



# annual report 2019-2020

a report to our investors,  
supporters, friends,  
and volunteers



MULBERRY STREET PROJECT IN CHICO



## Dear Habitat Friend,

Habitat for Humanity's mission—to *bring people together to build homes, communities and hope*—is well-known throughout the world. **Here in Butte County, Habitat marks 27 years of doing just that: uniting businesses, donors, and volunteers to raise the walls and empower families to become a strong part of our communities.**

The Camp Fire of 2018 brought the need for affordable housing into sharp focus:

- Nearly 1/2 of the people in Butte County pay way too much of their monthly income for rent which means they have trouble covering expenses needed to live a decent life.
- Too many of our friends, essential workers, and neighbors cannot find a place to live that is safe and affordable.
- **Owning a home is the first step towards building wealth and a financially stronger future.**

Despite the Covid-19 pandemic, Habitat is ready to do more. We have upped our goals in the face of the housing crisis, and with your help, we can meet these challenges:

- **Build** six homes per year for at least the next five years. The Mulberry Street Project for six families, five of whom are Camp Fire families, was started in 2020 and will be completed this year.
- **Develop** eight homes in Paradise with Camp Fire survivors.
- **Partner** with local contractors to direct usable building supplies to the ReStore.
- **Grow** our volunteer program for both building and ReStore assistance.
- **Enlarge** the number of donors to support Butte County affordable housing.

Our annual report will show you how lucky we are to have widespread support, to mark the ways we are rebuilding, to ask you to renew your commitment, **and help us find NEW supporters**, to make Butte County a better place to live.



Thank you for your generous support this year, your on-going commitment, and for your future support as we meet this challenge in our communities.

**TOGETHER, WE CAN MAKE A DIFFERENCE.**

**From our homes to yours,**

Jason Olivares  
President of the Board

Nicole Bateman  
Executive Director

# homeownership

## **Studies draw a straight line between housing quality and the well-being of children.**

Surveys of Habitat homeowners show improved grades, better financial health, and parents who are more confident that they can meet their family's needs.

We can all see tangible evidence that strong and stable homes help build strong and stable communities. Our own Habitat families see the changes in their lives once they move into their homes, including happier children and more faith in the future.

## **Another straight line is between homeownership and building wealth and having a stake in the future.**

This past fiscal year we were able to finish the last two homes at the East 20th Street Project. The first two of six homes at the Mulberry Project will be finished this Fall. When this project is completed, Habitat will have built 39 homes in Butte County.

## **We celebrate all the Habitat homeowners, their hard work, and their many successes!**

Each application is reviewed by a volunteer committee to ensure they meet all the criteria. Those selected are those in the most need. The families agree to:

- **Help** build their home (250 hours of sweat equity per adult).
- **Provide** a down payment of \$1,000.
- **Assume** an affordable mortgage. (Mortgage payments are no more than 30% of a family's income with 0% interest loan for 20-40 years.)
- **Participate** in Personal Finance and Homeownership Workshops.

**Habitat is proud that over the course of 27 years we have never had a foreclosure and one of the mortgages was paid off early!**

*Habitat doesn't  
just build homes.  
Habitat build lives.*



Mary Shippen,  
Habitat homeowner

*I am so proud  
of my children.  
Having our own  
home gave us a  
sense of pride  
...and more  
importantly,  
a sense of  
confidence.*



Mina Bhatka,  
Habitat homeowner

*Everyone  
deserves  
a decent  
place to live.*



# volunteers

*Without volunteers,  
we'd be a nation  
without a soul.*

Rosalynn Carter



Habitat's business model has at its **HEART** the idea of volunteers. We bring people together to build homes, communities and hope. **Volunteers build 70% of each Habitat house.** They work alongside our dedicated construction team, crew leader volunteers, and partner families.

Butte County volunteers come from businesses, colleges, clubs, corporations, and church affiliates, and over the past year, we have also worked with volunteers from outside our area.

While Covid-19 has had a drastic impact on volunteer opportunities, we are committed to creating safe ways for people to continue to work with us.

