
resiliency

Annual Report

July 1, 2019 – June 30, 2020



“ **This is how we begin to transform the concept of resilience from an individual trait to one that describes a community – and society – that cares for everyone. Rather than hoping a child is tough enough to endure the insurmountable, we must build resilient places – healthier, safer, more nurturing and just – where all children can thrive.** ”

– Dr. Mona Hanna-Attisha, Pediatrician, Scientist, Activist, and Author



dear friends,

We began the fiscal year in typical fashion. We had great plans to build more homes, reach more households, and invest more resources in Chicago’s South Side than ever before. While doing so required that we raise more funds, engage more volunteers, and develop stronger partnerships than ever before, we had solid strategies and a clear path forward. For the better part of the year, with help from supporters like you, our plans were successful and we made tremendous progress.

What came about as the year progressed was far from typical. COVID-19 revealed gross disparities in access to care, disrupted our economy, and amplified the need for all to have a safe place to shelter. At the same time, violence and discrimination against Black people, the results of systemic racism spanning centuries, brought forth cries for action and change.

The vision of Habitat for Humanity, our work at its core, is a world where everyone has a decent place to live. This means uprooting biased systems blocking families from accessing the strength, stability, and self-reliance that comes from affordable homeownership. It means

investing in neighborhoods deeply affected by a legacy of injustice so that communities can form healthy and safe spaces in which people can thrive.

As our organization presses forward, we reflect on the definition of resiliency: robust, strong, able to withstand. The quote highlighted on the opposite page speaks to our mission: Habitat Chicago’s long-term goal has always been to reinforce resiliency in neighborhoods. Although we will face challenges in the year to come, our commitment to this goal remains unwavering.

We are so grateful and proud to have your support. Thank you for standing with us to carry our work forward through changing, uncertain times.

Sincerely,

Jennifer L. Parks
Executive Director

Sean McGuire
President, Board of Directors

our goals are big, our vision is long-term

Through ups and downs, highs and lows, our Habitat Chicago community rises to the occasion to continue building a city that works for all of us – one where everyone has a decent place to live in a thriving and resilient community. Year after year, we are grateful for YOU continuing on the journey with us. We hope you feel pride looking at what we accomplished together this last year.



community collaboration

39 community input sessions **22** neighborhood grants **1,292** neighbors engaged in grant projects **8,000** masks distributed in response to COVID-19

volunteer commitment

35,435 volunteer hours at ReStore and on the build site **16,680** hours served by year-long AmeriCorps volunteers

international vision

\$90K contributed to Habitat Malawi **20** home projects funded in Malawi

affordable homeownership

7 new, energy-efficient homes completed **14** homebuyers on track to homeownership **1,095** homeowner volunteer and education hours

ReStore Chicago

3,303 product donations to ReStore **719** tons of useful goods diverted from landfills through ReStore

new efforts

2 new programs: Homebuyer University and Home Care Workshop Series **7** Home Care Workshops completed **143** Home Care Workshop attendees **30** Homebuyer University students

the habitat chicago model

Habitat Chicago brings people together around the health of neighborhoods because we don't just want individuals to survive; we want neighborhoods to thrive. Years of systemic disinvestment in our Chicago neighborhoods means that we, and all advocates of stronger neighborhoods, must think holistically in our approach. Capital projects matter, but so do the talents and aspirations of community members – if either is to contribute to a neighborhood's trajectory, both must be supported.

Every program, every tactic, every partnership we develop and carry out at Habitat Chicago is centered in this balance. Our goal is to offer complementary efforts that will strengthen both the real estate market and neighbor-to-neighbor networks, ultimately leading to neighborhoods that foster their residents' well-being.



We organize resources

- money
- volunteers
- community members
- partnerships

to make investments

- Affordable Homeownership Program
- Homebuyer University
- Home Care Workshop Series
- Neighborhood Grants Initiative

that build up assets

- stable real-estate market
- increased neighborhood engagement

to ultimately help
**realize healthy,
stable neighborhoods.**

Through our Affordable Homeownership Program, Habitat Chicago offers affordable mortgages for new, energy-efficient homes to buyers who do not qualify for conventional lending. Homeowners then take on the stewardship of our multi-year, multi-million-dollar real estate investments in their neighborhood.

