



annual report 2020-2021

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



Doing Our Part to Help Rebuild Paradise



Dear Friends,

Here at Habitat we have used up several pair of sneakers as we ran to keep up with the many challenges of affordable homes in the aftermath of the Camp Fire.

The disaster re-wrote the needs of Butte County and re-wrote our strategic plan. For the next five, and likely ten years, we will be building up to ten homes a year in Paradise, far surpassing our previous rate of two homes a year.

We have gained partners from across the country – National Collegiate Athletic Association, AT&T, Wells Fargo Foundation, National Ready Mixed Concrete Association, Simpson Strong Tie, Boral Roofing – and from our own North Valley Community Foundation-Butte Strong, Golden Valley Bank Foundation, Paradise Rotary, Mar-Val Foods, Beta Chapter of Omega Nu, Chico State CIM Patrons Foundation, and Paradise Chamber of Commerce.

The pandemic interrupted our traditional models and created new impetus for growth. We thankfully had plenty of planning to do while our state was closed and we were ready to go full speed.

We are so appreciative of the many businesses and donors that backed Habitat as we added staff, created new partnerships, and worked with volunteers to move safely and quickly to help Rebuild Paradise. It has been a tumultuous time and we are grateful for every sponsor, donation and all of the goodwill.

Please review our annual report to check out our building innovations and our financial health. While we have been fortunate to receive many grants to support our internal capacity to build more homes, we need your continued support for construction costs, to build with new families, and work together to rebuild Paradise.



As always, Habitat's ongoing commitment is to:

- Work with families who want to own a home, but do not qualify for conventional loans.
- Ensure that homes are affordable for the life of the loan, with low interest or zero interest loans.
- Create opportunities for homeownership by bringing communities together to help families build their own homes.

From our homes to yours,

Jason Olivares
President of the Board

Nicole Bateman
Executive Director

homeownership and the camp fire

The challenges of this past year have been tremendous. After the 2018 Camp Fire, Habitat went into overdrive. Finishing current projects in Chico and planning for the largest project we had ever done in Paradise demanded an increase in staffing and careful planning. An outpouring of nationwide goodwill for Camp Fire survivors resulted in donations and energy to get back on our feet after the most deadly fire ever to hit California.

Doing Our Part

Homeownership flourished: we built six homes in Chico—five for Camp Fire survivors—and began laying the groundwork, buying property, and lining up sponsors for our Habitat Rebuilds Paradise Project.

We weathered the pandemic year with another mortgage retired. Due to Covid-19 two families out of 40 lost employment and are in Habitat's forbearance program, an illustration of how Habitat's mortgages work. Forbearance carries a family while they are in temporary financial distress and their future is bright for re-employment. **We are grateful that we provide affordable loans and that we can help families in tough times.**

Habitat's Rebuild Paradise Project: Fire Resistant Materials

Nationwide, donors and businesses signed up to help Camp Fire survivors. As we moved into a major effort to build homes in Paradise in 2021, Habitat partnered with the National Ready Mixed Concrete Association to build fire resistant homes featuring insulated concrete walls. We added double-glazed windows, fire resistant building materials, fortified roofs and landscapes designed to new fire-safe specifications to complete the list of innovations. **The result is an energy efficient home with lower energy costs, further ensuring affordability in the long run.**

We now have 15 lots, purchased or donated, and have begun three homes on Garden View Lane, all using fire-resistant materials. **Three long-time Paradise renters are now building homes and making plans for a new start.**

We also adjusted criteria for families to qualify for a home, expanded the income range to qualify for mortgages and began exploring various programs to provide other kinds of affordable mortgages.

*Everyone deserves
a decent place to live.*

"I'm excited to get new neighbors, to help rebuild our community, and reconnect with our friends and family who are up here on the Ridge. We are so grateful."



Jennifer Wolfe
Habitat homeowner

"We feel blessed to have found an organization that worries about the well-being of the families that don't have the resources to have their own home. They do not discriminate against anyone."



Adrian Sanchez
Habitat homeowner

volunteers

Care-A-Vanners Alma and Pepe Fields from Colorado, Tad and Glenda Isaacs from Georgia, and Bruce Kessler from Washington came to Butte County.



“What’s important to the Care-A-Vanners is seeing what an impact we can have when we meet the kids and the family. It means everything in the world to us.” Alma Fields

The pandemic tossed a hard ball at Habitat’s business model, which has always featured volunteers as the heart of the enterprise. Traditionally, they build 70% of a Habitat home as they work with construction staff and partner families. Due to Covid, with safety mandates to protect people in place, we limited volunteer support for a time.

Volunteers were able to continue to serve on the board of directors; committees, like the Homeowner Selection Committee; help with fundraising; write proposals; work at the ReStore or on building sites; and provide educational training for homeowners.

35 volunteers provided over 4500 hours of service. These hardy souls delivered!