This past fiscal year we had over

**200 volunteers**

who contributed

**3,272 hours,**

or nearly

**\$100,000**

of in-kind services.

***Simply amazing!***

*Building a Habitat house helps the volunteers as much, or more, than the homeowners, because it allows you to be part of something bigger than yourself.*

Dan Braz,  
Construction Volunteer

# recycle and the ReStore

Habitat for Humanity of Butte County's ReStore accepts home goods and home improvement materials. These donations accomplish two goals:

- Tons of useful materials are diverted from our local landfills by donors and businesses who would rather recycle usable materials.
- These donations generate critical revenue to support the building of affordable housing in our community.

**This past fiscal year, the ReStore received nearly 6,000 donations and completed over 24,000 transactions.**



Other activities and services:

- The ReStore is a part of PaintCare, a stewardship program to recycle leftover paint. We repurposed 1,700 gallons of paint last fiscal year.
- In partnership with Dreamcatchers, a vocational program funded by Butte County Department of Behavioral Health, 728 hours of volunteer time was contributed by participants.
- We welcome those who need to complete community service hours through various programs which resulted in 1,333 volunteer hours.
- **The ReStore recycles, too! We recycle cardboard and a variety of metals, including brass, copper, aluminum, and scrap metal—nearly 20 tons!**

The ReStore is open for donations and sales, following guidelines for the Covid-19 pandemic established by the CDC and the Department of Public Health, and is committed to providing a safe environment for workers and customers.

*ReStore is both a treasure and a treasure hunt.*

# financial report

Since the Camp Fire in 2018, Butte County has been the recipient of millions of donated dollars and supplies to help us recover. **Habitat is grateful to receive a portion of these dedicated funds for specific Camp Fire related projects.**

Before the fire, we were funded by individual donors, mortgages payments, ReStore proceeds, HOME and CDBG funding in partnership with the City of Chico, and local fundraising efforts such as the Chico, Oroville and Paradise Realtor's Golf Tournament. These efforts sustained building two homes per year.

**Now that we have designated funding for Camp Fire recovery and have expanded our goals, we must add to our traditional sources of revenue.** A prime example of this is the \$1.5 million Mulberry Street Project funded by the following donors:



Our goal now is to involve many more foundations, businesses, and individual donors to complement this nationwide generosity to help our county recover. We know we can't do it by ourselves, but with help from our local supporters and people across the country, we can help rebuild Paradise and the surrounding communities and increase affordable housing in Butte County.

## The Mulberry Street Project: Homes for Camp Fire Survivors.



*"When Habitat's Mulberry Project came around, CalFlor contacted Mohawk Flooring about helping Butte County recover from the Camp Fire and they were 100% on board. They offered their top-of-the-line, most popular products, delivered for no cost. We are all so impressed with Habitat Butte County's herculean effort to pull off the Mulberry Project during a pandemic." Todd Hall, CalFlor*



## Habitat's Rebuild Paradise Project: 2021



To date, we have several sponsors ready to launch this project with \$500,000 of the \$1.5 million needed: Thanks to Paradise Rotary Club Foundation, Golden Valley Bank, State Farm, Lowell Foundation, Tri-Counties Bank, and the North Valley Community Foundation's Butte Strong Fund.

## Financial Snapshot

Fiscal Year July 1, 2019 to June 30, 2020

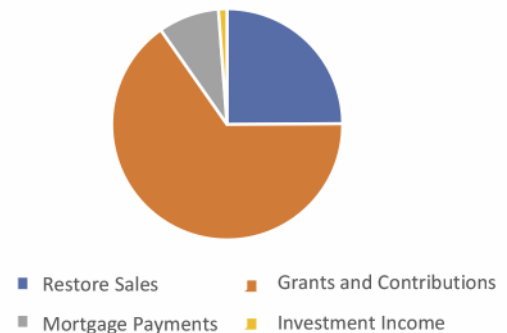
### Program and Administration Support

|                                  |                     |
|----------------------------------|---------------------|
| Operating Income                 |                     |
| Restore Sales                    | \$ 355,118          |
| Grants and Contributions         |                     |
| Individual Donors                | 93,802              |
| Grants and Corporate Donors      | 801,574             |
| In-Kind Contributions            | 36,607              |
| Anticipated PPP Loan Forgiveness | 100,757             |
| Other Receipts                   |                     |
| Investment Income                | 17,595              |
| Mortgage Principal Payments      | 121,509             |
| <b>Total Cash Support</b>        | <b>\$ 1,526,962</b> |