“

I remember going from home to home growing up, and I don't want that for my son. I want to raise my son in a home we can call our own. I want to create that stable environment for him. Not only will we feel secure, but the burden of instability will finally be lifted.

– Britany, Affordable Homeownership Program buyer

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affordable homeownership



Accomplishments in
Fiscal Year 2020

7 new, energy-efficient
homes completed


14 homebuyers on track
to homeownership

1,095 homeowner
volunteer and
education hours

homebuyer university

Accomplishments in
Fiscal Year 2020

30 Homebuyer University
students



Debt Level (30%)

How much debt do you have in comparison to your limits?

Factors that hurt your score:

- Debts above ~30% of your total credit limit
- Debts above ~30% on any single credit line

How time affects your score:

- Changes to debt level affect credit score immediately (when assessed)

Group Activity

- What strategies could someone take to improve their debt level portion?
- Add strategy cards

Taught by real estate and financial experts in a small-group setting, Homebuyer University is a new program that helps individuals work towards their goal of first-time homeownership. Classes are open for public enrollment and cover the ins and outs of budgeting for, buying, and maintaining a home.

“

I know owning a home will bring on a lot of new responsibilities. I am working now towards building future goals for myself and my children. But through all the hard work, it will be worth it... we can build generational wealth. And, most of all, it will be OURS.

– Donshay, Homebuyer University graduate

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Home Care, another new program, is a series of hands-on classes designed to help individuals take care of and improve their homes. In addition to practical instruction, each class equips attendees with strategies for budgeting, project management, and deciding between DIY and professional services. Class topics rotate each quarter with needs common to housing in Chicago.

“

I enjoyed learning tips that I, as a not very ‘handy’ person, can actually do. This workshop felt very accessible.

– Anonymous, Home Care Workshop attendee

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home care workshop series



Accomplishments in
Fiscal Year 2020

7 Home Care Workshops
completed

143 Home Care Workshop
attendees

neighborhood grants

Accomplishments in
Fiscal Year 2020

1,292 neighbors engaged
in grant projects

22 neighborhood
grants

Our Neighborhood Grants Initiative offers small grants to residents in our focus neighborhoods, West Pullman and Greater Grand Crossing. Through this initiative, residents bring their improvement projects to life to make a positive impact in their community. Recipients have organized everything from physical projects like murals and porch repairs to social projects like community gatherings and block parties.

“

I am glad the universe aligned me with Habitat Chicago. I wanted to help change my neighborhood for the better. I've been greatly affected by the project because I've gained a better relationship with my neighbors.

- Michelle, Neighborhood Grants Initiative grantee

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Habitat Chicago brings people together to build resilient communities and make a lasting impact in the city we all share. From ReStore to the build site to our operational committees, our volunteers take on exciting challenges and use their unique talents to dramatically improve the lives of those around them.



In such a big city, it can be easy to feel anonymous and unaccountable to the millions who also call Chicago home. Habitat has instilled in me a sense of personal responsibility to help make the city I love more just and more equitable, in solidarity with the people who make Chicago the special place it is.

– Alice, Women Build volunteer since 2016



volunteers



Accomplishments in
Fiscal Year 2020

35,435 volunteer hours
at ReStore and
on the build site

16,680 hours served by
year-long AmeriCorps
volunteers

ReStore



Accomplishments in
Fiscal Year 2020

3,303 product donations to
ReStore

719 tons of useful goods
diverted from landfills
through ReStore

ReStore is a key component in the sustainability of our work – every purchase, donation, and volunteer hour breathes life into our mission. At ReStore, you can recycle your own home goods through donations, reuse someone else's items in your own home, and reduce the amount of waste in landfills.

“

I think ReStore is a great way for people to contribute in making a difference, even if they don't have an interest in construction. Donations, volunteering, and shopping for great deals all help to build a stronger city.

– Brian, ReStore volunteer since 2018

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Habitat Chicago annually dedicates a portion of our revenue to Habitat Malawi, which creates housing for vulnerable populations, trains students with vocational skills, prepares for and responds to natural disasters, and constructs sustainable water, sanitation, and hygiene facilities.

