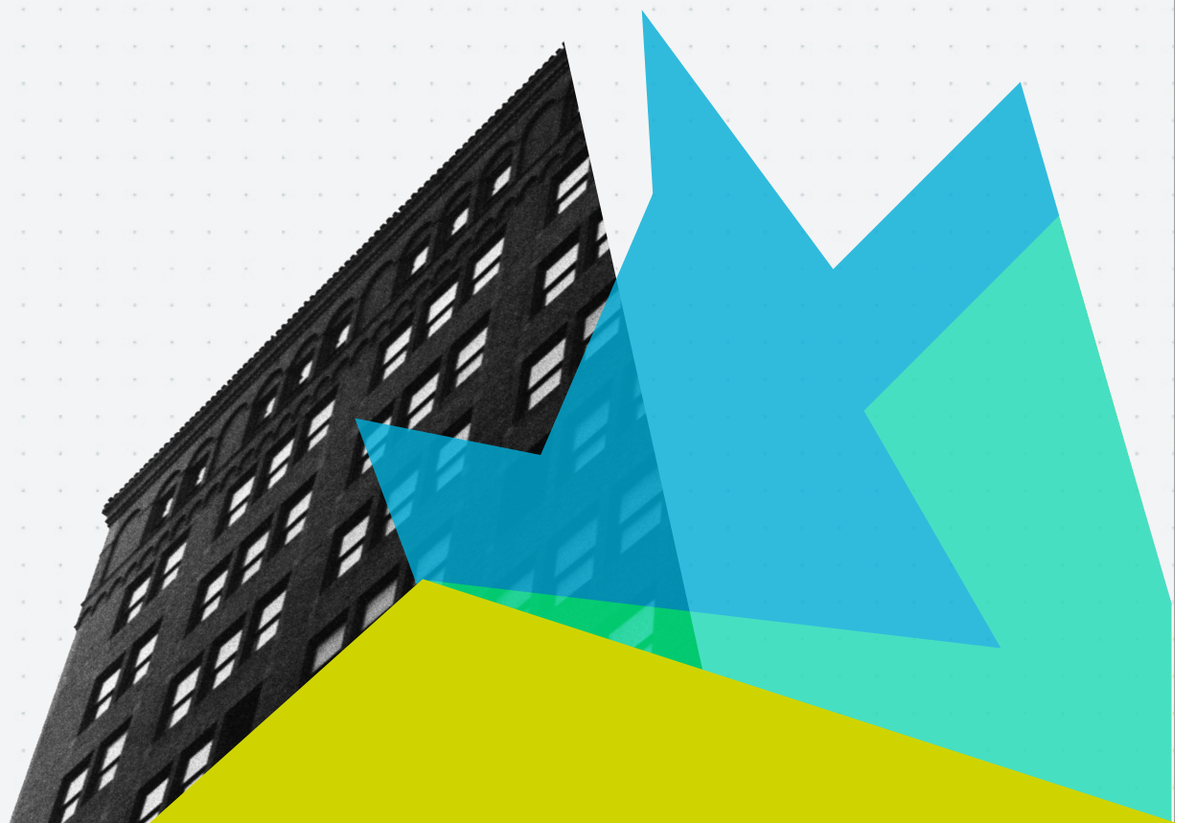
35 Years Building and Preserving New York City

2019 ANNUAL REPORT

Habitat for Humanity® New York City

OUR MISSION

Habitat for Humanity New York City transforms lives and communities by building and preserving affordable homes with families in need, and by uniting all New Yorkers around the cause of affordable housing.



FROM THE CEO

Now this is cause for celebration: in 2019, Habitat for Humanity New York City celebrated our 35th year of helping hard-working families build better lives right here in the five boroughs!

It's incredible, because in many ways, it's implausible. The very idea that in a place like New York City, the kind of grass roots volunteer mobilization effort that Habitat is so well known for could not only be successful but blossom and transform into the kind of prolific housing development work that we are today – impacting more than 1,500 families and counting – is nothing short of astounding!