With the emergence of the Delta variant of Covid, we are moving slowly with our plan to re-introduce volunteers to building sites with safety as our number one concern. Following CDC guidelines and providing training will be hallmarks of this effort. **We are also in the process of hiring a new Volunteer Coordinator to provide oversight and training.**



“Without volunteers, we’d be a nation without a soul.”

Rosalynn Carter



“I’m looking forward to seeing what will come from this new perspective that I have in life. The fact that I’ve been able to provide this opportunity for my child is overwhelming. It really makes me feel like I’m a true parent.”

Ruby Butler
Habitat homeowner

ReStore = recycle = more affordable homes

The ReStore is an increasingly valuable part of the Habitat business model. Not only does it divert useful materials from the landfills each year, it also creates a stream of income to help cover administrative costs and build affordable housing..

The pandemic created special challenges for the retail function, as well as the donation of materials and goods. While we were closed, the staff undertook a re-evaluation of the workspace, developed a more efficient pattern for donation drop offs, improved the layout of the store, added additional lighting while converting to LED bulbs, and created several outside shopping areas to make it safer and easier to find products.

In addition, the ReStore moving truck ended its useful life so we purchased a new one to continue our pick-up service of large items.



When the state began to re-open businesses, the manager had to deal with staffing challenges like those impacting the retail industry state-wide.

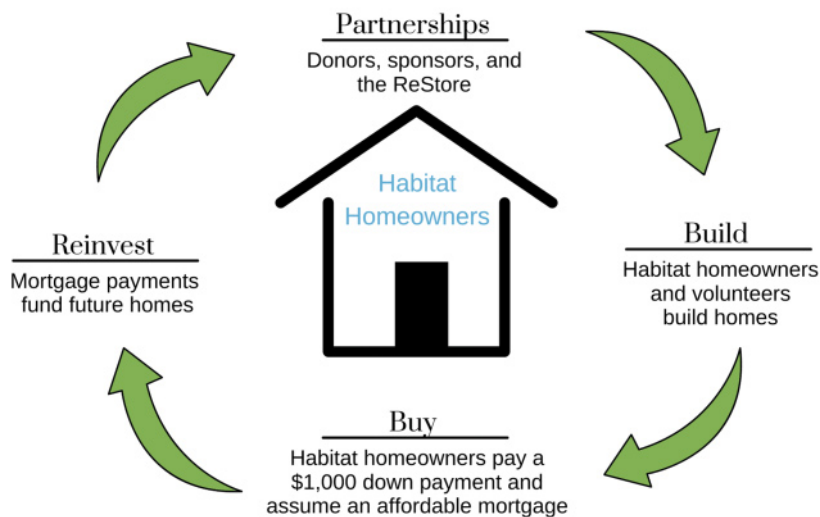
Despite the shutdown and reopening, a significant list of activities and services were maintained:

- **Recycled** over 2,200 gallons of paint as a part of PaintCare, a stewardship program that uses leftover paint for new projects.
- In partnership with Dream Catchers, ReStore provided **vocational training** for the Butte County Department of Behavioral Health. This resulted in over 600 volunteer hours for the ReStore.
- The ReStore **diverted 16 tons** from the local landfill by recycling cardboard and metals, including brass, copper, aluminum.
- Accepted nearly **5000 donations** for resale.
- Implemented a Facebook **marketing plan** to list new and high value items for sale.

The ReStore continues to follow guidelines for Covid-19 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.*

the Habitat model



“Paradise Ridge Chamber of Commerce has been proud to partner with Habitat for Humanity of Butte County to raise roofs and hopes in Paradise and Magalia. Each family returning home faces potentially insurmountable obstacles, and Habitat has directly impacted our community for the long term not only by providing safe, affordable housing, but also by modelling best building and community stewardship practices. A range of housing options is the foundation of the stability and diversity of our developing economy.”

On the Paradise Ridge, each new rooftop is a victory and a promise!”



Monica Nolan
President
Paradise Chamber of Commerce

The Habitat model continues to gain supporters because its goal—building homes with people and communities—resonates so loudly in our difficult times. As Dan Braz, former volunteer contractor, said, **“Building a Habitat house helps the volunteers as much, or more, than the homeowners. It allows you to be part of something bigger than yourself.”**

Businesses, foundations, and corporate sponsors support the idea of communities helping families build homes and wealth for the good of the community.

Supporters and donors from across the country and from our own communities help by sending funds for materials. **Several property owners have donated their lots on the Ridge and we are looking for more!**

Volunteers offer expertise and muscle, energy and good will, side by side with people who are building their own homes.

Donations of useable home goods and building supplies are sold through the ReStore.

Families pay affordable mortgages to Habitat, which help build the next round of homes.

Over the past year, we saw an increase in donations, as grants and corporate giving reached all-time highs, as well as a dramatic increase from in-kind donations—concrete from A&A Ready Mix and Mathews Ready Mix; cement from Pan Pacific Cement; tile roofing from Boral Roofing; insulated concrete forms from Fox Blocks; plumbing supplies from Uponor; and rebar from Helix.

