NYCHA and Mitchell-Lama properties.”

What a healthy New York means: “A healthy New York means equity from the womb to the tomb. The state needs to make maternal care affordable since low-income women, particularly Black women, are significantly more likely to die during childbirth than their white counterparts. We need more investments in clean energy to combat climate change and promote health. New Yorkers need access to affordable housing, neighborhoods that are free from crime and increased protections for eligible voters in the state. We need to eliminate barriers to education, such as early and legacy admissions. And we need to fund programs to help those suffering from mental health and substance use disorders. These are just some of the issues I’m working on in Albany that will help bring about a healthy New York.”

PARTNER SPOTLIGHT

CREDIT SUISSE 

Partner Since: 2001

Giving in 2020-2021: \$150,000

Why they volunteer: “Credit Suisse Americas employees are passionate about lending their time and talents to the causes they care about. Volunteering with Habitat for Humanity New York City and Westchester County is especially popular; everyone connects with the need for a healthy, affordable home.”

What a healthy New York means: “At Credit Suisse Americas, we have made a long-standing commitment to strengthen the communities in which we live and work. In the face of the COVID-19 pandemic, and orders to shelter in place, the link between health and housing was more clear than ever. To us, a healthy New York is one where everyone has access to a healthy, affordable home. We’re proud to support Habitat for Humanity New York City and Westchester County in building a healthier, more equitable New York.”

SUPPORTER **Spotlights**

LEADERSHIP SPOTLIGHT



**Anthony
Montalto**

*Board Chair, Habitat NYC
and Westchester*

Donor since: 2015

Why he's involved: "The key to a strong community is its members' efforts to support each other in their everyday lives. My work with Habitat for Humanity New York City and Westchester County over the years has been prompted by a desire to support their mission of providing a "hand up" to families in the community, specifically to help them find a place in it to call home. It's been a pleasure to see the great work this organization has accomplished over the years, undeterred even during the pandemic. I'm excited to continue to support this resilient and amazing team through my new position as board chair and look forward to seeing all that we can accomplish together as we, home by home, build a stronger community together."

LEADERSHIP SPOTLIGHT



Melva Miller

*Vice Board Chair, Habitat
NYC and Westchester*

Habitat NYC and Westchester Leader since: 2017

Why she's involved: "I am a proud supporter of Habitat for Humanity New York City and Westchester County, even before joining the Board of Directors, because Habitat truly transforms lives and builds communities. As we think about our nation's recovery, we need to be laser-focused on rebuilding our communities stronger and better than before; and that includes growing our communities more inclusively and equitably through homeownership and wealth building. Habitat achieves this everyday by building and preserving affordable homes with families in need, making communities, and those who live in them, more resilient and self-sufficient. Habitat's strength has always been its ability to support the most marginalized members of our society and by continuing to evolve to serve those in need, I am confident in Habitat's ability to remain steadfast in its commitment to support sustainable and transformative communities."

SUPPORTER **Spotlights**



LEADERSHIP SPOTLIGHT

Doug and Claudia Morse

Habitat NYC and Westchester Leaders since: 2012. Doug served as the Chair of the Board of Directors from 2016 to 2021, and now serves as the Immediate Past Chair.

Doug: “Without doubt, supporting Habitat’s affordable housing efforts over the years has been the most fulfilling and rewarding philanthropic experience of my life. Witnessing Habitat families move into their new homes has always been an unparalleled experience for me. On a recent global build in the Dominican Republic, a neighbor and friend of the family whose home we were there to renovate and upgrade, sang the most beautiful song for all of us when we completed the build. I’ll never forget that moment and seeing such joy on the family’s faces.”

Claudia: “There are few things as primary to a person, and a family’s, well-being than a safe and secure place to call home. As a homebody myself, I feel strongly that affordable housing is a basic human right and need. At the end of the day, there is nothing more important, and Habitat for Humanity’s entire staff as well of their board of directors work tirelessly, with passion and purpose, towards this goal. It has been my great honor and pleasure to have been able to participate in builds like Build for Unity and Women Build, where I discovered the tremendous satisfaction not only of using power tools (so much fun!), but of working together with other like-minded people of all faiths and backgrounds, and finding so many similarities instead of the differences that sometimes divide us. I will never forget those experiences, and look forward to many more in the years to come.”

SNAPSHOT OF Our Supporters

13,489

Total gifts

\$30

Median gift

5,669

Unique donors

4,515

Donors in New York State

1,154

Donors outside of New York State – including 41 states, Washington D.C., Puerto Rico, Canada and Australia!

