

20 ANNUAL 23 REPORT



Habitat for Humanity[®]

North Central Georgia



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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.

Our Principles:



1. Demonstrate the love of Jesus Christ.
2. Focus on shelter.
3. Advocate for affordable housing.
4. Promote dignity and hope.
5. Support sustainable and transformative development.



Letter from our Executive Director and Board President

Dear Friends,

During this past fiscal year, Habitat for Humanity North Central Georgia remained committed to its guiding principle of providing "a hand up, not just a hand out." This annual report offers a glimpse into the lives of the families we've served, highlighting their dedication and the transformative impact of their involvement with our organization.

This year, families took an active role in constructing their homes, investing sweat equity to not only build their houses but also cultivate a deep sense of achievement and belonging. This direct involvement is a cornerstone of our mission, fostering personal investment and a meaningful connection to their new homes.

Education played a critical role in our efforts. Through our comprehensive financial education program, homeowners developed crucial skills in budgeting, credit management, and responsible borrowing. These skills are essential for maintaining long-term financial stability and successful homeownership.

A key aspect of our support model is that we do not give houses away. Instead, homeowners pay back an interest-free loan, making homeownership both achievable and responsible. This system emphasizes our respect for the financial dignity of each family, ensuring that they are partners in the journey toward self-sufficiency, not merely recipients of charity.

Our projects also highlighted the power of community collaboration. The collective efforts of volunteers, future homeowners, and local businesses not only accelerated the construction process but also strengthened community bonds, creating more supportive and interconnected neighborhoods.

As you delve into this report, you will discover the profound ways in which Habitat for Humanity North Central Georgia has fostered empowerment, growth, and hope throughout fiscal year 2023. We are proud to support numerous families in building more than just houses; we help them lay the foundations for a stable and prosperous future.

Sincerely,



Michael Stafford
Board of Directors, President



Steve Napier
Executive Director

Our Impact | 2023



**4 New Home
Completions**



**12 Home Repair
Completions**



**14,000 Volunteer
Hours
Contributed**



**36 Individuals
Served**

Building strength, stability, and self-reliance through shelter.

A Hand Up - Leon Family

Not a Hand Out

Manica Leon relocated to Georgia from New York in 2006 due to her former husband's employment. Her mother had a stroke in 2013 which resulted in Manica leaving the work force to care for her. Shortly after, a divorce left her the primary provider for three girls. Everything in her life changed. She returned to the work force, while struggling mentally and emotionally to deal with the end of a marriage. Manica works at Northside-Forsyth Hospital as a phlebotomist. She loves interacting with people and making a positive contribution to their healthcare.

The oldest of the girls is Imani. She works part-time while attending college at Lanier Technical College. Amanda is 17 and will graduate high school in May of 2022. Amaiya is 12 and enjoys dancing and watching YouTube videos.

Although there were hard times, she had her daughters, God, and therapy to help her through. During this time, her relationship with God only grew stronger. Her favorite and most impactful scripture is Psalms 28:7: "The Lord is my strength and my shield; my heart trusts in him, and he helps me. My heart leaps for joy, and with my song I praise him."

Building an affordable home along-side Habitat for Humanity-NCG sponsors and volunteers will be a huge blessing and accomplishment for Manica and her daughters. It will provide this beautiful family a "forever" home and something Manica can call her very own. It will be so rewarding to have weathered the rough times by working hard and experiencing God's provision.



