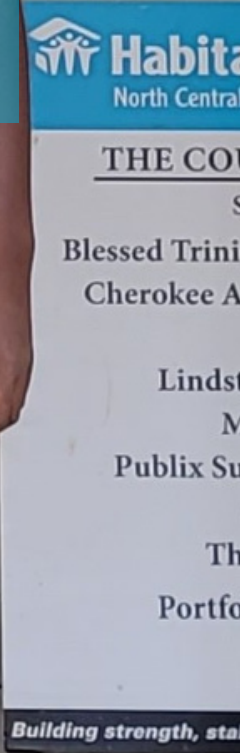


# 2020 ANNUAL 2022 REPORT

HABITAT FOR HUMANITY  
NORTH CENTRAL GEORGIA



every story

# 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.





# TO OUR STAKEHOLDERS

Dear Friends,

We are honored to present Habitat for Humanity - North Central Georgia's annual report. This year has been a testament to our mission of building strength, stability, and self-reliance through shelter. We've continued to work tirelessly towards providing safe and attainable housing to families in need, and we're proud to say that we're making significant strides towards achieving our goals.

One of the cornerstones of our organization is the belief that everyone deserves a decent place to live. We understand that having a secure and stable home is crucial to building a better future for families and communities. That's why we're committed to providing attainable homeownership and home repair opportunities to those who need it most.

But our work doesn't stop there. We are constantly looking for ways to grow and expand our ministry, and we're pleased to report that our board of directors is fully committed to this vision. We're exploring new partnerships, seeking out innovative solutions, and will be leveraging technology to streamline our operations and make our programs more accessible to those in need.

We want to take this opportunity to thank our volunteers, donors, and sponsors for their unwavering support throughout the year. Your contributions have made a significant impact on the lives of countless families and individuals in our community.

As we move forward, we remain dedicated to our mission and committed to building a better future for all. With your continued support, we will continue to make a difference and transform lives through the power of shelter.

Sincerely,



*Michael Stafford*  
Board of Directors, President



*Steve Napier*  
Executive Director

# Building Hope, Changing Lives



**4 New Home  
Completions**



**13 Home Repair  
Completions**



**7518 Volunteer  
Hours Contributed**



**53 Individuals  
Served**

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

# everyone

*can build strength and stability through shelter*

Miriam is a Habitat homeowner of 16 years. She raised her four children alone for many years. She grew up in Spanish Harlem in NY where her mother was her rock and provided a stable, loving home. She was the youngest of four and had many friends. She never thought she would leave NY until her best friend Shari-Lyn did. After the birth of her fourth child, she followed her friend to Georgia.

Miriam's relationship with her husband was not strong at the time, so he stayed in NY and Miriam with her four young children into an apartment in Sandy Springs. She started working immediately as a bilingual customer service representative and one of her co-workers, who was a Habitat homeowner, urged her to apply. While Miriam was not approved initially, she was counseled to improve her credit by making a few changes, so she could qualify. As instructed, she moved into a more affordable, 2-bedroom apartment. Miriam slept in the dining room so her children could have bedrooms. They lived there until she was able to qualify for Habitat's homebuyer program the next year. Miriam and her kids moved into the home and eventually her husband joined them after working through some differences. It was the stability of the home Miriam's mother provided that allowed her to stay motivated throughout the process. Miriam strives to keep her children safe and show them the same stability her mother had provided growing up. Recently, Miriam's eldest daughter told her that she never knew they struggled.

Gratitude is how Miriam starts every day. The strength of her mother and the stability of her home will continue with generations to come.



# everyone

*can build self-reliance through shelter*

Octavia grew up in Alpharetta, and I loved it. It's where she had her first kiss, her first job, prom, church; It was home and all she knew. She found herself as a single mother moving from apartment to apartment every year trying to stay within her means. It wasn't easy, living out of boxes, working 2 jobs and trying to finish high school. She struggled with the shame of being a young mom. She held close to her faith, knowing and believing God would provide. In 2007, she attended an application meeting for Habitat- NCG. She remembers, now a dear friend of hers was sitting in the pew in front of her helping me understand everything the representative was saying. She was so eager to turn my application in, and didn't let a week go by. She emptied out my savings account to pay the then \$1000 earnest money. She was approved and the build began.