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Brooklyn: 810

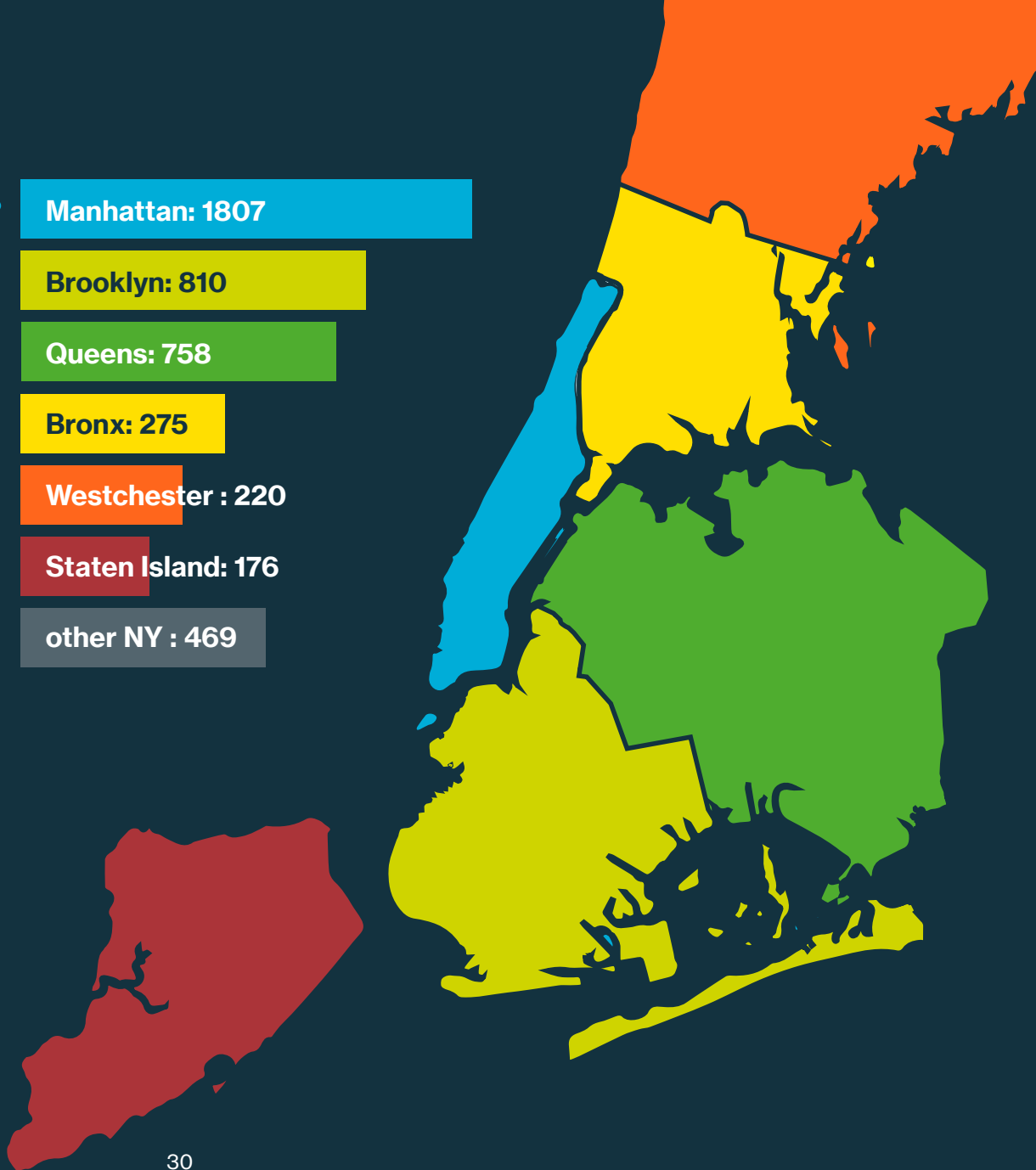
Queens: 758

Bronx: 275

Westchester : 220

Staten Island: 176

other NY : 469





Financials

FISCAL YEARS 2020 & 2021

(July 1, 2019 - June 30, 2021)

Assets	2020	2021
Cash and cash equivalents	\$3,452,437	\$4,635,661
Receivables	\$6,282,347	\$6,294,674
Other assets	\$457,539	\$373,282
Projects under development, net	\$43,033,457	\$22,858,200
Total assets	\$53,225,780	\$34,161,817

Liabilities and Net Assets	2020	2021
Total liabilities	\$41,561,565	\$23,298,309
Net assets		
Without donor restrictions:	\$10,913,230	\$10,334,672
With donor restrictions:	\$750,985	\$528,836
Total net assets	\$11,664,215	\$10,863,508
Total liabilities and net assets	\$53,225,780	\$34,161,817