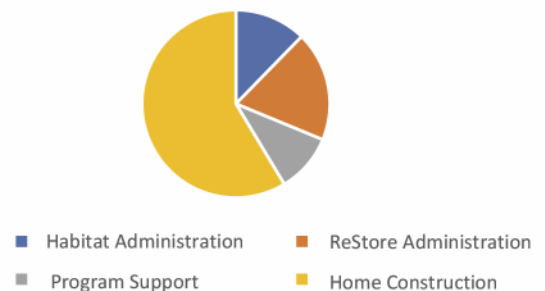
### Program and Administration Expenditures

|   |                     |
|---|---------------------|
| Operating Expenses                      |                     |
| Habitat Administration                  | \$ 222,231          |
| ReStore Administration                  | 340,522             |
| Program Expenses                        |                     |
| Program Support                         | 183,594             |
| Home Construction                       |                     |
| 20th Street                             | 349,106             |
| Mulberry Street                         | 495,024             |
| Rebuild Paradise                        | 171,178             |
| Miscellaneous                           | 41,334              |
| Adjustments for capitalizations         | (484,392)           |
| <b>Total Program Expenses</b>           | <b>\$ 1,318,597</b> |
| Operating Inflows in Excess of Outflows | 208,365             |
| <b>Assets as of June 30, 2020</b>       |                     |
| Liquid/Usable                           | 223,264             |
| Special Program Restricted              | 1,098,198           |
| Fixed Assets & Net Mortgage Receivables | 1,402,113           |
| <b>Net Assets</b>                       | <b>\$ 2,723,575</b> |

### Program and Administration Support



### Program and Administration Expenditures



**5 YEAR PLAN:**  
*Habitat is setting a goal to build 6 homes a year.*  
**JOIN THIS EFFORT!**

# team effort



*Every hour of sweat equity a family puts in, every dollar donated, every volunteer that sets foot on a job site, and everyone cheering and supporting in the background gives another family a chance at homeownership and a lifetime of cherished memories, and that is priceless. I could not be prouder to be a part of the Habitat for Humanity of Butte County team.*

Chelsea Irvine,  
Habitat Board member

# global efforts

Since the founding of Habitat for Humanity in 1976, Habitat has helped more than 29 million people around the world build or improve the place they call home.

**In fiscal year 2019, Habitat affiliates helped more than 7 million people, and an additional 2.3 million gained the potential to improve their housing conditions through training and advocacy.**

Habitat for Humanity of Butte County supports the global efforts and provides a modest annual tithe to help support everyone deserving a decent place to call home.

## Habitat Staff

**Nicole Bateman**  
Executive Director

**Jenny Fales**  
Development Manager

**Alaina Quevedo**  
Homeowner/Volunteer Coordinator

**Cindy Webb**  
Administrative Assistant

**Norman Tucker**  
Accountant

**Cory Beynon**  
ReStore Manager

**Chad Slick**  
ReStore Supervisor

**Raul Herrera**  
Construction Manager

**Matthew Solomon**  
Construction Site Supervisor

## Board of Directors

**Jason Olivares, Board President**  
General Manager, Oxford Suites

**Tom Hayes, Vice President**  
Retired City Planner

**Greg Creighton, Secretary/Treasurer**  
Retired Estimator, Sunseri Construction

**John Linhart, Past President**  
Retired, City Planner

**Jeanne Newton**  
Real Estate Broker

**Mary Shippen**  
Instructional Paraprofessional, CUSD  
Habitat homeowner

**Teresa Kludt**  
Retired, Attorney

**Chelsea Irvine**  
Community Resource Manager, 3CORE

**Richard Macias**  
Retired, Architect

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