The reason can be summed up in a quote from the inaugural address of my personal hero, valued Habitat NYC volunteer and the 39th President of the United States, Jimmy Carter. He credits his high school teacher Miss Coleman with the following, "We must adjust to changing times and still hold to unchanging principles."

It's true that times have changed. It is also true that Habitat NYC has responded to those changes. We have taken the Habitat model of building one home at a time, for one family at a time and adapted it to fit the very real challenges that NYC faces in its' quest for affordable housing solutions for its populace. In 1984, we restored burned out tenement buildings. In the 2000's, we expanded our model to include construction of large-scale apartment buildings. In 2013, we responded to the housing needs of those suffering in the wake of Superstorm Sandy and in 2019, we turned our attention to the preservation of the city's critically endangered existing affordable housing stock.

As we stand at the beginning of this new decade, we look back and see that 35 years has brought astonishing change to our city and to our work.

Looking forward, we can also see that not all change has been good change, especially for the lower-income residents who make up the majority of our city. The construction of luxury condos outpaces that of modest apartments. Existing affordable homes risk being lost to the open market, and the astronomical cost of living, stagnant wages, and years of racial and economic inequality have put the dream of homeownership out of reach for too many hard-working families.

While the scope of these challenges can seem as daunting now as they did to the Habitat NYC team assembled 35 years ago, the story of Habitat for Humanity New York City is large and long, and remains at its' core, as simple as our vision: 'a city and a world where everyone has a decent place to live.'

While the methodologies we employ have become more complex, more intricate, and perhaps more challenging to achieve, our commitment to that simple vision has not wavered. And thankfully, nor has yours; as a result of strategic partnerships with volunteers, corporations, government stakeholders, schools and faith communities across the City and State, our impact will only grow.

In this report, you will read more about our storied history, our prosperous present and our bright future. We have so much to celebrate, and so much work left to do. And we would not be where we are nor will we get where we are going, without all of you, our supporters! Thank you!

Onward!

Karen Haycox
CEO, Habitat for Humanity New York City

start

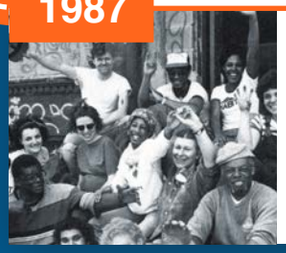
35 Years IN NEW YORK CITY

Habitat for Humanity® New York City

1984

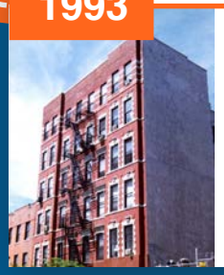
Habitat NYC is founded in the Lower East Side. President Jimmy Carter is invited to volunteer on the first Habitat NYC project, and arrived with a bus full of volunteers, beginning the first Carter Work Project.

1987



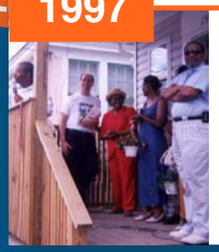
Habitat NYC's second project, Homesteaders, begins across the street from Mascot Flats.

1993



Mascot Flats and Homesteaders are completed – 47 hard-working New York City families become first-time homeowners.

1997



Habitat NYC begins work on a single family home in Queens, our first project outside of Manhattan.

2000

President Carter returns to New York City for a Carter Work Project, including the 100,000th Habitat for Humanity Home.

2001

Today Show hosts Katie Couric and Al Roker build a home in Harlem with Habitat NYC.

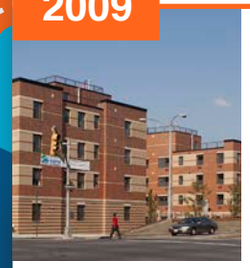
2004

Habitat NYC builds an entire block of homes on East 150th Street in the Bronx.

2007

Habitat NYC moves offices from Brooklyn Heights to Downtown Manhattan.

2009



Atlantic Avenue condos open—the world's largest, greenest Habitat for Humanity project at the time.