Revenue	2020	2021
Contributions	\$3,257,172	\$3,199,816
Contributions in kind	\$757,987	\$841,449
Government grants	\$399,795	\$1,808,384
Sale of housing units	\$3,853,801	\$24,601,033
ReStore	\$505,550	\$577,093
Other income, net	\$843,360	\$933,476
Total revenue	\$9,617,665	\$31,961,251

Expenses	2020	2021
Program services		
Cost of housing units sold	\$3,545,437	\$23,896,767
Personnel and other	\$5,239,167	\$5,088,094
Supporting services		
Management and general	\$1,864,996	\$2,234,355
Fundraising	\$1,290,757	\$1,542,742
Total expenses	\$11,940,357	\$32,761,958

Financials

FISCAL YEARS 2020 & 2021

(July 1, 2019 - June 30, 2021)

Habitat for Humanity New York City Community Fund	2020	2021
Total assets	\$3,417,268	\$4,500,667
Total liabilities	\$115,270	\$882,684
Total net assets	\$3,301,998	\$3,617,983
Total support and revenue	\$732,527	\$672,064
Total expenses	\$360,350	\$356,079

Projects Under Development

Fiscal years 2020 and 2021 (July 1, 2019 - June 30, 2021)

Constellation		
2020	2021	Habitat Equity
\$168,830	\$246,113	\$246,113

Mosaic		
2020	2021	Habitat Equity
\$453,574	\$889,928	\$389,928

SEED		
2020	2021	Habitat Equity
\$9,306,616	\$9,851,739	\$1,699,238

Dean Street		
2020	2021	Habitat Equity
\$5,530,840	\$2,012,774	\$1,153,442

Net Zero		
2020	2021	Habitat Equity
\$751,706	\$970,674	\$325,847

Sydney House		
2020	2021	Habitat Equity
\$24,935,640	\$5,984,417	\$862,340

Haven Green		
2020	2021	Habitat Equity
\$ 392,333	\$445,742	\$445,742

Queens Phase II		
2020	2021	Habitat Equity
\$1,492,918	\$1,943,549	\$1,215,317

Net Total		
2020	2021	Habitat Equity
\$43,032,457	\$22,344,936	\$6,337,967

SYDNEY HOUSE HOMEOWNER IN THE BRONX

Renee N.

Renee N. likes to help people feel better – that’s why she works in patient accounts in a medical center, why her hobbies are fashion and hair styling, and why she worked so hard to buy a stable home for her son, Nathaniel.

Before they moved into the Habitat home, Renee and Nathaniel shared a one-bedroom apartment. Nathaniel is the quarterback of his high school football team, so you can imagine that the space was pretty cramped, and it was hard for Nathaniel to find a place to study.

Renee had never tried to buy a home in New York before. She found Habitat NYC and Westchester on social media, and watched YouTube videos of Habitat Homeowners talking about how applying was the best decision they had ever made. So, she gave it a shot, and was accepted into our Home Purchase Program.

Renee worked hard, maintained good credit, took Homebuyer education classes and completed her sweat equity hours. But then, the COVID-19 pandemic gripped New York City, and Renee and Nathaniel were trapped at home.

“At first, I was happy to be home with my son because I knew we would be safe, but then it started to be a bit difficult to work and tend to him with his classes as well,” she told us. “I was the parent and teacher 24/7. When we both needed a break from each other, we didn’t know where could go. We were too scared to go outside. At this point my son’s mental health took a turn, so we started group therapy.”

In April, Renee suffered a devastating loss – her beloved uncle passed of a heart attack. The hospital he was taken to was slammed with COVID-19 patients, and there was no ICU bed for her uncle, who had to remain in

the ER, and eventually passed away there. The family had to wait a month for the funeral, which was limited to 10 people.

“One thing that has helped during all this craziness going on in the world is buying a home with Habitat NYC and Westchester. COVID-19 may have slowed down my process, but my goal is to finish what I started and finally have my dream home,” Renee said. “Owning a home is important to me because it gives me the chance to leave something for my son when he gets older.”

And now, she and Nathaniel are living in their very own Habitat Home, in Sydney House in the Bronx! All the hard work is worth it, because she knows Nathaniel feels better now that they are truly in a home of their own. Turns out that owning a piece of her city makes Renee feel better too.



Habitat Homeowner Renee N. with her son Nathaniel

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www.habitatnycwc.org


info@habitatnycwc.org

212.991.4000

111 John Street, Suite 770
New York City, NY 10038

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