



Habitat for Humanity®

North Central Georgia **Annual Report 2020**



Our Mission

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities, and hope.

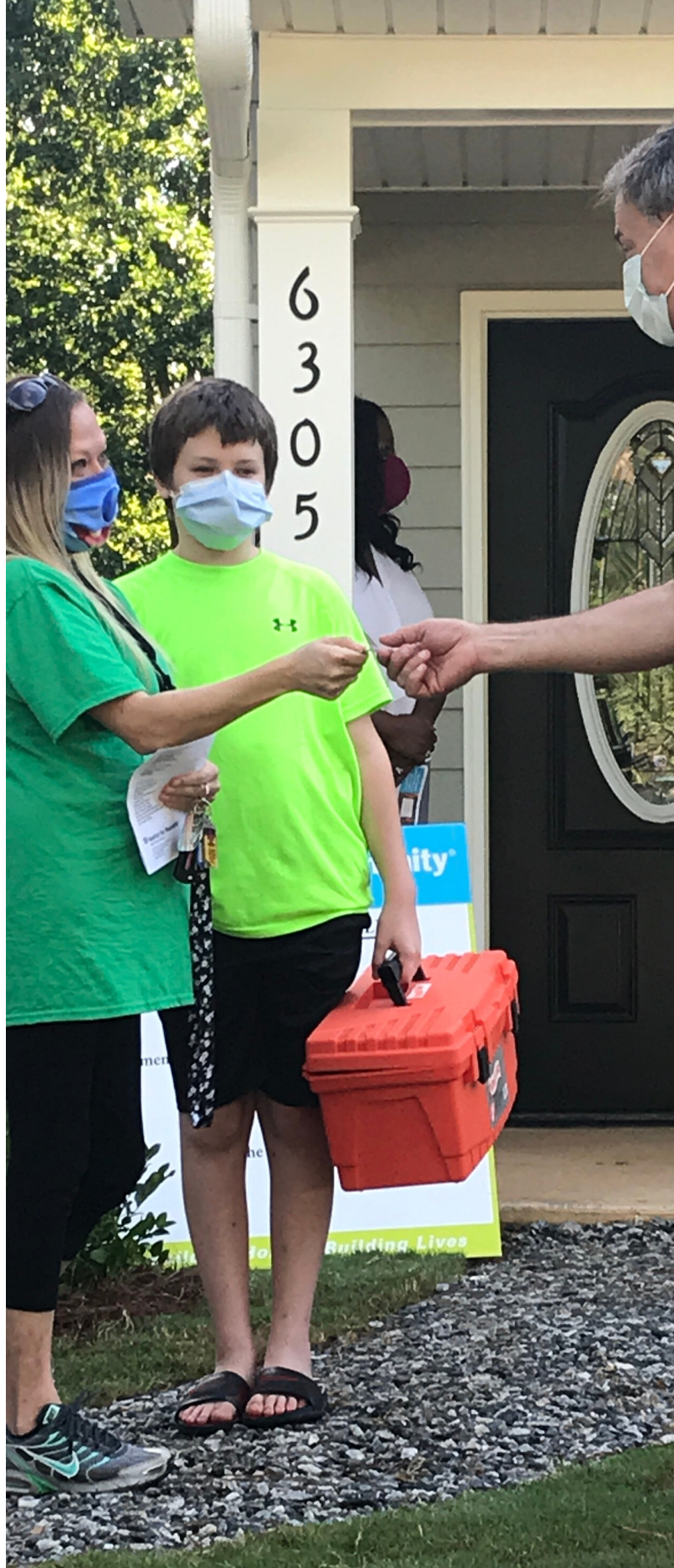
Our Vision

A world where everyone has a decent place to live.

Who We Are

Habitat for Humanity-North Central Georgia (Habitat-NCG) was founded in 1995 as a qualified nonprofit, Christian housing ministry serving North Fulton, Cherokee, Forsyth and Dawson counties. Habitat-NCG is an affiliate of Habitat for Humanity International.

Like other affiliates operating in the United States, we are an independent, locally run organization that is responsible for its own funding, family selection, land acquisition and development, home construction, and mortgage origination and servicing. Habitat-NCG's homeownership and repair programs are open to all people, regardless of race, religion, color or creed.



Despite the circumstances we all faced in 2020, Habitat-NCG continued to construct and repair 19 homes for low to moderate income homeowners who demonstrated the capacity for responsible homeownership. The ministry has now served over 1,400 family members, including more than 800 children.

TO OUR STAKEHOLDERS

Looking back at 2020, everyone can agree that we experienced an unprecedented, historical challenge in our lifetime; however, we have weathered these past months with dedication, determination, and tenacity. We have had to adapt how we build, how we engage, and how we celebrate. Ultimately, 2020's challenge has made us stronger as an organization, stronger as a family.

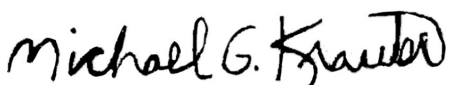
Our Habitat-NCG family encompasses not only the families we serve, but also our volunteers, corporate, faith, and civic partners, individual partners, vendors, staff and board members. Each one plays a vital role to our mission. Whether it be hammering nails on a home build or ripping out rotten flooring on a repair, raising donations for the Women Build or donating to an Ecumenical Build, holding a Community Conversation or discussing affordable housing needs with a friend - you are who brings the vision to life.