Habitat NYC launches A Brush with Kindness to revitalize community centers around the city.

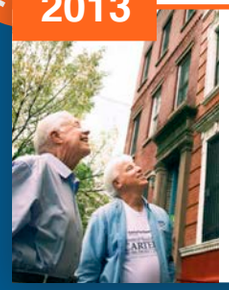
2011

Lumber milled from the Rockefeller Center Christmas tree is used for cabinetry in Brooklyn homes.

2012

Hurricane Sandy devastates coastal neighborhoods in the New York metro area. Habitat NYC responds by launching the Critical Home Repair program, which would go on to help hundreds of hard-working families after the storm.

2013

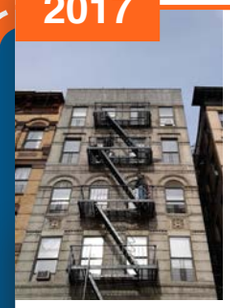


Habitat NYC celebrates 30 years with a third Carter Work Project. President Carter visits Mascot Flats, which he helped to build.

2015

The Habitat NYC ReStore opens in Woodside, Queens.

2017



In an effort to stop the loss of existing affordable housing stock, Habitat NYC launches our multi-faceted Housing Preservation Program.

Habitat NYC surpasses $1M in international giving. The majority of our international giving has gone to Cambodia, Haiti and the Dominican Republic.

2018

Habitat NYC breaks ground on Sydney House. At 57 units, it will be the largest single-structure Habitat for Humanity project in the world.

2019

Habitat for Humanity New York City

Community Fund

The Habitat NYC Community Fund is officially launched, loaning more than $600,000 in the first four loans.

OVER THE LAST 20 YEARS, NYC HAS...

2000 — 2020

Lost over

-330,000

units of affordable housing

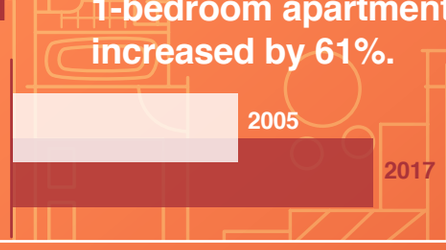
Tripled the number of New Yorkers sleeping in homeless shelters from

23,000 *per night* **to** **64,000** *per night*

= 1,000 New Yorkers

from 2005 to 2017

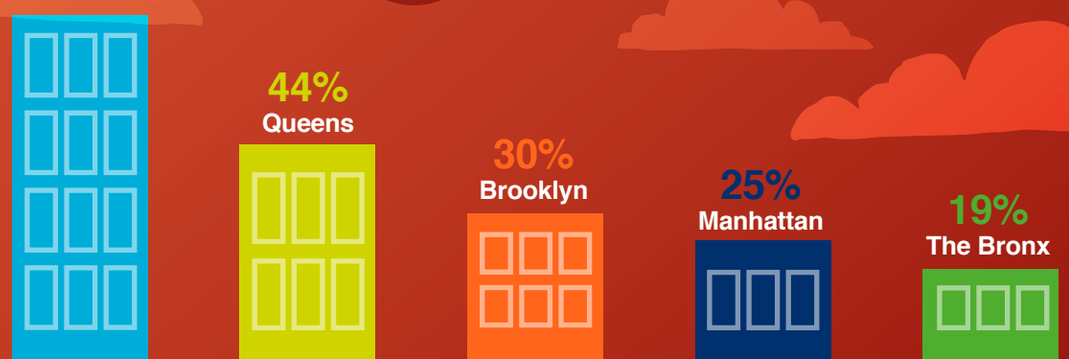
The median rent for a 1-bedroom apartment increased by 61%.