A Hand Up - Eber Family

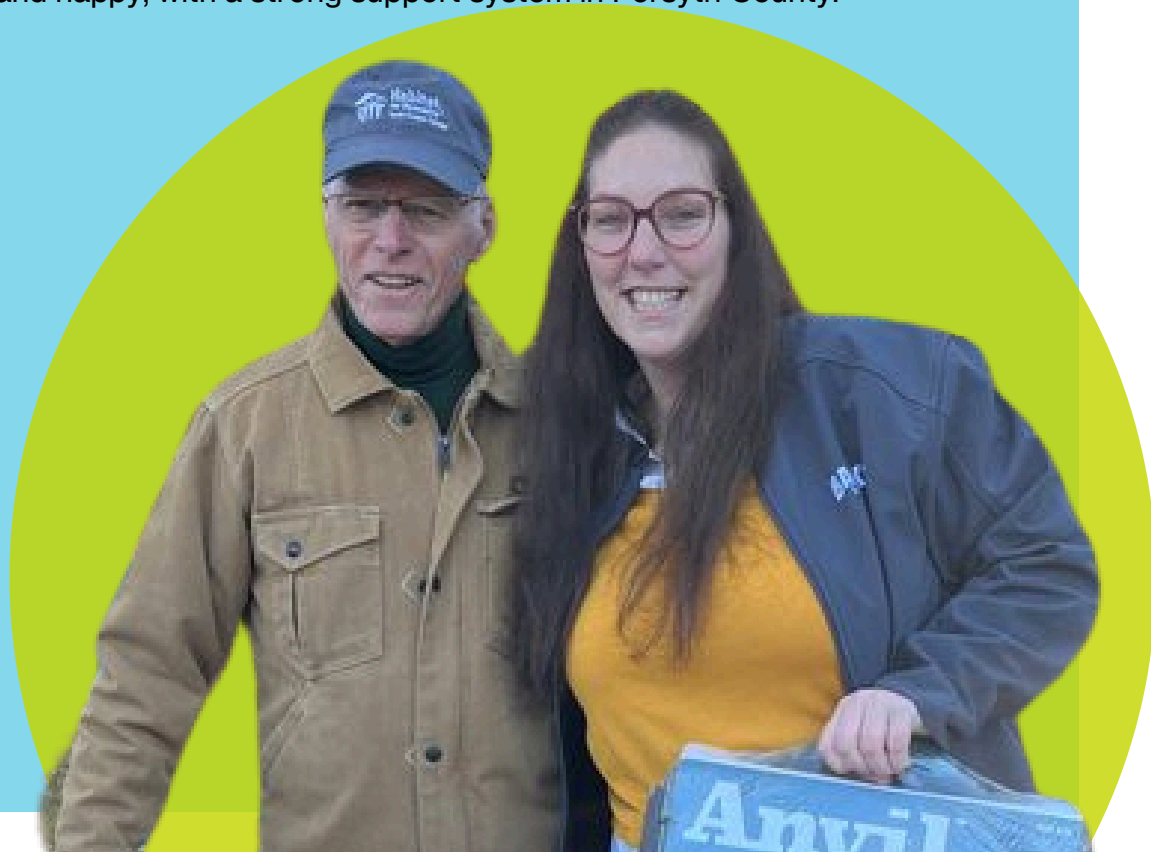
Not a Hand Out

Christina Eber moved to Georgia from Long Island, New York in 2013. She was married with one child and one on the way. By 2018, she was staying home full time to care for the four children. This is when her marriage crumbled and she found herself as a single mom with no income. She began working as a substitute teacher in Forsyth County and supplemented that income by working in a daycare. She and the children were fortunate enough to live with a relative for a while, but in 2020, the family was facing homelessness.

Christina joined the Family Promise program in Forsyth County. With their support and guidance, she secured a job with Publix and found an affordable apartment. This was the first time in a few years the children had felt truly comfortable. Even though it was an apartment, it was just for them and Christina.

After a few years, their lives became manageable and stable. She moved on to a better job with a local septic company and is thriving in her position. Two of her former neighbors in the apartment complex told Christina about Habitat for Humanity. They had been through similar situations and had eventually become Habitat Homeowners. She knew this was the answer to her family's need for an affordable housing situation.

Christina often tells her kids that although she gave birth to them, they truly gave her life; they gave her strength to leave an unhealthy relationship. They deserved a happy mom, even if it meant struggling with homelessness. Four years ago, her former husband told her she would never make it on her own. Today, Christina is a Habitat homebuyer, having completed 150 hours of sweat equity and achieving the financial stability to purchase her own home. Her family is together, safe, and happy, with a strong support system in Forsyth County.