Octavia went out every day after work, to walk around the circle 7 times, looking at the progress and dreaming of one day walking in the door and laying her keys on the table. She worked hard, alongside my extended family, friends, church family and volunteers. She was 22 years old, the youngest Habitat-NCG recipient in history, when she finally turned the key to her first home. Home! A house she helped to build. She wrote on the wood that has held the walls up for now 17 years. She finished college and pranced up and down the street in my cap & gown. Her heart screaming, "I did it!"

She now has her 3rd degree. Her daughter, Ni'Oni, graduated college last year, and her son, Sean, is on his way to Mercer University this fall. She now serves on a community board for the city of Milton and has opened her own business serving the community.

Dreams look different these days. Having a stable home, a community and a little support to become independent can make big changes, breathing hope in the hopeless.



# 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, 2022, 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, 2022, 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 2021 financial statements, and we expressed an unmodified audit opinion on those audited financial statements in our report dated October 18, 2021. In our opinion, the summarized comparative information presented herein as of and for the year ended June 30, 2021, is consistent, in all material respects, with the audited financial statements from which it has been derived.

Alpharetta, Georgia  
September 16, 2022



## 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 FY2022 with net assets of \$488,932.00. The ministry's complete financial statements can be found on our website at [www.habitat-ncg.org](http://www.habitat-ncg.org).

**FINANCIAL POSITION****ASSETS****Current Assets**

Cash and cash equivalents	\$817,471.00
Contributions receivable	56,000.00
Grants receivable	393,711.00
Current portion of mortgages receivable, net	217,963.00
Due from related party	88,552.00
Other receivables	53,898.00
Prepaid expenses	22,631.00
Construction in progress	177,271.00
Land held for development	6,600.00
Land held for sale	350,000.00
Total current assets	\$2,184,691.00

**Property and Equipment**

Property and equipment, net	18,926.00
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**Other Assets**

Mortgages receivable, net, less current portion	7,487,258.00
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<b>Total Assets</b>	<b>\$9,690,875.00</b>
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**LIABILITIES AND NET ASSETS****Current Liabilities**

Current portion of notes payable, net	\$130,845.00
Accounts payable	75,749.00
Accrued expenses	-
Due to a related party	-
Homeowner deposits	23,650.00
Unearned revenue	15,282.00
Deferred revenue	66,455.00
Total current liabilities	\$311,980.00

**Long-Term debt, net**

Notes payable, less current portion	1,533,861.00
Paycheck Protection Program Loan	-

**Net Assets**

Unrestricted	7,394,808
Temporary restricted	450,266

<b>TOTAL LIABILITIES &amp; NET ASSETS</b>	<b>\$9,690,875.00</b>
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# 2022 Contributors

## \$100,000 +

The UPS Foundation

## \$40,000 - \$99,999

Atlanta Regional Commission

Publix Super Market Charities

Lowe's

SIS/EIS

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

Cars for Homes

Cisco

Lindstrom & Company

Lutheran Coalition for Habitat

MarketSource

Mount Pisgah United Methodist Church

Roswell Presbyterian Church

Schneider Electric

Travelers

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

Alcon Foundation

Alpharetta First United Methodist Church

Catholic Church of the Good Shepherd

Jay Kirchoff & Sue Mangum

Johns Creek United Methodist Church

Northpoint Roofing Systems

Portfolio Beverage Inc.