Homeownership rate in the US[1]: 65%

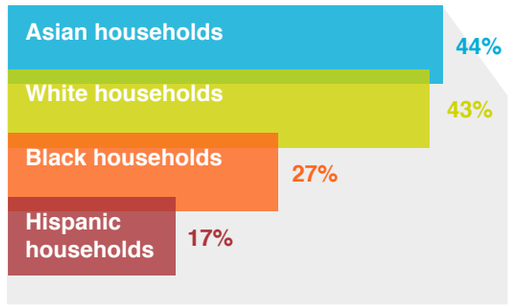
Homeownership rate in NYC[2]: 33%

Homeownership by borough[3]



WHO OWNS THEIR HOME IN NEW YORK CITY?

New York City Homeownership rate by race/ethnicity[4]



Who is buying homes in New York City today?[5]

46% White borrowers

34% Asian borrowers

9% Black borrowers

9% Hispanic borrowers

**Values do not add up to 100% because of other and missing racial groups*

Homes are increasingly unaffordable for low and middle-wage earners:

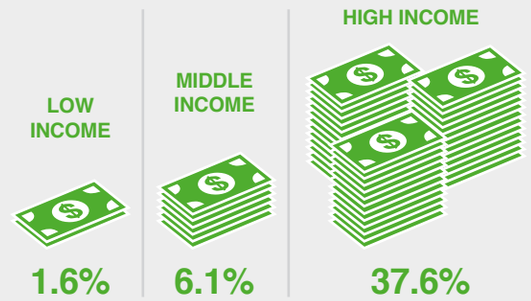
Cost to buy a home in the 1980's

$250 *per square foot*

Cost to buy a home in the 2010's[6]

$1,070 *per square foot*

Wage Growth 1979 - 2018[6]



SOURCES

[1] Furman Center, 2018. Snapshot of Homeownership in New York City. https://furmancenter.org/thestoop/entry/snapshot-of-homeownership-in-new-york-city

[2] US Census, 2019. https://www.census.gov/housing/hvs/files/currenthvspress.pdf

[3] Furman Center, 2018. Snapshot of Homeownership in New York City.

[4] Furman Center, 2018. Snapshot of Homeownership in New York City.

[5] Furman Center, 2018. Snapshot of Homeownership in New York City.

[6] Miller Samuel Real Estate Appraisers. https://www.millersamuel.com/files/2012/10/DE100yearsNYC.pdf

[7] Congressional Research Service. https://fas.org/sgp/crs/misc/R45090.pdf

2019 BY THE NUMBERS

81 Habitat Homebuyers in our program, on track to purchase their homes

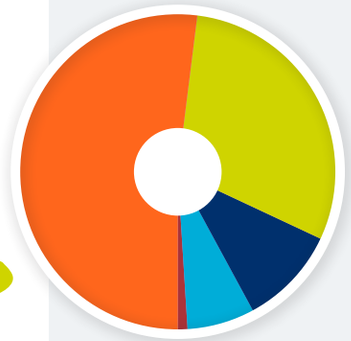
364 Future homes in progress

10 Community centers revitalized

432 Families served through...

310	The Community Fund
46	Technical Assistance
11	Families who purchased homes
65	Construction Preservation Services

3,345 Volunteers in 2019



Volunteer Activities

- 52% Construction
- 30% A Brush with Kindness
- 10% ReStore
- 7% Special Events
- 1% Office

Volunteer Groups

- 55% Corporate Groups
- 17% Community Service
- 11% Emerging Leaders
- 9% Faith Groups
- 4% Women Build
- 4% Community Groups

ReStore in 2019

$750,000
Total gross ReStore sales

16,519
Number of transactions

1,500
Tons of waste diverted from landfills

#1 **In 2019, The Habitat NYC ReStore was #1 in the country** for profit per square foot!

HABITAT NYC IN 2019

"This trip required me to step so far out of my comfort zone that I almost didn't recognize myself."

–Aisha, Global Village team member

A city & a world where everyone has a decent place to live

While our primary focus is on the people of New York City, we know that part of being a global citizen means working with those around the corner, and around the world. That's why we sent three teams of Habitat NYC supporters and staff to help build homes in the Dominican Republic, El Salvador and Ft. Myers, Florida. Not only that, but we continued to tithe a portion of our unrestricted funds to Habitat's efforts in the Dominican Republic, Haiti and disaster affected regions. Because we are more than good New Yorkers, we are good neighbors.