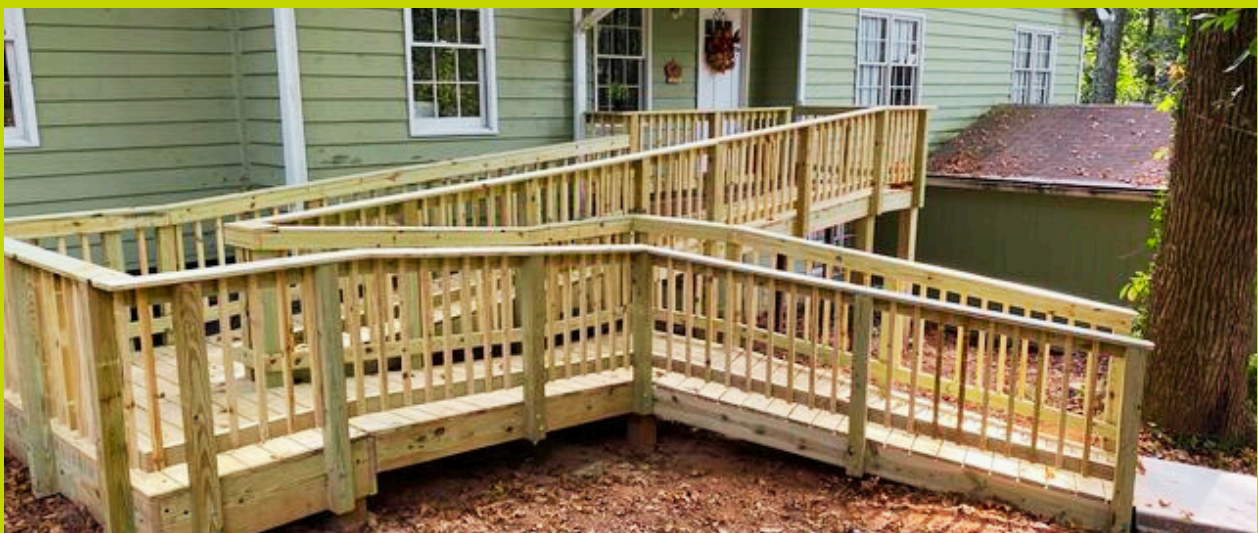
A Hand Up - Miller Home Repair

Not a Hand Out



In September, we completed a home repair project for Tiffany and Ryan Miller. Ryan Miller is a disabled Army Veteran. His wife, Tiffany, is a tough individual with a do-it-yourself mentality. She admitted that it was hard to ask for help, but she realized that the projects needed to make the house safe for her husband were too much to take on alone.

Our Home Repair team and volunteers were thus recruited to undertake several projects, including building a new ramp to the front door, pouring a new water-proofed driveway, extending the driveway to reach the ramp, installing a new HVAC unit and water heater, and cleaning the yard up to make it easy to navigate. Thanks to our partners at the American Legion and Home Depot for helping us complete this work.



INDEPENDENT AUDITOR'S REPORT

To the Board of Directors
Habitat for Humanity-North Central Georgia, Inc. Roswell, Georgia

Opinion
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, 2023, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

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, 2023, and the changes 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.

Basis for Opinion
We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Habitat for Humanity-North Central Georgia, Inc. and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management 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, and for 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.

In preparing financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Habitat for Humanity-North Central Georgia, Inc.'s ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Financial Statements
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements, including omissions, are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit 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 Habitat for Humanity-North Central Georgia, Inc.'s internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Habitat for Humanity-North Central Georgia, Inc.'s ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Report on Summarized Comparative Information
We have previously audited Habitat for Humanity-North Central Georgia, Inc.'s 2022 financial statements, and we expressed an unmodified audit opinion on those audited financial statements in our report dated September 16, 2022. In our opinion, the summarized comparative information presented herein as of and for the year ended June 30, 2022, is consistent, in all material respects, with the audited financial statements from which it has been derived.

Alpharetta, Georgia November 3, 2023

FINANCIAL POSITION

as of June 2023

Assets

Current Assets	
Cash and cash equivalents	\$421,424
Contributions receivable	\$88,437
Grants receivable	\$294,846
Current position of mortgages receivable, net	\$220,923
Due from related party	\$3,181
Other receivables	\$250,485
Prepaid Expenses	\$7,081
Construction in progress	\$251,262
Land held for development	\$777,221
Land held for sale	\$350,000
Total current assets	\$2,664,860
Property and Equipment	
Property and equipment, net	\$9,512
Other Assets	
Mortgages receivable, net, less current position	\$7,480,989
Total Assets	\$10,155,361

Liabilities

Current Liabilities	
Current portion of notes payable, net	\$479,504
Accounts payable	\$49,193
Accrued expenses	\$55,002
Other payable	\$1,116
Homeowner deposits	\$17,181
Deferred revenue	-
Unearned revenue	\$11,166
Total current liabilities	\$613,162
Long-term debt	
Notes payable, less current portion	\$1,415,675
Net assets	
Without donor restrictions	\$7,575,887
With donor restrictions	\$550,637

