

# Annual Report 2017



**every home**  
helps build strength, stability,  
and self-reliance



814 Mimosa Blvd, Bldg, 1  
Roswell, GA 3007  
133 Samaritan Dr., Suite 107  
Cumming, GA 30040



Building for the Future



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Non-Profit Org.  
U.S. POSTAGE  
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ROSWELL, GA  
Permit No. 377

## LETTER FROM THE CHAIR & CEO

A "closing" – legal terminology for the completion of a transaction, most commonly used in connection with the purchase of real property and homes. At our ministry at Habitat-North Central Georgia, though, the term is an oxymoron. For our homeowners, the purchase of their homes is not a closing, but an **opening** rife with opportunities for better lives. It's a new beginning, not a closing.

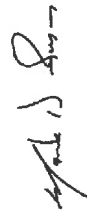
Yes, our homeowners cannot forget their pasts. Many have beaten almost insurmountable odds on their paths to homeownership, and they should rightfully reflect on their struggles and the obstacles that confronted them in seeking better lives for themselves and their children. However, when Habitat-NCG closes on the sale of a home to one of our homeowners, they are not looking back, but to the future – a future that allows them the dignity of homeownership and the real possibility of breaking the chain of the poverty cycle. We impact not only our homeowners, but generations to come.

In 2017, we opened brighter futures for 14 homeowners and homeowner couples who moved into their new Habitat homes. They ranged from "average," low-income working class families who demonstrated through their perseverance that they were far from average, to single women – some who were victims of domestic abuse – who took on the burden of raising their children without spousal support, to immigrants from Myanmar who had escaped a repressive regime only to find themselves in a Malaysian refugee camp and later in squalid apartments in Clarkston, to another immigrant from Iraq who served as an electrician for the U.S Army whose family was threatened by enemy forces but secured legal entry to our country because of the husband's service, to a military veteran who works in the Cherokee County Sheriff's Department as a jailer. And these were only some of the stories.

During the year, we also completed 15 home repair projects, primarily for seniors and veterans. Some were relatively simple but greatly appreciated – a new roof or a new HVAC system. Some were much more comprehensive. Indeed, one involved an almost ground-up total rehab of a home owned by an 80-year old Air Force veteran whose indomitable (though sometimes grouchy) spirit shined through our biggest repair project to date. We take immense joy in helping this underserved part of our community.

We also attained an incredible milestone in 2017 as we completed our **300<sup>th</sup> new home** – an achievement that could hardly have been envisioned when our ministry was founded in 1995.

For this, we thank you – our house sponsors, our donors, and our volunteers. God bless you all with His abundant grace. **It's an opening, not a closing**, as we move forward with achieving our mission: "Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities, and hope."



Mark D. Susor  
Chairman of the Board



Russell E. Hayes  
Chief Executive Officer

## FINANCIAL POSITION

### ASSETS

#### Current Assets

Cash and cash equivalents	\$601,316.00
Contributions receivable	260,583.00
Grants receivable	43,768.00
Current portion of mortgages receivable, net	195,257.00
Due from related party	217,464.00
Other receivables	80,915.00
Prepaid expenses	22,996.00
Construction in progress	524,879.00
Land held for development	148,508.00
Total current assets	\$1,995,686.00

#### Property and Equipment

Property and equipment, net	92,185.00
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#### Other Assets

Mortgages receivable, net, less current portion	7,407,924.00
Total Assets	\$9,495,795.00

### LIABILITIES AND NET ASSETS

#### Current Liabilities

Current portion of notes payable, net	\$131,355.00
Current portion of capital lease	490,000.00
Line of credit	106,044.00
Accounts payable	
Accrued expenses	
Other payables	36,000.00
Homeowner deposits	18,750.00
Homeowner escrows	304,095.00
Unearned revenue	25,298.00
Deferred revenue	6,067.00
Total current liabilities	\$1,117,609.00

#### Long-Term debt, net

Notes payable, less current portion	1,977,327.00
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#### Net Assets

Unrestricted	5,682,200
Temporary restricted	718,659

### TOTAL LIABILITIES & NET ASSETS

	\$9,495,795.00
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*Scott & Associates, PC*  
Certified Public Accountants

**Independent Auditor's Report**

To the Board of Directors

Habitat for Humanity-North Central Georgia, Inc.  
Revere, GA

We have audited the accompanying financial statements of Habitat for Humanity-North Central Georgia, Inc. (a nonprofit organization) consisting of the statement of financial position as of June 30, 2017, 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 over financial reporting 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 of 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 assessment of the risk 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 effective in detecting misstatements, whether due to fraud or error, that may be material to the financial statements. However, an audit does not provide a reasonable assurance that the financial statements are free from all misstatements. 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, 2017, and the changes in its net assets and the 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 2016 financial statements, and we expressed an unmodified audit opinion on those audited financial statements in our report dated October 6, 2016. In our opinion, the summarized comparative information presented herein as of and for the year ended June 30, 2016, in comparison, in all material respects, with the audited financial statements from which it has been derived.