Branching out with Haven Green

Habitat NYC was thrilled to gain the unanimous City Council and Planning Commission approval of Haven Green, an innovative and impactful joint venture project that will result in 123 units of deeply affordable, L.G.B.T.Q.-friendly, senior housing and more than 8,000 square feet of public and open space in Little Italy.

Haven Green will also be Habitat NYC's first ever rental project, allowing us to serve a population that we have not yet been able to, including formerly homeless seniors.

"New developments such as Haven Green will help combat the fact that over 200,000 seniors are on waitlists for affordable housing across the city. This opportunity for 123 units of senior housing with services, as well as a significant amount of public space, will invigorate the community and support the seniors that will be lucky enough to call Haven Green home."

–Allison Nickerson, Executive Director of LiveOn NY

Habitat NYC Community Fund preserves more than 300 homes.

We founded the Habitat NYC Community Fund in 2017, and this year we began to see the wonderful fruits of our labors. In September 2019, we announced that the Habitat NYC Community Fund was officially a certified Community Development Finance Institution. Treasury certification unlocks more funding opportunities, which can be leveraged to build and preserve even more affordable homes for New York families.

In the six months that the Fund has operated, we have already served more than 300 families in New York City. Our first four deals, leveraged over $640,000 in loans to preserve a total of 310 units of affordable housing. The borrowers include:

645 Barretto Street HDFC

A 48-unit HDFC cooperative located in Hunts Point, Bronx.

Fifth Avenue Committee

A two-site, 24-unit affordable housing development in Brooklyn.

1175-77-85 Anderson Ave HDFC

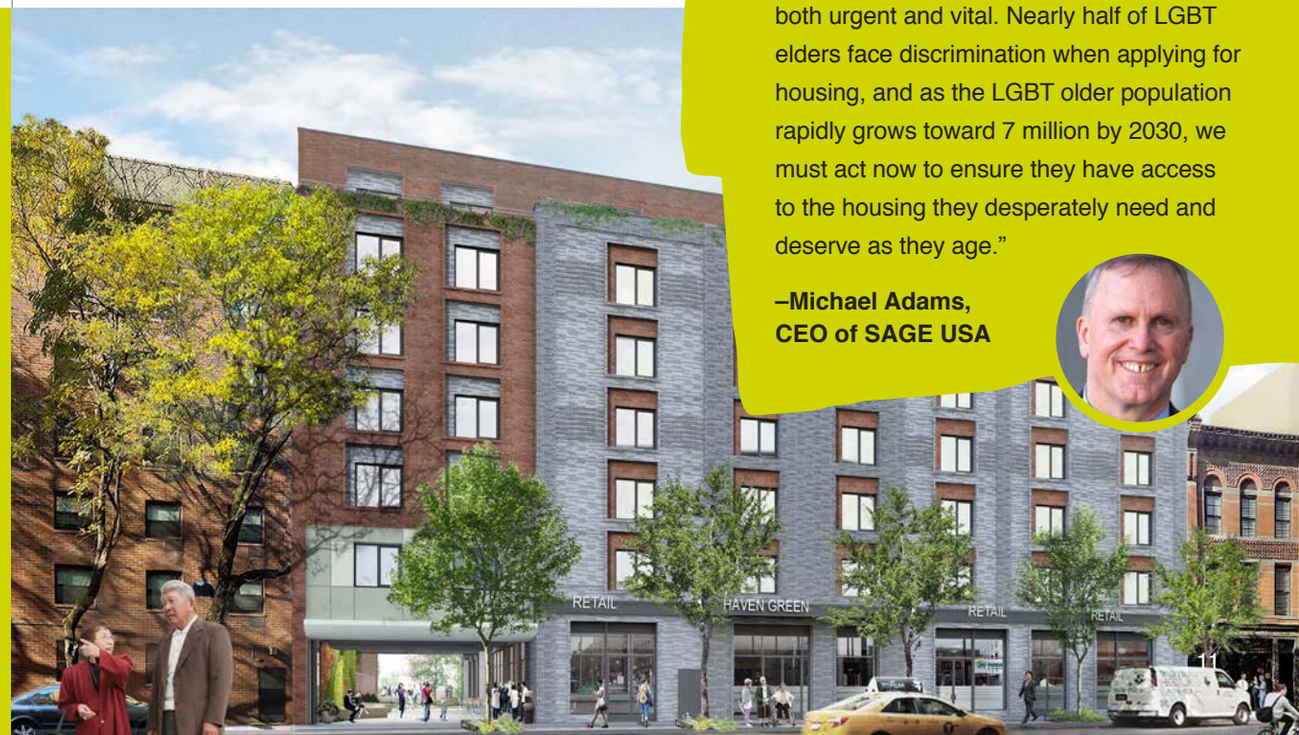
A 115-unit cooperative in Highbridge, Bronx.