In March, we were just starting our first annual Women Build, Jerry's Build, and a Lutheran Coalition Build when the hammers grew silent. But, we worked quickly to establish the path we would follow for months to come. We limited our volunteer numbers, only using those regular tried and true weekday warriors to carry the work load. We encouraged our partner families to complete their sweat equity online. We engaged our stakeholders through virtual meetings, monthly updates, community conversations, and virtual events. In July, we dedicated these first three homes virtually then promptly went to work on the next three. Throughout the rest of the year, we worked cautiously, but with a purpose, to also serve seniors in need through our repair program.

Our Habitat-NCG family pulled together to successfully complete 6 homes and 12 repair projects serving 38 individuals including 11 children through one of the most difficult economic and societal occurrences in our lifetime. Each of these families has their own story to tell, but all focused on keeping their families safe, healthy, and secure. And ideally, by our Habitat-NCG family building and repairing these homes, our homeowners have been provided with that healthy, safe, sustainable place in which they can raise children and grow old comfortably.

As we return to some normalcy and look to the future, we are taking all we have learned over the past year and will build upon it by establishing new opportunities to grow - Grow new relationships within our communities, grow our knowledge through training, grow our reach through education and advocacy, but most importantly, grow our Habitat-NCG family through building.

To each sponsor and donor who provided funding even when you couldn't engage on the build site, to each volunteer who struggled through the heat with while wearing masks, to each partner who prayed for our Habitat family, and to God who does all things for our greater good, we are truly grateful for your willingness, your strength, and your support. We are blessed to continue our mission - Seeking to put God's love into action, we bring people together to build homes, community, and hope.



Michael Krauter
Board Chair & President



Sabrina Kirkland
Acting Affiliate Director

HOMEOWNER SPOTLIGHT

Kenny Ogundipe has a busy and full life. Originally from Nigeria, she came to the Atlanta area more than ten years ago. She has three beautiful daughters; Adedoyin, Adeola, and Adedamola. The two oldest girls are now young women, pursuing college degrees and working. Adedoyin is a certified nursing assistant and medical technician pursuing her nursing degree. Adeola is a fashion designer and is attending college for a degree in Computer Science. Her youngest daughter, Adedamola attends Marietta High School with plans to graduate in 2021.

Kenny started working as a Certified Nursing Assistant several years ago. She loves caring for people with health challenges. Since she needed to increase her income, she began working for a manufacturer of medical kits more than two years ago but still maintains part-time hours working as a CNA to fulfill her passion. It is through a co-worker that she learned of Habitat for Humanity-North Central Georgia. Her colleague was recently blessed with an affordable home of her own in Woodstock. Kenny felt this might be the answer to her family's struggle to find more affordable housing. She feels blessed to have been accepted into the program and is excited about working alongside volunteers to build her and the girls' forever home.



INDEPENDENT AUDITOR'S REPORT

We have audited the accompanying financial statements of Habitat for Humanity-North Central Georgia, Inc. (a nonprofit organization), which comprise the statement of financial position as of June 30, 2020, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Habitat for Humanity-North Central Georgia, Inc. as of June 30, 2020, and the change in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Report on Summarized Comparative Information

We have previously audited Habitat for Humanity-North Central Georgia, Inc.'s 2019 financial statements, and we expressed an unmodified audit opinion on those audited financial statements in our report dated September 24, 2019. In our opinion, the summarized comparative information presented herein as of and for the year ended June 30, 2019, is consistent, in all material respects, with the audited financial statements from which it has been derived.



NGCHDC Statement

The statement on the opposite page does not include the results of the North Georgia Community Housing Development Corp. (NGCHDC), an affiliate of our ministry which was formed to secure certain grants available to certified housing development organizations. NGCHDC ended FY2020 with net assets of \$820,551.00. The ministry's complete financial statements can be found on our website at www.habitat-ncg.org.

FY2020 FINANCIAL POSITION

ASSETS	
Current Assets	
Cash and cash equivalents	\$899,865.00
Contributions receivable	35,396.00
Grants receivable	77,672.00
Current portion of mortgages receivable, net	220,571.00
Due from related party	4,559.00
Other receivables	19,469.00
Prepaid expenses	30,005.00
Construction in progress	463,423.00
Land held for development	217,782.00
Total current assets	\$1,968,742.00
Property and Equipment	
Property and equipment, net	63,784.00
Other Assets	
Mortgages receivable, net, less current portion	7,535,349.00
Total Assets	\$9,567,875.00
LIABILITIES AND NET ASSETS	
Current Liabilities	
Current portion of notes payable, net	\$127,411.00
Line of credit	280,000.00
Accounts payable	101,884.00
Accrued expenses	9,885.00
Other payables	36,000.00
Homeowner deposits	17,500.00
Homeowner escrows	422,174.00
Unearned revenue	20,182.00
Deferred revenue	0.00
Total current liabilities	\$1,015,036.00
Long-Term debt, net	
Notes payable, less current portion	1,724,222.00
Paycheck Protection Program Loan	168,728.00
Net Assets	
Unrestricted	6,144,016
Temporary restricted	515,873
TOTAL LIABILITIES & NET ASSETS	\$9,567,875.00



**THANK YOU
TO 679
VOLUNTEERS
FOR SERVING
14,102
HOURS!**



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\$100K +

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\$40k-\$99,999

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Land Development Director

David Young

Construction Manager

Dave Zerbe

Construction Coordinator

Habitat for Humanity[®]

North Central Georgia



Roswell Location

814 Mimosa Boulevard Bldg C
Roswell, Georgia 30075
(770) 587-9679

Email

info@habitat-ncg.org

Cumming Location

133 Samaritan Way
Cumming, Georgia 30040
(770) 886-4939

Website

www.habitat-ncg.org