“

This year is a year of answered prayers and celebrations. My family and I are very grateful for the support we have received – you have brought joy in our lives. Our living standards have greatly improved, and we love it.

– Emma, Habitat Malawi homeowner

”



international vision

Accomplishments in
Fiscal Year 2020

\$90,000 contributed to
Habitat Malawi

20 home projects
funded in Malawi

financials

We couldn't do our work without you and your decision to invest in your neighbors. Click [here](#) for our full donor list.

income

contributions	\$2,679,060
ReStore	\$(31,489)
program revenue	\$(156,834)

total income	\$2,490,737
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expenses

programs	\$2,132,793
management	\$306,759
fundraising	\$678,060

total expenses	\$3,117,612
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Both income and expenses were affected by closures, cancellations, and postponements due to the COVID-19 pandemic.

executive

Jennifer L. Parks

board of directors, fiscal year 2020

Doug Anderson, Federal Signal
Cameron S. Avery, K&L Gates, retired
Clint Chadwick, Motorola Solutions
Sudeep Dhillon, J.P. Morgan Chase
Steven Galanis, Cameo
Brad Garlick, W.E. O'Neil Construction
Tracy Geimer, J.P. Morgan Chase
Jeff Jozwiak, Norcon, Inc.
Dan Law, Shure Incorporated
Chris Martinez, Oakbrook Solutions
Daniel Marszalek, BMO Harris Bank
Sean McGuire, Byline Bank
Elizabeth Meloy Hepding, Weiman Products LLC
Tammy M. Pearce, GRAEF
Michael Pfeffer, Related Midwest
N. Neville Reid, Fox, Swibel, Levin & Carroll, LLP
Kristi L. Rowsell, Harris Associates L.P.
Rita Rubin, Ropes & Gray LLP



navigating COVID-19

After the initial shock of an immediate halt to our operations, we have been working every day to amend all aspects of our organization to keep people safe while also delivering the programs and services so many count on. Here are some of the decisions we've made to preserve our mission during the pandemic:

For our homeowners

For homeowners under income duress due to the pandemic, we have initiated automatic mortgage forbearances while also working with each to seek and secure relief funds.

For our construction plans

We were able to finish all planned homes this year, but the loss of expected volunteers and funds has led to a reduced build schedule for next year.

For our educational, community and volunteer activities

Where possible, classes and workshops have been moved to virtual delivery. We paused briefly to redevelop the education components of Home Care, Homebuyer University, and the Neighborhood Grants Initiative – and now all three are accessible to participants online. Where virtual delivery is not possible, we have implemented strict safety protocols. In addition, we distributed 8,000 masks to community members in our focus neighborhoods.

“

Having our Habitat home right now is essential. Like everyone, our family is holding up the best we can. My mother is a senior in poor health, so right now the main thing is making sure she is okay. If we were still in our old place, it would have been harder and a lot scarier. We lived in a really cramped apartment that was pretty uninhabitable, especially for a senior. Now that we own our home, there is a tremendous sense of peace and security during this crazy time. It's a blessing. Thank you, and God bless you.

– Shelonda, Habitat Homeowner since 2018

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looking forward to fiscal year 2021

We'll begin our **newest housing development** in West Pullman on the west side of Union Avenue between 119th and 120th Streets.

We'll **commence new home construction** in Greater Grand Crossing after years of efforts to secure land.

We'll **equip two cohorts** of Homebuyer University students for successful homeownership.

We'll now offer our **Home Care program year-round** for residents looking to invest in their homes.

We'll **expand our investments in community grantmaking** to better equip the enthusiastic community groups of West Pullman and Greater Grand Crossing.

you can make a difference

visit habitatchicago.org to get started

Give a gift to help **fund a neighborhood project**.

Volunteer on a committee, like our **Associate Board**, or at our **ReStore**.

Commit to sharing at least **one post a month** from our social media channels.

Donate gently used **home goods, appliances, and furniture** to ReStore Chicago.

Deepen your commitment to a stronger Chicago by setting up a **monthly gift** to sustain our work.