Le Celia Owners Corp

123-unit income-restricted cooperative in East Harlem.

"The need for LGBT-friendly housing is both urgent and vital. Nearly half of LGBT elders face discrimination when applying for housing, and as the LGBT older population rapidly grows toward 7 million by 2030, we must act now to ensure they have access to the housing they desperately need and deserve as they age."

–Michael Adams, CEO of SAGE USA



Building big in the Bronx

Construction on Sydney House, the largest Habitat for Humanity structure under one roof anywhere in the world, continued this year. In late 2019, we began the process of selecting the 56 families who will call the co-op home, and we look forward to welcoming them into the Habitat NYC family in 2020.

Watch our progress! Go to www.habitatnyc.org/sydney to see a time-lapse video of Sydney House's construction

Our 35th Birthday Bash!

What's a birthday without a party? On October 29, 2019, at Guastavino's in Manhattan, more than 450 Habitat NYC supporters gathered to celebrate our 35 years of history and raise a glass to a bright future. We honored our supporters, Sonny Kalsi, President of BentallGreenOak, Alicka Ampry-Samuel, Council Member for the 41st District in Brooklyn, and Matt Galligan, Vice Chair of Real Estate Finance, CIT Group, for supporting us over the years and creating partnerships that will lead us into the future. And then, some of Habitat NYC's newest homeowners, Juan and Maria, told us about how owning their home is changing everything.

Through the music and dancing, we raised more than $930,000 in support of our mission to build and preserve housing across the city. Now that's one great present!

"I am just thankful that I can leave something behind for my son, so he can have a head start. A safe and comfortable place where he can lay his head and call home. Being a homeowner allows you to see where your hard-earned money is being invested, and is a great lesson for my son."

– Lizar A., Habitat Homeowner, Brooklyn

WHO WE SERVE

Juan and Maria M.

Juan and Maria M. love New York City, and all the "great things that this city offers us." But one thing that New York didn't offer Juan and Maria, both natives of Colombia, was the chance to purchase a home of their own. "We always rent due to the extremely high prices, we could not even try to buy [a home]," they told us. "Owning our first home will change everything."

The couple has lived in the same cramped studio apartment in Flushing, Queens for more than 10 years. The building is not clean, and the landlord doesn't maintain the building well. It is a sad irony for Juan, who is a concierge in a residential building in another Queens neighborhood.

Juan and Maria first heard about Habitat for Humanity New York City at their local church–they attended meetings with Habitat NYC to learn more about the program. They applied to the Home Purchase Program, and in 2019, they finally moved into their beautiful single-family home. But that doesn't mean they are through with Habitat! The two have volunteered with their church, helping to build homes for other Habitat Homebuyers.

"We don't have words to describe how happy we are," said Juan. "The first thing we did [when we moved into our new home] is give thanks to God for putting Habitat NYC in our lives."

"I haven't seen my sisters and brothers, I have 10 of them, since I came to this country. Now, this year, they are talking about visiting us for Christmas. I'm so happy to have the ability to offer them a place to stay."

