

# PICKING UP THE HAMMER

HABITAT FOR HUMANITY NORTH CENTRAL  
GEORGIA



ANNUAL REPORT 2021



# Habitat for Humanity<sup>®</sup>

North Central Georgia

**Habitat for Humanity - North Central Georgia** envisions a world where everyone has a decent place to live. We accomplish this through volunteers, supporters, and future homeowners. Our goal is not to offer a handout, but a hand-up. We provide homeowners with a support system and the opportunity to invest sweat equity in their very own homes. **Together, we are picking up the hammer and building more than just a home - we're building a community.**

## **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.

# TO OUR STAKEHOLDERS

Do you remember the song If I Had a Hammer? It was written in 1949 by Pete Seeger and Lee Hays and was made famous by Peter, Paul and Mary in the 1960s.

“If I had a hammer  
I'd hammer in the morning  
I'd hammer in the evening  
All over this land”

As you may recall, the song is about bringing equality and justice to the workplace by “picking up the hammer” and acting to address societal issues. If ever there was a time to pick up the hammer, it is now. A recent report by the Federal Reserve Bank of Atlanta indicated that because of rising housing prices homeownership for many Georgians is now unattainable.

You understand the problems many of our fellow Georgians are experiencing. During the past year, you acted and picked up the hammer to address housing issues within our area. Volunteers; corporate, faith and civic partners; as well as individuals, vendors, staff and board members all picked up the hammer to help us in our endeavor. As a result of our collective efforts, we built seven houses in 2021. We also completed twenty-two projects through our Home Repair Program, supporting seniors and veterans.

The cost to build and repair homes increased over the past two years, land is more difficult to find because of the boom in the housing market, and trades are busier than ever. All of these things have created a much greater need for families in our area and a larger financial gap for Habitat-NCG. As we continue to build and repair homes for local families struggling to meet rising inflation of essential needs such as rent, groceries, and gas through 2022, Habitat-NCG challenges you to pick up the hammer for Habitat and our families!

If I Had a Hammer concludes with the words: “It's the song about love between my brothers and my sisters all over this land.” In a sense, those words echo Habitat for Humanity's mission. Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, community and hope. That is what you have done; you have acted out of concern and love for your fellow brothers and sisters.

Throughout this annual report, we will highlight just a few of our many partners that picked up the hammer and helped us to further our mission. You will get a glimpse of how love between brothers and sisters was put into action. In addition, we will also highlight the difference that our work made in the lives of one of homeowner.

We encourage you to continue to be a part of this active ministry. Join us on a house build or a home repair. You might just hear people singing If I Had a Hammer.



**Michael Krauter**  
Board Chair & President



**Steven Napier**  
Executive Director



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I pick up the hammer for Habitat because Christ calls me to. I encourage our team to participate, not only as a team building opportunity, but also as a personal growth opportunity. Giving a hand up to others helps puts faith into action, to build stronger relationships, and to build a better community.



*Stephen Schoen*



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# PICKING UP THE HAMMER

Every year, Habitat for Humanity - North Central Georgia relies on our community partners who are willing to step in and pick up the hammer through financial commitment and volunteer labor. We are grateful for those individual, corporate, faith, and civic partners in our community who roll up their sleeves and work alongside our partner families to build strength, stability, and self-reliance through shelter.

Stephen Schoen, President and CEO of Schoen Insulation Services, has picked up the hammer for Habitat for Humanity-North Central Georgia since 1997, building more than 20 homes for families who face the challenge of affordable shelter in Cherokee County. Stephen has participated on the Board of Directors, as a donor and house sponsor, and as a volunteer on the build site over these many years. Stephen's inspiration comes from the book of Matthew, particularly chapter 25. By putting his faith into action, he promotes Habitat as a Team Building opportunity for his employees at SIS and for his partners in industry. Stephen's commitment to his faith walk, to providing opportunities for his team to grow personally through service, and to providing decent, attainable shelter has impacted Habitat-North Central Georgia families by providing the hand-up they need for an improved life along with the hundreds of individuals who have participated with him over the years.

Nearly 30 years ago, Bob Lehrer was considering what he would do in retirement when he heard of one of the projects that Jimmy Carter was working on for Habitat for Humanity. This inspired him to get involved. Bob picked up a hammer for Habitat as a staff construction manager in 2000 and from there he has deepened his partnership year after year. Bob retired as a staff member in 2005, but continued to volunteer as a crew leader, a mentor, and an advocate of Habitat-North Central Georgia. He has helped to build well over 300 new construction homes and repaired several veteran homes during his volunteer tenure. Bob has also facilitated a partnership with his congregation to sponsor and build 14 homes with our annual ecumenical build. Through his efforts and dedication, Bob has picked up the hammer as a leader in our ministry and impacted hundreds of lives over the years and plans to continue for years to come. He exemplifies the nature of a true servant leader for Habitat North Central Georgia.



I pick up the hammer because of my commitment to the Habitat for Humanity ministry, because of the joy in working with other regular volunteers, and because of the positive change a stable home brings to families we serve.