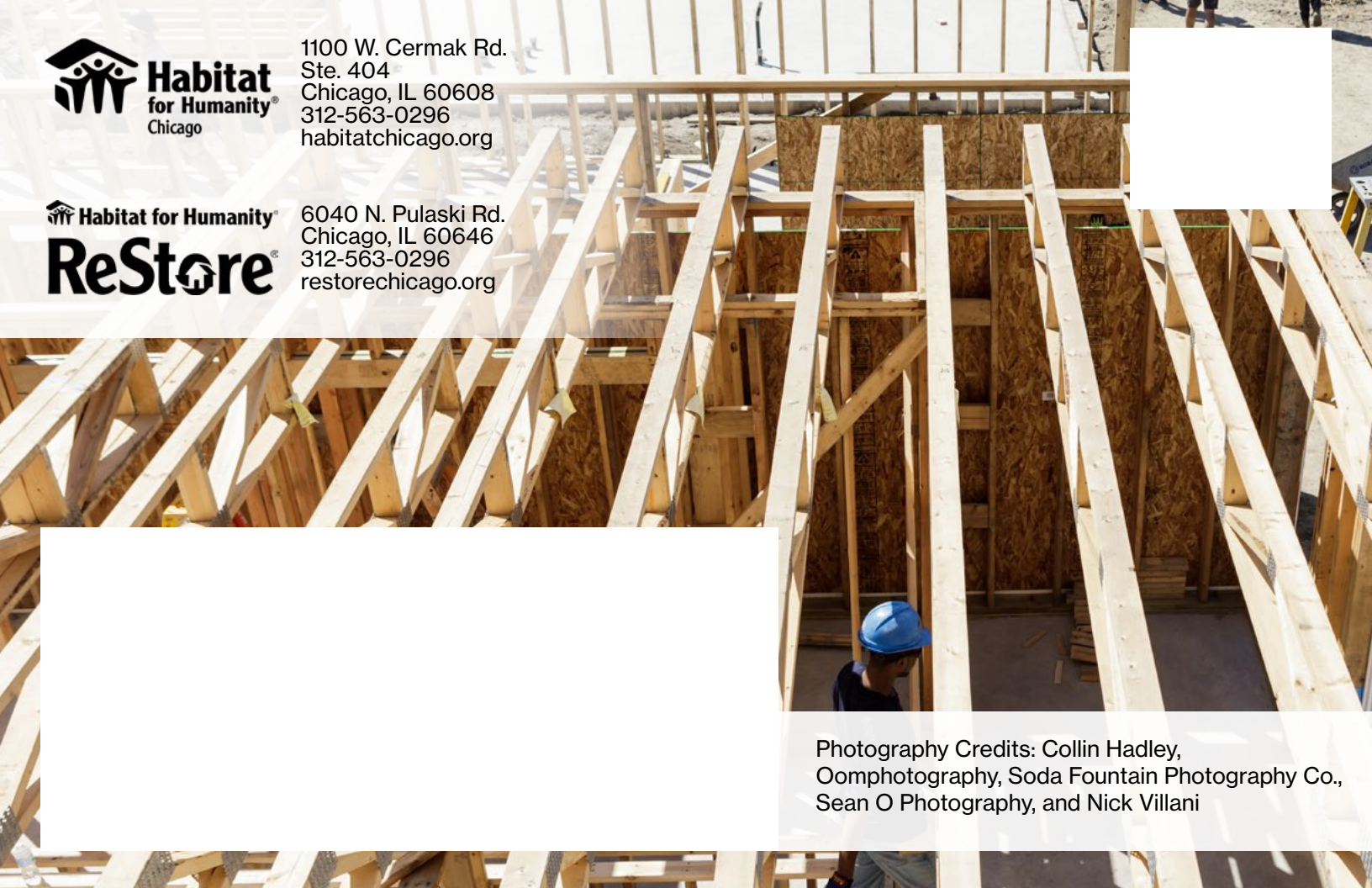




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restorechicago.org

A high-angle photograph of a construction site showing the wooden framing of a building. The structure consists of numerous vertical studs and horizontal joists, with some sections already sheathed in plywood. A construction worker wearing a blue hard hat is visible in the lower right portion of the frame, looking towards the left. The scene is brightly lit, suggesting an outdoor or well-lit indoor environment.

Photography Credits: Collin Hadley,
Oomphotography, Soda Fountain Photography Co.,
Sean O Photography, and Nick Villani