–Maria M., Habitat Homeowner, Queens

WHO WE SERVE

645 Barretto Street HDFC

In partnership with a Spring Bank, the Habitat NYC Community Fund provided financing to a 48-unit Housing Development Fund Corporation (HDFC) cooperative in Hunts Point in the South Bronx.

Established in 1982, the Baretto Street property required a long-term, multi-faceted plan to abate its municipal debts, stabilize the building's overall finances and invest in capital projects that will reduce energy use and overall costs.

Through a 15-year, $250,000 Fresh Start Loan through the Community Fund and $285,000 loan from Spring Bank, the cooperative was able to cover both the arrears and some of the initial fees associated with the completion of the overall capital plan.

"The Habitat NYC Community Fund and Spring Bank provided our cooperative with critical assistance that saved the affordability of our homes and prevented the potential loss of homeowner equity. The financial resources we were able to secure through them will preserve the long-term affordability of 645 Barretto Street and enable all of the residents to benefit from capital investments in energy efficiency, further reducing the ongoing cost of homeownership."

–Yaritza Sandra, Secretary of the Board, 645 Barretto Street HDFC.

"This is wonderful. Once this thing is finished, something is going to happen. I don't know what it will be, but something wonderful is going to happen."

– Aron W., Mascot Flats neighbor, to People magazine, 1984

VOLUNTEER SPOTLIGHT

James Dooley

- ★ Volunteering since: 2016
- ★ Critical Home Repair in Brooklyn, Construction in Brooklyn & Queens

WHY HE VOLUNTEERS

"[Originally, it was] the opportunity to volunteer by putting in an honest day's work and to learn something along the way. But, over time, my primary motivation has been working side-by-side with so many amazing volunteers, staff, and future Habitat Homeowners, and 'getting it' that all the hard work really has an impact on families and communities."

Rev. Deirdre Fisher-Kemp

- ★ Volunteering since: 2003
- ★ Construction and A Brush with Kindness volunteering, advocated for affordable housing in Albany, attended Housing Sabbath trainings, served as a liaison for Habitat NYC's faith based initiative for the New Light Baptist Church

WHY SHE VOLUNTEERS

"For me, volunteering with Habitat is an act of service. It's my way of giving, contributing and helping homeowners and the community at large. It's so rewarding working with an organization that is committed to home building, housing advocacy and making sure families have safe, decent and affordable housing."

"By the end of the day, I feel more fulfilled than I do at any other time I have been in New York. I have done something for somebody besides myself, and that's hard to do in this city."

—Camille H., Habitat NYC volunteer with Grace Church, 1985

Ericka Buckley

An individual who makes a difference to hundreds of Habitat families

“Growing up, my late father developed single-family homes for first-time homebuyers. I still remember the sense of pride the families he served felt in becoming homeowners. Habitat for Humanity New York City is one of the only organizations in New York City that has not lost sight of the importance of affordable homeownership. Homeownership brings a sense of community, stability and wealth creation to those who achieve it.”

- **Leadership Council member since 2016**
- **Partner at Nixon Peabody LLP – $20k giving in FY2019**
- **Pro-bono legal representation for Habitat development Haven Green**

Bank of America

Corporate partners engage thousands of volunteers

“Affordable housing is fundamental to putting individuals and families on a path toward long-term success. We help build and preserve NYC’s communities by funding organizations like Habitat for Humanity New York City and by engaging our hard-working employee volunteers in the effort.”

—Anne Walker, Bank of America New York City Market President

- **Donors since 1998**
- **Fiscal year 2019 giving: $60,000**
- **The Bank of America Foundation made a grant in support of Habitat NYC’s Preservation program, giving families the power to remain in their homes.**
- **Bank of America volunteers joined us for five build days in 2019.**

Plymouth Church

Faith partners for more than 20 years

“In our partnership with Habitat for Humanity New York City, Plymouth Church has been able to live out our mission of pursuing God’s peace in the world. The New York City housing crisis has unique challenges that overwhelm anyone pursuing economic justice. Through their community improvements, home builds, interfaith network, and advocacy for housing equity, Habitat NYC has given us a platform to offer tangible help and be the hands and feet of Christ in the city.”