Program expenses increased as we received grants to fund new staff, essential as we increase production of homes from two a year to ten. These include Volunteer Coordinator, Homeownership Support Coordinator, and Construction Director.

financial snapshot

Habitat's Rebuild Paradise Project

This year we developed plans to build ten homes a year and we have begun the first three, with 12 additional lots in preparation for building. Grants provided the majority of Habitat's funding as we embarked on this long-term project to help rebuild Paradise. Federal funds during the pandemic provided staff support.

As we adjust to the limitations of Covid and an outpouring of support, our plans will be modified as needed to meet the challenges.

One point of pride is that 100% of funds that come from individual donors are applied to construction costs!

Several grants provide both construction costs and staffing support.



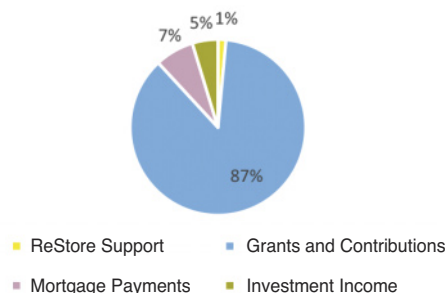
20-21 Financial Summary

Fiscal Year July 1, 2020 to June 30, 2021

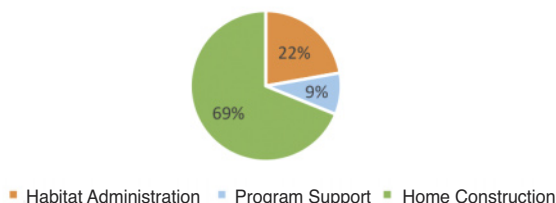
Program and Administration Support	
Operating Income	
Net Support from ReStore Operations	\$ 27,578
Individual Donors	225,143
Grants and Corporate Donors	1,231,490
In-Kind Contributions	95,361
Administration PPP Loan Support - forgiven	46,313
Program PPP Loan Support - forgiven	24,160
Other Receipts	
Investment Income	88,250
Mortgage Principal Payments	134,353
Total Cash Support	\$ 1,872,647
Program and Administration Expenditures	
Operating Expenses	
Habitat Administration	\$ 396,872
Program Expenses	
Program Support	159,614
Home Construction	1,230,312
20th Street	13,391
Mulberry Street	840,733
Rebuild Paradise	375,251
Miscellaneous	938
Adjustments for capitalizations	(467,554)
Total Program Expenses	\$ 1,319,245
Operating Inflows in Excess of Outflows	553,403
Assets as of June 30, 2021	
Liquid/Usable	906,420
Special Program Restricted	722,943
Fixed Assets & Net Mortgage Receivables	2,294,481
Net Assets	\$ 3,923,844
ReStore Operations	
Total Income from all sources	495,521
Total Expenditures	429,138
Net ReStore operating funds received/(Loss)	\$ 66,383
Capital asset purchase for Store (less \$30,000 grant, received for purchase, recorded in prior fiscal year)	38,805
Net Funds for Habitat Operational Support	\$ 27,578

For more information or questions, contact Nicole Bateman, Executive Director

Program and Administration Support



Program and Administration Expenditures



5 YEAR PLAN:
Habitat is setting a goal to build 10 homes a year.
JOIN THIS EFFORT TODAY!

doing our part



Addressing our county's critical housing needs by helping others achieve first-time homeownership supports health, stability, financial security and, best of all, helps our communities grow. There are so many ways to be involved: volunteer at our construction sites, participate in fundraising, donate and shop at the ReStore, donate to HFH, Butte County, join our Hammer Club, or leave a legacy.

Let's all do our part!

Teresa Kludt,
Habitat Board Member

global efforts

Since 1976, Habitat for Humanity has helped more than 35 million people build or improve the place they call home. In 2020 alone, Habitat affiliates helped more than 5.9 million people.

Habitat works in all 50 states and more than 70 countries to help people achieve strength, stability, and independence through safe, decent and affordable shelter.

Habitat for Humanity of Butte County supports these global efforts and provides a modest tithe to support the belief that everyone desires a decent place to call home.

Habitat Staff

Nicole Bateman
Executive Director

Jenny Fales
Development Manager

Alaina Quevedo
Construction Director

Norman Tucker
Accountant

Cindy Webb
Development and Communications Assistant

Cory Beynon
ReStore Manager

Raul Herrera
Construction Manager

Chad Slick
ReStore Supervisor

Growing Our Board of Directors

Habitat's new board members represent Paradise as we focus our work in that community.

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

Richard Macias
Retired, Architect

Mary Shippen, Habitat Homeowner
Instructional Paraprofessional, CUSD

Teresa Kludt
Retired, Attorney

Chelsea Irvine
Economic and Community Development Consultant

Carl Henker
Paradise Realtor

Tom Baker
Paradise Attorney

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