*Bob Leher*



# HOMEOWNER SPOTLIGHT

Alfrieda Smith lived in Woodstock, Georgia with her immediate family for most of her life. Approximately ten years ago, she moved to Marietta, Georgia with her family. In July of 2016, Ms. Smith lost her daughter in a tragic car accident, leaving behind two young boys, one of whom sustained a broken leg in the accident. Needless to say, it was a terrible time for the family. Alfrieda quickly stepped in to fill the gap and take care of her two grandchildren, Jaiden (5) and Justice (4). Jaiden was born with Hydrocephalus, is legally blind, and has a severe seizure disorder, which presents many challenges for all involved. Justice, his younger brother has proven to be a real trooper. He is a great help to his grandmother and loves his older brother very much.

*When my daughter was killed in an automobile accident, it took me to my lowest. I asked the Lord to guide me, asking Him to please give me the strength and the vision to raise her children. I know that my daughter and the Lord are with me, guiding me every step of the way.*

*We had so much fun in every build that I participated in. You must put a Habitat build on your bucket list, because it's worth it. A family like mine is smiling, and Habitat for Humanity keeps hope alive. We are so grateful to all who have shared their time, money and prayers.*

**Alfrieda Smith**



The family previously rented a basement apartment that lacked proper ventilation and natural light, causing mold issues and substandard living conditions for the family of three. The apartment was not wheelchair accessible for Jaiden and generally makes even getting in and out a challenge. Owning a Habitat home not only provides accessible options for Jaiden but also allowed the family to literally breathe clean fresh air in a house they call their own. At times the journey is difficult, but Alfrieda is committed to raising her grandsons. Her deep faith guides her daily, and she is confident her dedication led her to Habitat for Humanity- NCG.

# INDEPENDENT AUDITOR'S REPORT

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

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, 2021, 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, 2021, 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 2020 financial statements, and we expressed an unmodified audit opinion on those audited financial statements in our report dated October 9, 2020. In our opinion, the summarized comparative information presented herein as of and for the year ended June 30, 2020, is consistent, in all material respects, with the audited financial statements from which it has been derived.



Alpharetta, Georgia  
October 18, 2021

## 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 FY2021 with net assets of \$990,714.00. The ministry's complete financial statements can be found on our website at [www.habitat-ncg.org](http://www.habitat-ncg.org).



# FY2021 FINANCIAL POSITION

## FINANCIAL POSITION

### ASSETS

#### Current Assets

Cash and cash equivalents	\$558,262.00
Contributions receivable	175,000.00
Grants receivable	39,450.00
Current portion of mortgages receivable, net	210,605.00
Due from related party	0.00
Other receivables	69,437.00
Prepaid expenses	25,294.00
Construction in progress	216,927.00
Land held for development	151,855.00
Total current assets	\$1,445,830.00

#### Property and Equipment

Property and equipment, net	39,686.00
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#### Other Assets

Mortgages receivable, net, less current portion	7,469,088.00
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#### Total Assets

**\$8,955,604.00**

### LIABILITIES AND NET ASSETS

#### Current Liabilities

Current portion of notes payable, net	\$126,170.00
Line of credit	0.00
Accounts payable	155,364.00
Accrued expenses	9,231.00
Due to a related party	12,588.00
Other payables	0
Homeowner deposits	16,250.00
Homeowner escrows	0.00
Unearned revenue	18,157.00
Deferred revenue	0.00
Total current liabilities	\$337,760.00

#### Long-Term debt, net

Notes payable, less current portion	1,631,364.00
Paycheck Protection Program Loan	168,728.00

#### Net Assets

Unrestricted	6,568,450
Temporary restricted	249,302

### TOTAL LIABILITIES & NET ASSETS

**\$8,955,604.00**

# 2021 DONORS

## \$100K +

Atlanta Regional Commission  
The UPS Foundation

## \$40k-\$99,999

All Saints Parishioners  
Amazon in the Community  
Cars for Homes  
Lutheran Coalition for Habitat  
Publix Super Market Charities  
Saint Brigid Catholic Church  
Schoen Insulation Services

## \$20k-\$39,999

Cisco  
MarketSource  
Mount Pisgah United Methodist Church  
Roswell Presbyterian Church  
Saint Peter Chanel Catholic Church  
Schneider Electric  
Solvay Specialty Polymers  
Wells Fargo Housing Foundation

## \$10k-\$19,999

Alcon Foundation  
Alpharetta First United Methodist Church  
eCW Giving Foundation  
Enercon  
Jay Kirchoff & Sue Mangum  
State Farm

## \$5k-\$9,999

Anonymous  
Cherokee Association of REALTORS  
Citrix Systems, Inc.  
CONA Services, LLC  
DataScan  
E\*TRADE  
Ingenico

Jeff and Janice Chalovich Family  
Foundation  
Joe E. Johnston Foundation  
Johns Creek Presbyterian Church  
Michael & Yvonne Krauter  
Kroger Community Awards Program  
Lowe's  
Timothy & Kathy McCollum  
Matthew McKee  
Molson Coors  
RWE Real Estate Holdings, LLC  
SAI Hospitality  
Saint David's Episcopal Church  
Saint Thomas Aquinas Catholic Church  
Staff Zone  
Velyna & Frank Johnson Charitable  
Foundation  
Windsong Properties