Price Industries

Solvay Specialty Polymers

Wells Fargo Housing Foundation

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

Acopia Home Loans

Anonymous

Big Door Vineyard, LLC

Blessed Trinity Catholic High School

Clare Foundation

CONA Services, LLC

DataScan

Donald & Linda Simons

## \$5,000 - \$9,999 con't

EcoLab

eCW Giving Foundation

Enercon

Ingenico

Jeff & Janice Chalovich Family Foundation

Joe E. Johnston Foundation

Johns Creek Veterans Association

Michael & Yvonne Krauter

Saint David's Episcopal Church

Saint Thomas Aquinas Catholic Church

Scottsdale Farms & Glanturco Family, Inc

Stand Up for Seniors

The Wine Group

Timothy & Kathy McCollum

United Way of Forsyth County

Velyna & Frank Johnson Charitable Foundation

Windsong Properties

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

Armenian Church Youth Organization of America

Benay Gunby

Canton First United Methodist Church

Cherokee Association of Realtors

Citrus Remediation

Juan Ace Perez

Mary Cecilia Covatta

Michael A. Martin

North Georgia United Methodist Housing & Homeless Council

Phil Torchio

RWE Real Estate Holdings, LLC

Sawnee Electric Membership Foundation

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

Doug Eyrich

Frank Lemond

Greg Jacobs

Hillside United Methodist Church

# 2022 Contributors

## \$1,000 - \$2,499 con't

Jack & Gloria McGinnis  
John Bolthuis  
Johnson Ferry Christian Academy  
Kelly Shrout  
Mike Pennington  
T Michael Stafford  
Robert & Theresa Banker  
Steve Napier  
Steven Leach  
The Jimmy Mac Foundation  
VetBuds  
William & Kaye Phinney

## \$500 - \$999

Anonymous  
Audrey Boyce  
Bradley Reiter  
Calico Junction  
Canton Lions Club  
Cheryl Mosley  
Cris Burgum  
David Martin  
Ed Davis  
Eileen Parker  
Helen Creagan  
Jada Shaw  
Jasmin Shaw  
Kamran & Sharri Jinnah  
Kimberly Clark  
Kyle Stubbings  
Lamar Chambers  
Michael Warnock  
Pinkies Up Beer & Wine  
Polly Sheffield  
Richard Leftwich  
Sabrina Kirkland  
Steven & Bonnie Kish  
Susam & Time Baur

## \$250 - \$499

Angelia Cannon  
Anne Maher  
Anonymous  
Bernard Geerling  
Bob & Sandra Hadley  
Colette Scotland  
Dave Scofield  
Greg Krutick  
Mark Johnson  
Peter Gleichman  
Ricardo Rezende  
Ron Green  
Tom Cervino  
Townley Portable Toilets

## Government Grant Program

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 & Workplace

### Giving Contributors

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

# BOARD AND STAFF

## BOARD

**T Michael Stafford, Board President**  
Travelers

**Keri Williams, Secretary**  
Price Industries

**Matthew McKee, Treasurer**  
Synovus

**Casey Baker**  
McMirkle, Kurey, & Branch, LLP

**John Constantino**  
Verizon Business Group

**Chelsea Glass**  
Northpoint Roofing Systems

**Anne Maher**  
Georgia State University

**Betsy McGriff**  
Georgia Institute of Technology

**James McKinney**  
The Jimmy Mac Foundation

**Mike Pennington**  
Path & Post Real Estate

**Karla Smith**  
Berkshire Hathaway HomeServices GA

## STAFF

**Steve Napier**  
Executive Director

**Sabrina Kirkland**  
VP, Development & Strategic Initiatives

**Hal Stringer**  
Director, Land Dev't & Construction

**Katherine Ortwerth**  
Associate Director, Development

**Tami Emory**  
Finance Manager

**Dede Allen**  
Site Aquisition Manager

**Jasmine Harris**  
Family Services Manager

**Hope Bowling**  
Construction Manager, Home Repair

**Ellis Leslie**  
Construction Manager

**Dennis Sioleski**  
Construction Manager

**Adam Roseman**  
Site Supervisor





# Habitat for Humanity® North Central Georgia



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