—Rev. Erica Cooper, Assistant Minister

- **Donors since 1999**
- **Fiscal year 2019 giving: $35,000**

State of New York Mortgage Agency (SONYMA)

Government partners of the decade

“The State of New York Mortgage Agency is deeply honored to be recognized as the Habitat For Humanity New York City Partner of the Decade.

Like Habitat for Humanity, SONYMA is driven to make the dream of home ownership a reality for more New Yorkers with low and moderate incomes. We recognize the important role that stable housing can play in the long-term success of not only the family, but the neighborhoods they call home. Since 2007, our partnership has helped more than 200 New York City families become first-time homeowners – families who will benefit from the safety and financial security that an affordable home brings. As the COVID crisis has laid bare, our work is more important than ever and we must continue to work together to build a brighter future for generations to come.”

—RuthAnne Visnauskas, Commissioner/CEO of NYS Homes and Community Renewal

- **Partner since: 2008**
- **Provided 232 affordable mortgages to Habitat Homeowners since 2008**
- **With 218 homes for ownership in Habitat’s construction pipeline, that means 218 more families SONMYA can serve**

"My family specifically wanted to move to Bedford-Stuyvesant, but other housing organizations told us that we were priced out of the neighborhood and should look elsewhere. Now that we've partnered with Habitat, we live in a 3-bedroom condo."

– Jen T., Habitat Homeowner, Brooklyn

FISCAL YEAR 2019 FINANCIALS*

Assets

Cash equivalents	$1,369,085
Receivables	$6,099,779
Other assets	$610,498
Construction in progress	$40,261,645
Total assets	$48,341,007

Revenue

Contributions	$3,882,316
Donations in kind	$1,155,039
Government grants	$2,471,771
Other income, net	$4,351,011
Total revenue	$11,860,137

Liabilities and Net Assets

Total liabilities	$34,354,100
Net assets	
Without donor restrictions:	$13,378,624
With donor restrictions:	$608,283
Total net assets	$13,986,907
Total liabilities and net assets	$48,341,007

Expenses

Program services	$11,900,215
Supporting services	
Management and general	$2,104,601
Fundraising	$1,521,982
Total supporting services	$3,626,583
Total expenses	$15,526,798

** Consolidated, Habitat for Humanity New York City. Includes Community Fund and ReStore.*

Habitat for Humanity New York City Community Fund

Total assets	$3,005,922	Total support and revenue	$402,973
Total liabilities	$76,101	Total expenses	$404,189
Net assets	$2,929,821		

INVESTMENTS IN DEVELOPMENT

Fiscal year 2019 (July 1, 2018 - June 30, 2019)

Constellation
$117,293

Dean Street
$7,329,992

Glenmore-Jersey
$290,053

Haven Green
$273,488

Mosaic
$130,347

Net Zero
$622,427

Queens Phase II
$4,291,097

SEED
$7,584,792

Sydney House
$21,178,560

Net Total - $40,261,645

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Alex Havriliak
Habitat for Humanity New York City

Habitat for Humanity New York City
Community Fund

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Habitat NYC would be unable to transform lives and communities in our city without the generous contributions of compassionate New Yorkers and caring corporations. **Thank you to all who donated to Habitat NYC this year.**

Fiscal year 2019: July 1, 2018 to June 30, 2019

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$100,000 +

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$75,000 +

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$50,000 +

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$5,000 +

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Sterling National Bank Charitable Foundation
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Travel and Transport
UJA Federation of New York
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Young Men's/Women's Real Estate Association of New York
Zegar Family Foundation
Zelman & Associates LLC

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Mark E. Almeida and Theresa Galvin
Anonymous
Anonymous
Anonymous
BankUnited
Mr. Rajeev Bhaman and Gala Prabhu
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Patience Browne
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