## \$1k-\$2,499

Anonymous  
Beaver Toyota of Cumming  
Cheryl Ruffer  
Cindy Tyeskey-Gage  
Cobb EMC Community Foundation  
David McLaughlin  
Dennis Barchuk  
Doug Eyrich  
Enterprise Leasing Co.  
Envistacom  
Fifth Third Bank  
Frank Lemond  
Hillside United Methodist Church  
Jack & Gloria McGinnis  
Jack Spicer  
Jada Shaw  
James Parker  
Janice Michael  
Jeff Cantwell  
John Bolthuis



# 2021 DONORS

## \$1k-\$2,499 (cont.)

Karen Handel for Congress  
Kelly Shrout  
Mary Cecilla Covatta  
Mayberry Electric  
Michael A. Martin  
Michael Stafford  
North Georgia United Methodist Housing  
and Homeless Council  
Northbrook United Methodist Church  
Phil Torchio  
Polly Sheffield  
rand\* construction corp  
Raymond Sherwood  
Robert & Theresa Banker  
Rumph & Associates  
SA Recycling  
Scott Lindstrom  
Sequoyah High School  
State Charitable Contributions Program  
Steve & Carolyn Romeyn  
Steven Leach  
Synovus Bank  
The Jimmy Mac Foundation  
William & Kaye Phinney  
William Silzle

## \$500-\$999

Anonymous  
Bob & Sandra Hadley  
Creekview High School  
Danielle Hunt  
Dave Zerbe  
David & Iris Amadon  
David Martin  
Ed Davis  
Gregory Sinatra  
Helen Creagan  
James Burwell  
Jasmin Shaw  
Jennifer Corbin

Kamram & Sharri Jinnah  
Margaret Kalush  
Martin McElroy  
Mary Ellen Huckabee  
Michael Warnock  
Peter Gleichman  
Robert Bock  
Simon Poruthoor  
Stand Up for Seniors  
Steve Knight  
Susan Baur  
Susan Morris  
Tim Culbreth  
Zach Kell  
Zerah Wilson

## \$250-\$499

Alliance Academy for Innovation  
Angelia Cannon  
Ann & Steve Rushing  
Anonymous  
Brian Williams  
Buckeye Creek Farm  
Cheryl Mosley  
Christopher Price  
Christopher Smith  
Comforting Arms  
Deanna Gardner  
Dr. Marvin Blase  
Ellis Leslie  
Jan Cooler  
Jeanette Hopper  
John Gehrhardt  
Karin Darmanin  
Kim McCurry  
Kirk Randolph  
Larry Duff  
Leslie Andrew  
Liz Porter  
Malone & Charlotte Dodson  
Marlese Robinson

# 2021 DONORS

## **\$250-\$499 (cont.)**

Mary Severs  
Nancy Collins  
Patricia Bourne  
Peter Collins  
R Chapman  
Ricardo Rezende  
Sabrina Kirkland  
Stoke Real Estate Appraisal Services  
The Landscape Guys  
Townley Portable Toilets  
Triple Crown Consulting III, LLC  
United Way of Midland County

## **Government Grant Programs**

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

## **Matching Gifts Contributors**

Benevity Community Impact Fund  
Cisco Bright Funds  
Lubrizol  
Salesforce  
State Farm Foundation  
Thrivent  
Travelers  
Verizon  
Wells Fargo

## **National In-Kind Contributors**

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



# BOARD AND STAFF

## BOARD

**Michael Krauter, Board Chair and President**

Retired, Macy's, Inc.

**Matthew McKee, Treasurer**

Synovus Bank

**Peter Gleichman, Secretary**

Gleichman Law Firm, LLC

**Robert H. Bryan**

Enercon

**Amanda Budde**

Wells Fargo & Company

**John Constantino**

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**Anne Maher**

Georgia State University

**Betsy McGriff**

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**Karla Smith**

Berkshire Hathaway HomeServices GA

**Mike Pennington**

Path & Post Real Estate

**T. Michael Stafford**

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**Cindy Tyesky-Gage**

Salesforce

**Keri Williams**

Price Industries

## STAFF

**Steve Napier**

Executive Director

**Sabrina Kirkland**

Vice President, Development and Strategic Initiatives

**Velyna Johnson**

Interim Director of Finance

**Mary Lamond**

Director of Family Services and Community Engagement

**Hal Stringer**

Director of Construction and Land Development

**Dede Allen**

Site Acquisition Manager

**Hope Bowling**

Construction Manager, Home Repair Program

**Ellis Leslie**

Construction Manager

**David Young**

Construction Manager

**Dave Zerbe**

Construction Coordinator



# Habitat for Humanity<sup>®</sup>

North Central Georgia



### **Roswell Location**

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

### **Cumming Location**

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

**Website** [www.habitat-ncg.org](http://www.habitat-ncg.org)

**Email** [info@habitat-ncg.org](mailto:info@habitat-ncg.org)