Total Liabilities and net assets	\$10,155,361
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2023 Contributors

\$40,000 - \$99,999

EIS Legacy, LLC
Lowe's
Publix Super Market Charities
Saint Brigid Catholic Church
Schoen Insulation Services

\$20,000 - \$39,999

Cisco
Lutheran Coalition
Prologis
Roswell Presbyterian Church
Saint Peter Chanel Catholic Church
Schneider Electric
Scott Lindstrom
Travelers
Wood Patners

\$10,000 - \$19,999

Alcon Foundation
Alpharetta Methodist Church
Atlanta Regional Commission
Enercon
Jay Kirchoff
Jeff and Janice Chalovich Foundation
Johns Creek United Methodist Church
MarketSource
Mount Pisgah United Methodist Church
Portfolio Beverages, Inc.
Price Industries
Solvay Specialty Polymers
Wells Fargo Housing Foundation

\$5,000 - \$9,999

ADP Foundation
Blessed Trinity Catholic High School
Ecolab
eCW Giving Foundation
Georgia Power
Michael Krauter
Plastic Surgery Group of Atlanta
Rotary Club of Alpharetta '
Saint David's Episcopal Church
Saint Thomas Aquinas Catholic Church
Scottsdale Farms and Glanturco Family
State Farm
Timothy McCollum
Windsong Properties

\$2,500 - \$4,999

Armenian Church Youth Organization of America
Cherokee Association of Realtors
Cherokee Volunteer Aging Council
Citrix Systems, Inc.
Groundworks
Jimmy Mac Foundation
Juan Ace Perez
Keely Smith
Mary Cecilia Covatta
Michael A. Martin
Novelis
Phil Torchio
RWE Real Estate Holdings, LLC
Sawnee Electric Membership Foundation

2023 Contributors

\$1,000 - \$2,499 cont.

Ameriprise Financial
Anne Maher
Benevity Community Impact Fund
Big Door Vineyards, LLC
Catholic Church of the Good Shepherd
Carter Le
Clare Foundation
Dennis Barchuk
Emory Johns Creek Hospital
Frank Lemond
Helen Creagan
Jack and Gloria McGinnis
Johns Creek Presbyterian Church
Johns Creek Veterans Association
Johnson Ferry Christian Academy
Lazy Dog Restaurant
Michael Pennington
Robert Banker
Steven Haynes
Wells Fargo Advisors
William and Kaye Phinney

\$500 - \$999

Aubrey Boyce
Calico Junction
Evans Insulation Company
Harriet Asante
Jean Coddington
Kendra Scott
Lamar Chambers
Michael Warnock
Mike Will
Richard Leftwich
Robert Witzel
Sabrina Kirkland
Tim Baur

\$500 - \$999 cont.

Vanguard Charitable
Verizon
William Collins

\$250 - \$499

American Endowment Foundation
Angelia Cannon
Bob and Sandra Hadley
Bright Funds Foundations
Deep Roots Wine Market
Eileen Parker
Fidelity Charitable
Hazel Minx Salon
Jesus Lim Navarro
Julie Garner
Kim Adcock
Mark Johnson
Melissa Vance
Peter Gleichman
R Chapman
Sanchez Landscaping
Sara Crawford
State of Georgia Employees
State Charitable Contributions
Program
Terry Ledford
Thomas Cervino
William Silzle

Government Grant Program

Cherokee County Community
Development Block Grant Program
US Department of Housing and Urban
Development Self-Help Homeownership
Opportunity Program
Veterans Home Repair & Modification
Program

BOARD AND STAFF

BOARD

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Travelers

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Price Industries

Matthew McKee, Treasurer
Synovus

Casey Baker
McMirkle, Kurey, & Branch, LLP

Betsy McGriff
Georgia Institute of Technology

Stephen Schoen
Former Owner, Schoen Insulation

Bill Morgan
Verizon

James McKinney
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Path & Post Real Estate

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Steve Napier
Executive Director

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Director of Philanthropy

Darlene Daly
Family Services Director

Hal Stringer
Director, Land Dev't & Construction

Hope Bowling
Director of Home Repair

Tami Emory
Finance Manager

Dede Allen
Site Aquisition Manager

Briana Stewart
Grants Manager

Kayli Moody
Community Relations Manager

Ellis Leslie
Construction Manager

DJ Sioleski
Construction Manager

Adam Roseman
Site Superintendent





Habitat for Humanity® North Central Georgia



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