Applonia, Georgia  
October 12, 2017

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 FY2017 with net assets of \$219,608. The ministry's complete financial statements can be found on our website at [www.habitatncg.org](http://www.habitatncg.org).



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



Every good and perfect gift comes from  
above...James 1:17



300 homes

1200 individuals

27 years



In 2017

12 Homes Completed

44 Individuals have stable shelter





## 2018 BOARD OF DIRECTORS

**Mark Susor**

**Board Chairman & President**

Vice President,

International Transportation

UPS

**Birdel F. Jackson**  
Owner & Civil Engineer (Retired)  
B & E Jackson Engineers

**William "Buddy" Lollis**

Retired Executive

Bellsouth Corporation

**Michael Krauter**

**Treasurer**

President & Retail Director of Stores (Retired)

Macy's

**Jim McIntire**

Owner

Forsyth Roofing, LLC.

**Peter Gleichman**

**Secretary**

Owner

Gleichman Law Firm

**Gregory J. Sinatra**

Financial Consultant

Thrivent Financial

**Robert H. Bryan**

Chief Operating Officer

Enerncon

**T. Michael Stafford**

Managing Director, Bonds & Specialty Insurance

Travelers

**Anthony Eyl**

Owner/Broker

Landmark Commercial Realty

**Cindy Tyesky-Gage**

Senior Director, Executive Programs

Salesforce

## STAFF

**Russ Hayes**

Chief Executive Officer

**Mary Lamond**

Family Services Director

**Rebekah Nama**

Volunteer Coordinator & Marketing Assistant

**Rick Hogg**

Construction Director/  
Forsyth County

Construction Manager

**Dede Allen**

Site Acquisition Manager

**Hope Bowling**

Home Repair  
Construction Coordinator

**Jerry Van Gundy**  
Construction Manager

**Velyna Johnson**  
Finance Director

Construction Coordinator

**David Young**  
Cherokee County  
Construction Manager

**Sabrina Kirkland**

Community Engagement &  
Home Repair Direct

**Bob Lipop**  
Purchasing Manager

**Dave McLaughlin**

Land Development Manager

15 home repairs

23 individuals

10 seniors & 4 veterans in healthier homes



4335 volunteers

31 events

31,186 hours served

Impacting Lives

2017

Annual Report

House Sponsors & Donors

**\$80,000 +**

- General Motors
- Public Supermarket Charities
- Schoen Insulation Services, Inc.
- The UPS Foundation

**\$40,000-\$79,999**

- Saint Bridgid Catholic Church
- Thrivent Financial

**\$20,000-\$39,999**

- Cisco Foundation
- Enercon
- Hancock Claims Consultants
- Lutheran Coalition for Habitat
- Mount Pisgah United Methodist Church
- Roswell Presbyterian Church
- Schneider Electric
- Wells Fargo Foundation

**\$10,000-\$19,999**

- Alcon Foundation
- Alphaletta First United Methodist Church
- Bank of North Georgia/Synovus Bank
- Blessed Trinity High School
- Catholic Church of the Good Shepherd
- CertiPay
- Garrard Construction
- Habitat for Humanity Georgia
- Infor
- MarketSource
- Saint James United Methodist Church
- Saint Peter Chanel Catholic Church
- Solvey Specialty Polymers
- Travelers
- Verizon Wireless
- Zion Missionary Baptist Church

**\$1,000-\$2,499**

- Anonymous
- Ariam Partners
- Barbara Lundberg
- Billie Lou Hance
- Charlene Yde
- Cheryl Cooper Abbott
- Church of the Messiah
- Davis, Pickren, Seydel, & Sneed, LLP
- Evans Insulation Company
- Gerome Technologies
- Gleichman Law Firm
- Greenworks
- Hillside United Methodist Church
- Home By Dark Foundation
- I.D.S.I. Products of Georgia, Inc.
- JM Family Enterprises
- Lambert High School
- Leigh Ann Lauritus
- Leslie G. Callahan II
- Michael & Elizabeth Troy
- Michael & Kristyn Johnson
- Norcross Elementary School
- Northbrook United Methodist Church
- Paul Egan
- Phillips Corporation
- Pinecrest Academy
- Rotary Club of Alpharetta
- Rotary Club of Canton
- Saint Clement's Episcopal Church
- Snelling Walters Insurance Agency
- Sonia Bullard
- Steven & Carlyn Romeyn
- Theresa Rogers Kelley
- Walmart
- William & Caroline Sizle
- William & Cheryl Abbott
- William & Connie Lollis
- WorldPay

**\$2,500-\$4,999**

- Alan & Morgan Hamilton Charitable Fund
- Aubrey Boyce
- Citrix, Inc.
- Creekview High School
- Dennis Dale Ford
- Don & Linda Simons Charitable Fund
- Forsyth County Community Foundation
- Jack & Becky Spier
- Linda & Jerry Johnson
- Mark D. Susor
- Michael A. Martin
- Norplex-Micarta (Dennis Ford)
- North Georgia Community Foundation
- Robert H. Bryan
- Roswell United Methodist Church
- Russell & Kim Hayes
- Ryder
- The Hilbert Law Firm
- Turf Master Lawn Care Service

**\$5,000-\$9,999**

- Allison S. Mann
- Cherokee Association of Realtors
- Dalascan Technologies
- Delta Community Foundation
- E\*TRADE
- Evonik Corporation

**\$10,000-\$19,999**

- David Zerbe
- Edward Davis
- Filippo & Sylvia Moneti
- Fitzpatrick Manufacturing Co.
- Frank & Martha Lemon
- Gregory Sinatra
- Helen & Christopher Creagan
- James Bunwell
- Jennifer Corbin
- Jim & Kim Cherry
- Joel & Francis Webb
- John Mercure
- Josh Warren
- Karen Merriam
- Katherine Beachum
- Kendra Scott
- Michael Krauter
- Michele Neely
- Private Bank of Buckhead
- Raydeo Enterprises
- Ron & Elnora Burton
- Rotary Club of Lanier Forsyth
- Rotary Club of Sandy Springs
- Rotary Club of South Forsyth
- Sequoyah High School
- Stephen Murray
- Susan Bauer
- Susan Goetting
- Tom Brooks

**\$250-\$499**

- Bonnie Baer & Jim McCarr
- Brett Lago & Jamie Calabrese
- Christ Covenant Church
- Dennis Barchuk
- Donna Drake
- Douglas Craig Smith
- Franz Bobbert
- Harlan Morrison
- Jim McIntire
- Krempel Insulation Technologies
- Parkway Presbyterian Church
- R Chapman
- Richard & Bethany Leftwich
- Rick & Karen Purcell
- Stephen & Melissa Thompson
- Susan Joseph
- Townley Portable Toilets

**GOVERNMENT GRANT PROGRAMS**

- Cherokee County Community Development Block Grant Program
- City of Roswell Community Development Block Grant Program
- Fulton County HOME Program
- US Department of Housing and Urban Development Self-Help Homeownership Opportunity Program

**LOCAL IN-KIND CONTRIBUTORS**

- 1920 Tavern
- Afler Five Flooring
- Allgood Pest Solutions
- Allantia West Home Solution
- Brian R. Cahn & Associates, LLC
- Denise & Michael Lippman
- Energy Vanguard, LLC
- Greenworks
- Henderson Shapiro
- Image Design Stairs, LLC.

**INTEGRATOR WATER TECHNOLOGIES**

- Kimberly Clark
- Matt Powell & Associates
- North Georgia Grading
- Roswell United Methodist Church
- Sloke Real Estate Appraisal Services
- The Landscape Guys
- Townley Portable Toilets
- Vulcan Materials Company

**JACKSON HEALTHCARE, LLC**

- State Farm Foundation
- The Lubrizol Foundation
- Travelers
- Verizon

**NATIONAL IN-KIND CONTRIBUTORS**

- Dow Chemical Company
- Hunter Douglas
- Schneider Electric
- Whirlpool Corporation
- Yale Commercial Locks & Hardware

**MATCHING GIFTS CONTRIBUTORS**

E\*TRADE